



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 federal student loans.

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

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

It all starts with completing the FAFSA – the Free Application for Federal Student Aid.

Before You Apply

Gather these Materials

- Student's driver's license
- Student's Social Security number
- Income tax returns for student and parents
- W-2 forms and other records of money earned
- Current bank statements
- Records of other untaxed income, such as welfare benefits, Social Security income, veteran's benefits, AFDC, or military allowances
- Records of investments: stocks, bonds, etc.

Get an Idea of Your Eligibility

Go to FAFSA4caster.ed.gov and complete the online form to learn about your federal aid eligibility. You can use your FAFSA4caster to help complete the FAFSA.

Get Your PINs

- You and one of your parents must get a federal student aid Personal Identification Number (PIN) at www.pin.ed.gov.
- You use the PIN to "sign" your FAFSA electronically.

Complete the FAFSA

Go to HESC.org

- Visit Applying for Financial Aid at HESC.org for step-by-step assistance in completing the FAFSA.
- Follow the link to the FAFSA application and complete online. (You can opt to complete a paper FAFSA. Check with your high school counselor, or your college's financial aid office for a form.)

- If you have completed your taxes, use the IRS Retrieval Tool on the online FAFSA to connect directly to the Internal Revenue Service for your updated tax data. Easy and efficient!
- If you have not yet completed your taxes, you can estimate and, if necessary, file a corrected FAFSA later.
- If you completed a FAFSA in the previous year, you will receive a notice to go to your renewal FAFSA.

Important Reminders

- Meet your deadlines. Check with each college you are applying to and file your FAFSA by the earliest deadline.
- You can file your FAFSA 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. You can then update your FAFSA, if needed, after you file your taxes.
- Apply for financial aid every year. Financial aid programs change and your situation may change. Any change may 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 to learn more about aid programs and completing applications. Check with your high school counselor for dates and locations.

You must complete the FAFSA each year. 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 online FAFSA, you should also apply for New York State aid online by using the New York State resident link on the FAFSA Submission Confirmation page. If you don't already have a HescPIN, you will then need to establish one to complete your TAP application.
- Information from your FAFSA and your family's calculated New York State 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 State 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 may request that an application form be mailed to you.
- 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.

Check HESC.org for the latest information about completing your FAFSA and TAP applications.

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 may view or print your SAR using your FAFSA PIN, or 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 email notices. If you give your email address on the FAFSA, HESC will use it to tell you about your TAP application and award status or ask for more information.
- Be sure to respond to any questions or requests for more information by the deadline indicated 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.
- If you decide to take a Federal Direct Student Loan, you must complete a master promissory note (MPN). Follow the instructions on your college award letter.
- If, after applying for and receiving all of the financial aid you are eligible for, you find that you still have a funding gap, the New York Higher Education Loan Program (NYHELPS), state-sponsored, fixed-rate student loan, may be your best loan option. Visit HESC.org/NYHELPS for more information or to apply for a NYHELPS loan.
- You can check the status of your TAP grant and NYHELPS loan application at HESC.org.



Your Student Aid Agency

New York State Higher Education Services Corporation

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