

Student Financial Aid Awareness: January – February 2015



“Start Here, Get There,” the New York State Higher Education Services Corporation’s (HESC) campaign for student financial aid awareness, is taking place throughout January and February 2015 to encourage and help families complete the FAFSA, the first step in applying for federal and state student financial aid.

Schools, community groups and other organizations will hold FAFSA completion events at which students and families can receive help completing the FAFSA online. Volunteers from HESC and local colleges will provide professional assistance with FAFSA completion.

Students and families who are seeking answers to their FAFSA questions can:

- Attend a FAFSA Completion Event
- Chat online at StartHereGetThere.org, available weekdays
- Call the toll-free FAFSA Help hotline, 1-800-808-1790, 9am to 5pm Monday through Thursday
- Send an email inquiry to FAFSAhelp@HESC.ny.gov

To find an event near you or for more information about financial aid and completing the FAFSA, visit StartHereGetThere.org.

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2015 Latino College Expo Registration Now Open

The 25th Annual Latino College Expo will be held on Saturday, March 14, 2015, from 12:00 noon to 3:00 p.m. at New York University’s Kimmel Center. High school freshmen, sophomores, and juniors are welcome. Students are also encouraged to register online for the Leadership Summit, which takes place before the Fair from 8:00 a.m. to 12:00 noon. The Summit offers several seminars on college access, applying to college, financial aid, scholarships, college athletics, visual and performing arts, and leadership.



More information about this event is available at www.latino-college-expo.org.

CORNER

NEWS

Information About the FAFSA Completion Initiative

The U.S. Department of Education is partnering with state student grant agencies, including NYS Higher Education Services Corporation (HESC), to launch the FAFSA Completion Initiative. The *FAFSA Completion Initiative* allows HESC to share specific, limited information about FAFSA form completion with high schools and school districts, helping you to encourage and assist students in completing and filing a FAFSA form. HESC will also be providing TAP filing status data, which will greatly enhance the effectiveness of the initiative for New York State resident students. To participate, please visit www.hesc.ny.gov/partner-access/high-school-counselors/fafsa-completion-initiative.html for details.

Counselors and other school personnel seeking ways to increase the FAFSA completion rate at their high schools can visit the Federal Student Aid’s Financial Aid Toolkit site at www.financialaidtoolkit.ed.gov/tk/ to find out about federal student aid, hosting a FAFSA workshop or financial aid event, basics about student loans, financial aid training for mentors, and more.

Federal Student Aid PIN To Be Replaced

A new Federal Student Aid (FSA) ID, consisting of a user-selected user name and password, will replace the current FSA PIN on all websites for students and borrowers in the spring of 2015. Sites affected include FAFSA on the Web, NSLDS® Student Access, StudentLoans.gov, StudentAid.gov, and the TEACH Grant. This change will better protect the security of those using these sites, as they will no longer have to enter information such as names, Social Security numbers, and a birth date to access FSA’s systems. For more information, visit www.financialaidtoolkit.ed.gov/tk/announcement-detail.jsp?id=fsa-id.

Empire Chat

“Empire Chat” is the blog of the New York State Financial Aid Administrators Association (NYSFAAA), with posts that contain the latest news and information about financial aid. Readers and members can read the blog and ask about topics of interest to them at nysfaaa.org/b/. Other resources useful to financial aid professionals, school personnel, students, and families are also available on NYSFAAA’s home page at www.nysfaaa.org.

No Excuses: Filling Out the FAFSA Is A Must

Filling out the Free Application for Federal Student Aid (the FAFSA) may seem overwhelming to some students; others may feel their parents make too much money for them to qualify for financial help.

FACT: The FAFSA is necessary even for financial aid that isn't based on family income, such as merit and athletic scholarships.

FACT: File the FAFSA as early as possible, as this increases students' chances of getting needed financial aid.

Some may object that they cannot file early because their parents or guardians have not yet finished their tax returns.

FACT: Do not delay filing the FAFSA. Estimate your income and how much tax you will pay, based on W-2 forms or pay stubs and make any corrections later on.

Some may balk at having to file electronically.

FACT: Filling out the FAFSA online is preferable as it is faster, easier, and allows applicants to import needed tax information.

Some students may not know how much of their parents' income has to be counted as an asset on the FAFSA, especially if their parents are separating, divorced, or living together without being married.

FACT: If the parents are living together but are not married, the income of both must now be counted. If the parents are separated or divorced but do not live in the same home, the student should count only the income of the parent with whom he or she spends the most time.

FACT: Questions about the highest level of education students' parents have completed are important as some colleges will give extra aid to children of parents without college degrees. Include only degrees actually earned; a parent still in a community college or another postsecondary institution with credits but no degree is still just a high school graduate.

Filing the FAFSA is well worth the trouble; not to file one is like throwing money away.

Sources: Federal Student Aid, <https://fafsa.ed.gov>; Alexandra Rice, "Why You Should Fill Out the FAFSA," U.S. News and World Report, January 5, 2015, <http://money.usnews.com/money/blogs/my-money/2015/01/05/why-you-should-fill-out-the-fafsa>; Liz Weston, "Avoid easy-to-make mistakes on your financial aid application," Reuters, January 5, 2015, <http://www.reuters.com/article/2015/01/05/us-column-weston-fafsamistakes-idUSKBN0KE1MK20150105>.



Resources: Paying for College

Affording College 2015/Cómo pagar la universidad 2015

www.nycolleges.org/get-more-resources/paying-college

The new editions of these guides, in both English and Spanish, offer information on the financial aid process, descriptions of major financial aid programs, and details about New York State's private, independent colleges and universities. Free printed copies are available on request and can also be downloaded from the website.

College Goal NY

<http://collegegoalny.org>

College Goal NY helps students and families complete the FAFSA

online at events held throughout New York State. Financial aid professionals are also available at these events to answer questions about the cost of college. Dates, times, and locations of these FAFSA Completion Events can be found at <http://collegegoalny.org/event-locations>.

Federal Student Aid

<https://studentaid.ed.gov>

The Federal Student Aid site offers information on the different types of available student aid and links to essential portals such as www.fafsa.gov. Students can also find tips on budgeting and academic and financial preparation checklists, as well as an abundance of planning and paying for college resources and publications found at studentaid.ed.gov/resources.

Financial Aid for College Information

www.hesc.ny.gov/pay-for-college.html

At this interactive site, the New York State Higher Education Services Corporation (HESC) provides detailed information about the types of financial aid; how to apply for financial aid; tools for comparing financial aid award packages and creating a personalized plan to pay for college; and tips on how to be a smart borrower.

By the Numbers

More than half of Independent Sector undergraduates who receive TAP support (**52%**) come from families with **incomes less than \$20,000**; nearly three-quarters (73 percent) have family incomes below \$40,000.

Independent Sector institutions annually provide **\$4.6 billion** in institutionally funded financial aid.

College Opportunity Programs

The New York State's Arthur O. Eve Higher Education Opportunity Program (HEOP), offers academic, personal, and financial support to promising students who might otherwise be unable to attend college. A list of institutions offering HEOP programs is available at www.highered.nysed.gov/kiap/colldev/HEOP/documents/HEOPProjectRoster20142019.pdf.

Other opportunity programs offered by New York's independent colleges and universities, serve students who do not qualify for HEOP, while others provide services to underserved students, help students adjust to college life or support students with unconventional academic backgrounds. A list of some of these programs is available at <http://nycolleges.org/sites/default/files/14-SpringAccess&Opportunity.pdf>.

Examples of the programs include:

At **Bard College**, the Bard Educational Opportunity Program (BEOP), a sister program of HEOP, offers academic, social, and financial support to students from all 50 states who do not qualify for general

admission and cannot afford the cost of college. BEOP students also participate in a summer (pre-freshman year) academic program, a Peer Mentor program, and are advised throughout their time at Bard College.

The College of Saint Rose's Academic Opportunity Experience (AOE) program provides supportive services to students with potential who are inadmissible through the general admissions process. Grants are also available for students with significant financial need. Candidates for AOE are recommended during the College's review of applications and those who are accepted must attend a personal interview and an information session.

Le Moyne College's AHANA (African-American, Hispanic, Asian, Native American) Program is for students who do not qualify for regular admission but show academic potential. Financial assistance is based on need. Students accepted for AHANA are required to be interviewed by an AHANA and HEOP administrator and must take a written assessment.

At **Molloy College**, the St. Thomas Aquinas Program (STAP) supports students with problematic academic profiles who have the ability to succeed in college. There is no separate application for STAP; students in the program have access to individualized counseling and attend weekly workshops on study skills, time management, test anxiety, stress relief, and other topics.

New York Institute of Technology's EduPlus Program is for students who have grades and test scores below NYIT's admissions standards but can benefit from weekly tutoring, skill-building classes, and personalized advice during their freshman year. All first-year students are assessed for EduPlus as part of the standard admissions process.

At **Pace University**, the Challenge to Achievement at Pace (CAP) program is designed to help first-year students whose high school GPA and/or SAT/ACT scores have not met the University's admissions standards succeed academically. Students receive a network of selected courses, academic support services, and counseling.

Funding for College Visits

Visiting a college campus can inspire a high school student to pursue a college education. The College Tour Reimbursement Program made possible with federal College Access Challenge Grant (CACG) funds, can provide low-income New York State high school students exposure to the college experience by eliminating the financial burden associated with college campus visits.

Funds are available for college tours and college campus visits, on a reimbursement basis, to qualified not-for-profit organizations that organize, coordinate and provide college tours to eligible students.

Students to be served by this funding are students from families who are living below the poverty line. Students must attend high school in New York State.

To be eligible, all college tour expenses **must** be incurred by August 31, 2015. Qualified

organizations must submit a Pre-approval Request and provide documentation confirming the following for each tour: budget for costs to be incurred, including all anticipated costs; evidence of previous work with the target CACG population; itinerary/itineraries for the college visit(s) demonstrating the advancement of CACG goals; statement of the students' CACG eligibility; and other verification as requested or required by New York's HESC. Pre-approval will be determined by HESC and organizations will know in advance which expenses will be eligible for reimbursement when a final request is submitted.

Submitting a Pre-Approval Request

Qualified organizations are invited to complete and submit a Pre-approval Request along with required documentation using the

NYS Grants Gateway (www.grantsreform.ny.gov). Requests must be complete and include all required documentation before HESC will review the request. Review of requests will continue until funding limitations have been reached.

Organizations that received a CACG sub-grant award as a result of the RFP that HESC issued on July 7, 2014 are not eligible to apply for this sub-grant.

If you have questions, please email cacg@hesc.ny.gov. Pre-approval information and documentation are available in the NYS Grants Gateway. Search by Grant Opportunity: College Tour. All pre-approval requests must be submitted using New York State Grants Gateway.

Looking Toward Summer

It is not too soon to start planning for summer! Students searching for summer activities that are fun and challenging, as well as ways to explore careers and college life, can find a wide variety of such programs at New York State's private colleges and universities. This spring, clicu will publish an updated edition of its directory of outreach and enrichment programs, with a downloadable version to be available at www.nycolleges.org. In the meantime, below is a small sample of upcoming enrichment programs and where to find out more about them.

Adelphi University will offer a Pre-College Summer Program for high school students entering their junior and senior years from July 19 to August 1, 2015. Students live on campus and take college-level courses that can count toward a degree. More information can be found at <http://precollege.adelphi.edu>.

Barnard College's Summer in the City program is open to rising high school junior and senior girls. The four-week session runs from June 21, 2015 to July 18, 2015; students choose two courses, visit professional organizations and attend seminars. Scholarships are available and based on need. Find out more at <http://barnard.edu/precollege/summer/summerinthecity>.

Cornell University's Summer College offers a number of programs for high school students in three-week and six-week sessions. Among them are programs in art, architecture, business, computer science, law, literature, medicine, psychology, social entrepreneurship, and veterinary medicine. To learn more about this year's programs, go to www.sce.cornell.edu/sc/.

Fordham University's Pre-College Program gives rising high school seniors and rising juniors with exceptional academic records an opportunity to take college courses at either its Rose Hill or Lincoln Center campuses. The program runs from July 30 to August 4, 2015, and courses include business administration, communications, economics, English, mathematics, philosophy, and theatre. Learn more at www.fordham.edu/info/20187/pre-college_courses.

New York University provides many programs for high school students during the summer. A portal to all of their offerings for 2015 is at www.nyu.edu/admissions/high-school-programs.html.

Pace University's Summer Scholars Institute, from July 12 to July 25, 2015, is an intensive two-week summer program at its Manhattan campus offering a college experience to high school juniors and seniors. Students may stay in residence halls or commute while taking courses and exploring New York City. More information is available at www.pace.edu/summer-scholars/.

Rensselaer Polytechnic Institute offers summer programs for grade school, middle school, and high school students. Programs are available in aerospace engineering, architecture, creative writing, chemistry, robotics, smart power systems, and more. Information about all the programs can be found at summer.rpi.edu.

Sarah Lawrence College has summer programs for high school students such as creative writing, musical theatre, dance, film, oral history, and social justice. Find out more at www.sl.c.edu/ce/summer/.

Skidmore College's summer programs for high school students offer opportunities to explore liberal arts, studio art, jazz, writing, dance, chamber music, and athletics. More information is available at www.skidmore.edu/summer/.

The **University of Rochester's** on- and off-campus summer programs give high school students an opportunity to live in residence halls, take college classes, learn about communities and personal responsibility, and make new friends. More information about all of the 2015 programs can be found at enrollment.rochester.edu/precollege/.

College-Educated Citizens have a Positive Impact on Their Communities

- College education leads to healthier lifestyles, reducing health care costs.
- Individuals ages 18-24 with a bachelor's degree or higher were 2 times more likely to vote in the Presidential Election than those with only a high school diploma.
- Investing in student education has resulted in the creation of new technologies and products; greater civic engagement; and less reliance on assistance programs.
- College graduates are much more likely to give back to communities through volunteerism.



Albany College of Pharmacy and Health Sciences held its Community Service Day with students, faculty and staff volunteering their time at a range of local organizations. acphs.edu



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- New career exploration/student programs page with career exploration tools and internship opportunities
- Academic programs by college or by program interest
- A locator map to search for colleges by zip code
- Campus profiles to find the college that is right for you
- Upcoming open houses, admissions, and financial aid events at private colleges and universities
- Searchable database of outreach and enrichment programs by college



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| <ul style="list-style-type: none"> 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 Cold Spring Harbor, Watson School of Biological Sciences 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 Daemen College Dominican College Dowling College D'Youville College Elmira 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 | <ul style="list-style-type: none"> Medaille College Memorial School of Nursing Mercy College Metropolitan College of New York Molloy College Montefiore School of Nursing Mount Saint Mary College Nazareth College The New School New York Chiropractic College New York College of Podiatric Medicine New York Institute of Technology (NYIT) New York School of Interior Design New York University Niagara University Nyack College Pace University Paul Smith's College of Arts and Sciences Phillips Beth Israel School of Nursing Pratt Institute Relay Graduate School of Education 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, New York 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 and University System Trocaire College Union College Union Graduate College University of Rochester Utica College Vassar College Vaughn College of Aeronautics and Technology Villa Maria College Wagner College Webb Institute Wells College Yeshiva University |
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