

Student Financial Aid Awareness Month



January 25 until February 25 is Financial Aid Awareness Month in New York State. To help students and their families learn more about financial aid for college, the NYS Higher Education Services Corporation is sponsoring the fifth annual “StartHere. GetThere” campaign and website (startheregetthere.org) that offers detailed information about the Free Application for Federal Student Aid (FAFSA) and New York State’s Tuition Assistance Program (TAP). The campaign’s aim is to help students and families learn about available financial aid and to enable them to complete and file the FAFSA, the essential first step to receiving federal, state, and most institutional college aid.

Counselors advising college-bound students will find many useful resources at the “StartHere. GetThere” site such as downloadable posters, FAFSA fact sheets, and FAFSA workshop handouts. For answers to financial aid questions and personal assistance with the FAFSA, the “Find an Event” tab leads to information about where and when FAFSA workshops for students and families are being held, or you can call the FAFSA Assistance Hotline at (800) 808-1790 between noon and 5:00 pm, Monday through Thursday.

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Save the Date! Latino College Expo: March 15, 2014

High school students bound for college are welcome at the Latino College Expo and College Fair to be held on Saturday, March 15, 2014, from 8:00 am to 3:00 pm at New York University’s Kimmel Center, 60 Washington Square South, 10th Floor, in New York City. A Leadership Youth Summit and several student workshops covering the college application process, college access, financial aid, scholarships, and other topics will be offered in the morning, followed by a College Fair, which begins at noon. Students who would like to attend the morning workshops must register online. A workshop for parents (no registration required) will also be part of the program. New this year, a panel of successful Latina women will share inspiring stories about their life experiences



and successes.

For more information, call (888) 668-0230, or visit www.latinocollege-expo.org.

A Newsletter from HESC for Counselors

The New York State Higher Education Services Corporation (HESC) shares important information about financial aid and planning for college in a newsletter aimed at high school counselors. The newsletter, free and delivered electronically, is published at least twice a year.

The latest issue of the newsletter, released in November 2013, features articles on HESC’s College Tour Initiative, which provides financial support to help underrepresented students visit colleges, and the CREATE (Computer Recycling for Education and Technology Enhancement) program, an effort administered by the New York State Education Department that

distributes state-owned surplus computer equipment to schools, libraries, and nonprofits that serve students in need. Other topics in the November 2013 issue cover financial aid training sessions offered by HESC to counselors, federal loan forgiveness programs, and New York’s recent participation in the first College Application Week (October 28 – November 1, 2013), a national effort designed to ensure that high school seniors apply to at least one postsecondary educational institution.

To access the newsletter, visit hesc.ny.gov and click ‘High School Counselors’ and ‘High School Counselor News.’ Past issues are also available and you can subscribe to the newsletter and news alerts from HESC.

Links to Federal Student Aid Social Media and More

The U.S. Department of Education's Federal Student Aid Office is using social media to provide important information and to encourage discussion among students, families, school staff, and financial aid professionals. Connect via Twitter, Facebook or YouTube.



Twitter: For tips, facts, and links to helpful resources relating to financial aid and paying for college and information about the Free Application for Federal Student Aid (FAFSA), follow Federal Student Aid on twitter at @FASFA. If you don't have a twitter account, you can still follow at <https://twitter.com/FAFSA>.

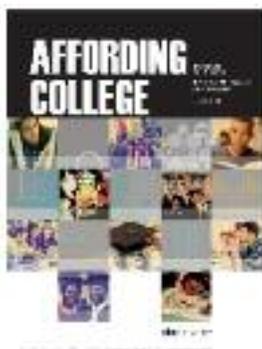


Facebook: For discussions, tips, facts, and links to helpful resources relating to financial aid and paying for college, visit Federal Student Aid's facebook page at facebook.com/FederalStudentAid.



YouTube: Federal Student Aid has several informational videos on a variety of college and financial aid topics that may be helpful for students and their families. To view videos or subscribe to the Federal Student Aid YouTube page, visit youtube.com/user/FederalStudentAid/videos.

For additional forms of Federal Student Aid social media and information on how to use and share their content, visit <http://financialaidtoolkit.ed.gov/tk/outreach/social-media.jsp>.



Advising Students and Families About Financial Aid

The financial aid process is often a source of both anxiety and mystery to many, if not most, parents and guardians of aspiring college students. Their major concerns range from the overall cost of college, eligibility for loans, the availability of financial aid, to the confidentiality of any information reported on the FAFSA.

Help is available for counselors who advise students and their families about financial aid for college.

Financial Aid Toolkit

On December 1, the U.S. Department of Education Federal Student Aid office launched a new Financial Aid Toolkit for counselors and college advisors. The toolkit contains a wealth of resources, including articles, videos, PowerPoint presentations, etc., searchable now through an online database.

Other resources include links to the FAFSA4caster, fact sheets with tips on saving for college, a college preparation checklist, a document of prepared tweets to promote FAFSA completion, and a series of frequently-asked questions and answers about a student's dependency status and how it affects financial aid. Explore the new toolkit at FinancialAidToolkit.ed.gov.

Newly Updated: Affording College/ Cómo pagar la universidad!

An updated guide to the financial aid process and major financial aid programs that also includes a locator map and contact information for New York's 100+ private colleges and universities has been released. The 2014 edition of *Affording College* and *Cómo pagar la universidad*, the Spanish version of the publication, are available for free download at nycolleges.org/get-more-resources/paying-college.

THE FINANCIAL AID PROCESS
Finding financial aid can make navigating when you're trying to get ready for college or college senior. The U.S. Department of Education's office of Federal Student Aid is here to help you get the money you need to pay for your education.

PREPARATION
Counselors and staff can help assemble lists of colleges or career paths, but you'll find yourself in need of helpful resources.
If you're able to save, finding programs, like a paid-on-campus job or college financial aid office for more information.
Look for scholarships through your state or college as well as national and community organizations.
It's time to apply for financial aid.

FAFSA
The FAFSA is the Free Application for Federal Student Aid. It's the only way to apply for federal financial aid. The amount you get on your application will use FAFSA information to evaluate your financial need and determine how much federal aid you are eligible to receive. Many states and colleges also use information from your FAFSA to determine their own financial aid.
Each January, the FAFSA is available for the following school year. It's best to fill it out as early as you can because some schools have limited space.
When you complete the FAFSA, you'll receive an email or letter with your federal aid award. You may be able to automatically receive the maximum amount of federal aid. If you don't, just estimate your federal information and update it later.
Consider the FAFSA before it's too late. Make sure to fill out and submit the FAFSA each year you are in college.
When you submit your FAFSA, you'll receive your Student Aid Report (SAR). This SAR shows you the financial aid you're eligible for based on your FAFSA information.
The 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 offers a variety of federal student aid programs: grants, loans, and work-study funds.
Grants are free money that you don't have to pay back.
Student loans are not free. They are paid over time and need to be repaid with interest.
A work-study job is a way to earn money to pay for your educational expenses.

AWARD
Your award letter explains the combination of federal grants, loans, and work-study a college is offering you. The offer might vary between states and financial aid offices. It will contain award information and details on how to accept or decline federal financial aid. You should compare them and decide which award works best for you.

COLLEGE
Even with millions of new students attending college or career schools, for the first time, your college or career school may be financial aid short. To help you and your family, we've created this guide.

BEYOND EDUCATION
WORKFORCE
When you finish college, you'll need to plan for your next steps and a career. You'll be setting the foundation for a bright future and success in the workforce.
REPAYMENT
When you have federal student loans, you'll need to know your Student Aid Report. Contact your loan servicer to discuss your repayment options.
LOAN TOOLKIT

Federal Student Aid | StudentAid.gov

Guard Your Identity: Advice for Students

Students — even those who have never had a job, credit card, or bank account — may be vulnerable to identity theft, which could create problems when they seek financial aid for college. Cleaning up a credit rating after becoming a victim of identity theft is much more time-consuming and expensive than avoiding identity theft in the first place. Here are some suggestions for students to help them avoid identity theft and scams.

Tips for high school students:

- Do not share your Federal Student Aid PIN (personal identification number) with anyone.
- After completing the FAFSA, make sure you log off and close your browser.
- Remember that the FAFSA is the Free Application for Federal Student Aid. There is no fee for filing the FAFSA.

- Do not give out personal information (date of birth, Social Security number, bank account numbers) over the Internet or on the phone to anyone you don't know or have not contacted earlier, no matter how "official" or authoritative that person sounds.
- Be alert to scholarship scams. Learn how to search for scholarships and be wary of any services that offer to give you a scholarship if you pay them or ask you to provide a debit or credit card number.
- Keep track of all financial aid documents. Know the exact amounts of financial aid you have applied for and been awarded.
- Make sure that any passwords you use online are "strong" ones with at least eight characters and a combination of upper and lower case letters, symbols, and numbers. Don't use your personal information in your passwords.

- Shred any documents with personal information and delete personal data from your electronic devices when you no longer need to keep them.
- Watch out for phishing scams — emails, texts, or pop-up messages that ask you to click on a link, call a phone number, or share any personal information. Delete them! Do not open or respond to them.

For more information about identity theft, how to protect yourself from it, and what to do if you suspect you are a victim, visit <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>.

Sources: "A Consumer Guide to Identity Theft," New York Department of State: Division of Consumer Protection, July 2011; "Avoiding Scams: A Consumer Guide," New York Department of State: Division of Consumer Protection, 2011; "Safeguarding Your Child's Future," Federal Trade Commission, May 2012.

Transfer Students and Financial Aid

According to some estimates, about one-third of college students, including those at two-year community colleges, will transfer from one college to another during the academic year.

Students transferring from one college to another, unless they plan ahead, may end up paying more than expected for their education in both time and money. For example, the amount of aid offered at the new college may be less than at the previous institution, depending on the college's costs and availability of funds, or students may exhaust eligibility for some aid programs or scholarships. To minimize the cost of transferring, here are some tips for transfer students:

- **Research scholarships for transfer students.** Some colleges have dedicated scholarships for transfer students. There are also private scholarship programs that offer funds to transfer students, such as:

The Jack Kent Cooke Foundation

<http://www.jkcf.org/scholarships/undergraduate-transfer-scholarships/>

Hispanic Scholarship Fund

<http://hsf.net/en/scholarships/programs>

Phi Theta Kappa Honor Society

<http://www.ptk.org/scholarships>

Tau Sigma Honor Society

<http://www.tausigmahs.org>

- **Get as much information as possible about how many credits can be transferred** to the new college and what courses are required for your desired major or program.
- If you are attending a two-year college, **check to see if your college has agreements with four-year institutions to accept your credits** and/or guarantee admission if you have maintained certain grades.
- Consider **transferring at the end of the academic year** instead of between fall and spring semesters. Not only is there often less financial aid available for transfer students in general, but even less of this aid is available in the middle of the academic year.
- **Keep your current college informed of your intent to transfer** and be prepared to leave in good standing with all bills paid. Any unpaid bills may result in official transcripts being withheld from the new college, which will need them to complete your admission.

For useful tips on the transfer process, visit nycolleges.org/get-more-resources/resources-counselors-mentors to view the brochure, *Tips2Transfer for Community College or 2-Year College Students*. The brochure has good information for students considering transfer from a two-year/community college to a four-year institution. Another transfer tool that students may find helpful is an online searchable transfer database, located at nycolleges.org/plan-college/transfer-students. Students will find information on more than 70 institutions' requirements for transfer, including acceptance of credit, financial aid and scholarships for transfer students, if available, admission application deadlines, campus housing, and more.

Sources: Commission on Independent Colleges and Universities' "Map2Transfer Manual" 2013; Kantrowitz, M., "How Do I Transfer Financial Aid from One College to Another?," FastWeb!, <http://www.fastweb.com/financial-aid/articles/3058-how-do-i-transfer-financial-aid-from-one-college-to-another>; Rosen, S., "Transferring to another college can cost you," Chicago Tribune, November 18, 2013, <http://www.chicagotribune.com/business/yourmoney/sns-201311181200—tms—kidmoneyctnsr-a20131118-20131118,0,3966905.story>; "Check Out These Scholarships for Transfer Students," U.S. News, February 7, 2013; <http://www.usnews.com/education/blogs/the-scholarship-coach/2013/02/07/check-out-these-scholarships-for-transfer-students>.



Visit:
nycolleges.org

Updated Features:

- New preparing and planning for college resources for middle and high school students, transfer students, U.S. military veterans and international students
- Find academic programs by college or by program interest
- Search a locator map for colleges by zip code
- View campus profiles to find the college that is right for you



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New York's 100+ Private Colleges and Universities

- Adelphi University
- Albany College of Pharmacy and Health Sciences
- Albany Law School
- Albany Medical College
- American Academy McAllister Institute
- American Museum of Natural History Richard Gilder Graduate School
- Bank Street College of Education
- Bard College
- Barnard College
- The Belanger School of Nursing
- Boricua College
- Bramson ORT College
- Canisius College
- Cazenovia College
- Clarkson University
- Cochran School of Nursing
- Colgate University
- College of Mount Saint Vincent
- The College of New Rochelle
- The College of Saint Rose
- Columbia University
- Concordia College
- Cooper Union
- Cornell University
- The Culinary Institute of America
- D'Youville College
- Daemen College
- Dominican College
- Dorothea Hopfer School of Nursing
- Dowling College
- Elmira College
- Excelsior College
- Fei Tian College
- Finger Lakes Health College of Nursing
- Fordham University
- Hamilton College
- Hartwick College
- Helene Fuld College of Nursing
- Hilbert College
- Hobart and William Smith Colleges
- Hofstra University
- Houghton College
- Institute of Design and Construction
- Iona College
- Ithaca College
- Keuka College
- The King's College
- Le Moyne College
- Long Island University
- Manhattan College
- Manhattan School of Music
- Manhattanville College
- Maria College
- Marist College
- Marymount Manhattan College
- Medaille College
- Memorial School of Nursing
- Mercy College
- Metropolitan College of New York
- Molloy College
- Mount Saint Mary College
- Nazareth College
- The New School
- New York Chiropractic College
- New York College of Podiatric Medicine
- New York Institute of Technology
- New York Medical College
- New York School of Interior Design
- New York University
- Niagara University
- Nyack College
- Pace University
- Paul Smith's College
- Phillips Beth Israel School of Nursing
- Pratt Institute
- Professional Business College
- Rensselaer Polytechnic Institute
- Roberts Wesleyan College
- Rochester Institute of Technology
- The Rockefeller University
- The Sage Colleges
- Samaritan Hospital School of Nursing
- Sarah Lawrence College
- Siena College
- Skidmore College
- St. Bonaventure University
- St. Elizabeth College of Nursing
- St. Francis College
- St. John Fisher College
- St. John's University
- St. Joseph's College
- St. Joseph's College of Nursing at St. Joseph's Hospital Health Center
- St. Lawrence University
- St. Thomas Aquinas College
- Syracuse University
- Teachers College, Columbia University
- Touro College
- Trocaire College
- Union College
- Union Graduate College
- University of Rochester
- Utica College
- Vassar College
- Vaughn College of Aeronautics and Technology
- Villa Maria College of Buffalo
- Wagner College
- Watson School of Biological Sciences at Cold Spring Harbor Laboratory
- Webb Institute
- Wells College
- Yeshiva University