Financial Aid 101

Suffolk County Community College-Financial Aid Department

https://www.sunysuffolk.edu/apply-enroll/financial-aid/index.jsp

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Financial Aid				

Home / Admissions / Financial Aid

Financial	Aid

App	olicat	tion	Pro	cess

Cost of Attendance

Determining Financial Need

Eligibility Requirements

Printable Forms

Sources of Aid

GPA Calculator

Applying for Aid

3. Complete the FAFSA:

To receive full consideration for all financial aid programs, we urge you to apply by April 15 for the fall semester and by November 15 if you are entering in the spring semester. For all the major financial aid programs, including PELL, SEOG, TAP, APTS, loans, etc. Follow these steps to apply:

 All aid applicants must be matriculated in a degree or certificate program. Only courses that are required for your degree program are eligible for financial aid.

2. You and your parent must obtain a FSA ID. The FSA ID serves as a legal signature and should not be shared with anyone. If you have filed a FAFSA application in the past and have a PIN, you can link your PIN to your FSA ID. This allows you to immediately use your FSA ID to access your personal information on any of the ED websites that require an FSA ID.

If you are creating a FSA ID for the first time, or don't link your FSA ID to your PIN, your FSA ID is considered conditional until your information is verified with the Social Security Administration. You may use your conditional FSA ID to sign an original FAFSA, but nothing else. Once your information is verified with Social Security Administration you will be able to use your FSA ID to fully access your financial aid information. Access FSA ID now and get started applying.

≜ Notes

Comments 💭

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+ 78%

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12/11/2018

Available resources at Suffolk

Slide 2 of 16

FAFSA Workshops

Financial Aid Office Contacts

faidammr@sunysuffolk.edu

faideast@sunysuffolk.edu

faidwest@sunysuffolk.edu



Sources of Aid



Grants
Federal Work Study
Loans
Scholarships

FAFSA

Free Application for Federal Student Aid

www.studentaid.gov

Avoid FAFSA.com No one should ever pay to file a FAFSA

FAFSA

Free Application for Federal Student Aid

Income Household Size Number in college Assets (does not include the house in which you live)

Assets include rental property or other real estate, mutual funds, stocks, bonds and college savings plans.

FAFSA for 23-24 Academic Year

The 2023-2024 FAFSA opened October 1, 2022.

Your 2021 tax return is needed to complete the 23-24 FAFSA.

FAFSA Workshops are available that cover the overall financial aid process as well as a stepby-step walkthrough of the FAFSA application. Please see the college's website for details.



Establish an FSA ID and Password



- Your personal, unique electronic signature
- If a dependent student, your parent(s)' personal, unique electronic signature
- Allows for use of the Data Retrieval Tool and faster processing
- Can be created by going to <u>www.fsaid.ed.gov</u>
- Used every year

FSA ID and Password

	Banner Links - sunysuffolk-edu 🗙 👔 Application Navigator X 🛛 🔕 ApplicationXtender Web Access X 🐵 Create Account Federal Student 🗙 🕂	 ✓ - □
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🧶 s	Suffolk County Community College Bookmarks 📀 🝳 Suggested Sites 📙 Imported From IE 📙 FAIDSTAFF 🛅 Onestop Queue Re <table-cell-rows> Onedrive 👜 2020-2021 Fr</table-cell-rows>	ee Ap S Admissions
	An official website of the United States government. Help Center Submit a	Complaint English Español
	ederal Student Aid OFFICE of the U.S. DEPARTMENT of EDUCATION FAFSA® Form ~ Loans and Grants ~ Loan Repayment ~ Loan Forgiveness ~ Log In 1	Create Account Q
PROD rappa		
PROD IPPap	Create an Account	
ARS-G	Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.	
	Get Started	
TEST rappa	Already have an account? Log In	
,	What You Can Use Your Account For	
C me playei	Filling out the Free Application for Federal Student Aid (FAFSA®) form	
	Signing your Master Promissory Note (MPN)	
	Applying for repayment plans	
terger Guide	Completing loan counseling	(eg
	Completing four courseing	

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IRS Data Retrieval Tool

Error the following information as it appears or your 2015 Fe	deral income Tax Return. 🔍
First Name *	
Last Norre *	
Social Security Number*	
Data of Birth *	
Filing Batua * 🤨	Send One 1
Address - Must metch your 2015 Federal Income Tax Return.	0
Benet Address*	
P.O. Box (Required Interteriod on your tax return) 🤨	
Apt. Number (Required If entered on your tax return)	
Country "	Volud Balan - E
City, Town or Post Office *	
State(U.S. Tentory*	Benet One 1
ZP Code *	

The areas in red will be pre-filled with information from FAFSA.

Address information must match exactly.

FAFSA- Dependency Status

Independent Students

24 years old or older

Have been in foster care since age 13

Have a legal guardian

Have legal dependents

Active military or a veteran

Parental information is unavailable due to death, incarceration or court order

Documentation may be required

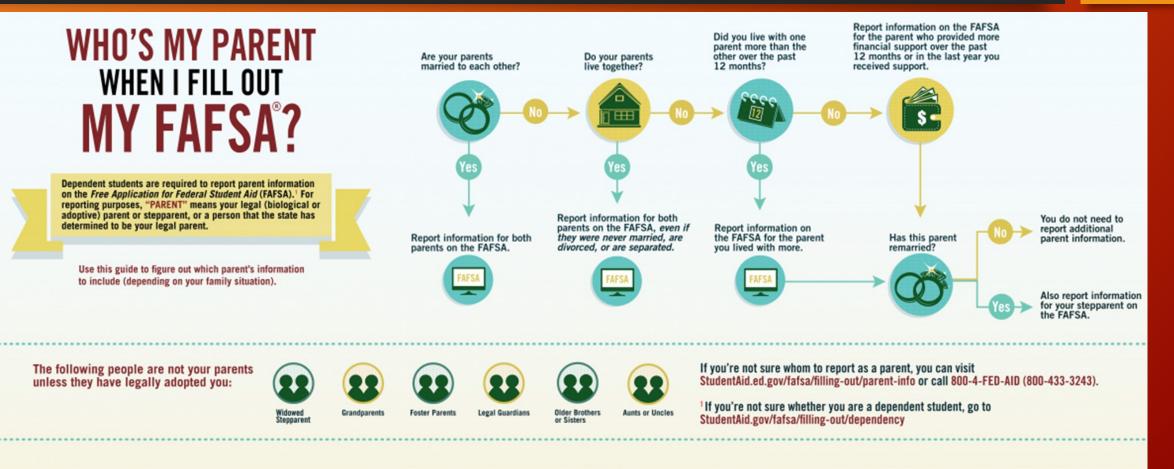
Dependent Student

Younger than age 24 Will need to provide parental income information

Whose information is needed?

- If the student's biological parents are separated, parental financial information should be from the custodial parent (the parent who supported the student more than 50% in the last year).
- If the biological parents were never married but live together, information from both parties is needed.
- If the student's biological parents are divorced AND remarried, then the parent AND step-parent's financial information needs to be reported, even if the step-parent does not support the student.
- The Financial Aid Office may ask for proof of separate residences.

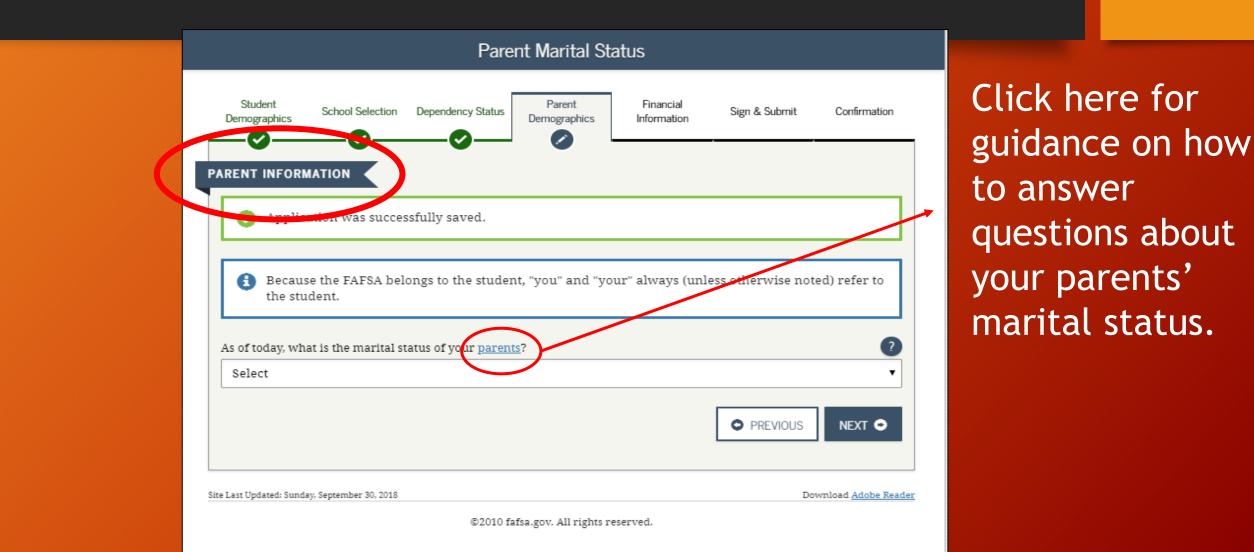
Who is my parent?



Federal Student Aid

PROUD SPONSOR of the AMERICAN MIND®

FAFSA: Parents' Marital Status



Eligibility Determination

Using:

Income Household size Number in college Assets (does not include the house in which you live)

Eligibility is determined for:

PELL Grant SEOG Grant Loans- Direct (subsidized and unsubsidized- interest rate 3.73%) Parent Plus Loans- Interest rate 6.28% Work Study Employment-- \$14/hour



EFC- Index Tied to Eligibility

EFC stands for Expected Family Contribution

- It is a measure of your family's financial strength
- It is calculated using a formula established in law
- It is used to determine your student aid eligibility and financial aid award
- It is not your financial aid award or how much you will pay for college
- Determines loan or grant eligibility

22-23 Pell Chart

EFC	12 Hours +	9-11 Hours
0	6895= 3448/3447	5171=2586/2585
1-100	6845=3423/3422	5134=2567/2567
101-200	6745=3373/3372	5059=2530/2529
201-300	6645=3223/3222	4984=2492/2492

EFC corresponds to dollar amount

Award amount is based on credit load and is pro-rated

0 EFC= Maximum amount of aid for full time student (12 credits or more)

Beyond 6207= not eligible for Pell

Special Circumstances



- 2021 taxes do not reflect current economic situation (e.g., job loss, divorce or separation, death of a parent)
- Must submit statement, proof of current economic situation
- Speak to a financial aid professional for details

Dependency Override

- Parental information not available due to death, incarceration or court ordered separation
- Custody paperwork alone does not confer independence
- Must submit statement, proof of separation from parents (notarized letters, etc.)
- Speak to a financial aid professional for details



STATE AID- NYS TAP

Complete the FAFSA to apply for TAP

- Tuition Assistance Program (TAP) for full time students only
- New York PT TAP
- APTS- Aid for Part Time Study (separate college application is necessary)

Start Your State Application

After completing the FAFSA, you can start your state application right away.

If you would prefer to do your state application at another time, you can visit <u>www.tapweb.org</u> to complete it. Congratulations, joe! Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 13100003206 06/13/2018 12:36:28

Data Release Number (DRN): 9057

What Happens Next

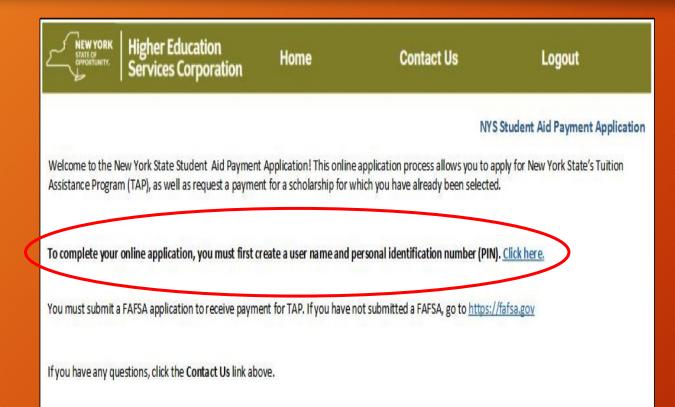
- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) 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.

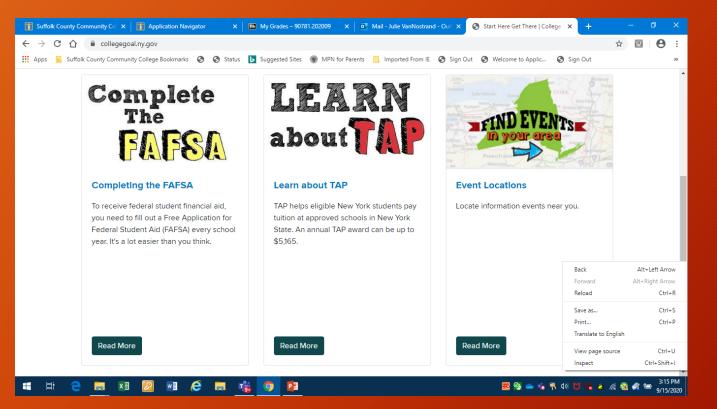
New York State Tuition Assistance Program (TAP)



- Not as detailed as the FAFSA
- You will need your IT-201 NY State tax return. It's usually attached to your 1040
- You will need to create a new User ID, PIN and answer a challenge question
- Since you have already answered questions in the FAFSA application, these will not be challenging

Resource

collegegoal.ny.gov



SAP

*Total Successful Credit Hours Accrued Attempted (PASSED) Credits	FEDERAL SATISFACTORY ACADEMIC (PELL GRANT, SEOG, FEDERAL WORK STUD Cumulative Grade Point Average		Total Credits Attempted	Successful (PASSED) Credits	Cumulative GPA
10 7 11 & 12 8 13 9 14 & 15 10	1.6 1.6 1.6 1.6	55 56 & 57 58 59 & 60	11 & 12	8	1.6
16 11 17 & 18 12 19 13 20 & 21 14 22 15	1.7 1.7 1.7 1.7	61 62 & 63 64 65 & 66 67	13	9	1.6
25% 24 16 25 17 26 & 27 18 28 19 29 & 30 20	1.7 1.7 1.7 1.7 1.7	68 & 69 70 71 & 72 73 74 & 75	14	10	1.6
31 21 32 & 33 22 34 23 35 & 36 24 37 25	1.8 1.8 1.8 1.8 1.8 1.8	76 77 & 78 79 80 & 81	16	11	1.7
38 & 39 26 40 27 41 & 42 28 43 29	1.8 1.8 1.8 1.8	82 83 & 84 85 86 & 87 88	17	12	1.7
44 & 45 30 46 31 47 & 48 32 49 33 50 & 51 34	1.8 2.0 2.0 2.0 2.0	89 & 90 91 92 & 93 94 95	19	13	1.7
total credit hours attempted. Studen	2.0 period, including "unofficial withdrawals ts falling below the above standards will Progress Appeal Form is submitted to ar	be ineligible for f		14	1.7
(TAP) AND S Before Being Certified for This	TISFACTORY ACADEMIC PROGRESS REQU TATE SCHOLARSHIPS (NOT INCLUDING T PAYMENTS OR SEMESTERS	HE EXCELSIOR SCH	22	15	1.7
Payment Student Must Have Accrued (EARNED) at Least This Many Credits With at Least This Grade Point Average	0 6 15	27 Fifth 27 39 1.8 2.0	23 & 24	16	1.7
Students Must Have Also Completed in Prior Semester (in which they received a state award) Academic requirements for New York Sta time scholarships) are prorated. First semester TAP recipients must be enr	0 6 6 te part-time financial aid programs (Aid for P rolled in a minimum of three college level cre FAP in addition to meeting the requirements	9 9 art-Time Study, Part dits; in subsequent s			

Additional Support



Loans

- No credit check for students
- Must complete Entrance Counseling and Master Promissory Note
- Parents may also obtain a loan for students, credit check required
- Studentaid.gov



Loan Amounts & Limits

	Depe	endent	Students	Inde	ndependent Students			
	First Year	Second Year	Third Year and Beyond	First Year	Second Year	Third Year and Beyond		
Base Sub/Unsub Loan	\$3,500	\$4,500	\$5,500	\$3,500	\$4,500	\$5,500		
Additional Unsub Loan	\$2,000	\$2,000	\$2,000	\$6,000	\$6,000	\$6,000		
Total Loan Limit	\$5,500	\$6,500	\$7,500	\$9,500	\$10,500	\$12,500		

The Senator Jose Peralta New York State DREAM Act

DACA Students will not fill out a FAFSA.

Instead, students can go to HESC.ny.gov/dream

Specific eligibility requirements include permanent home is in New York State, specific graduation standing, and they are or have ONE of the following: U-Visa, T-Visa, Temporary Protected Status, pursuant to the Federal Immigration Act of 1990, are without lawful immigration status (including those with DACA status).

New York State Excelsior Scholarship

Tuition-only scholarship. It does not cover fees or books.

Family income eligibility up to \$125,000.

Last dollar scholarship- Must apply for PELL and TAP and if awarded, those grants are deducted from the tuition first, along with any applicable scholarships. Remaining fees and books are paid by other financial aid (loans)or out of pocket.

Must be enrolled in at least 12 college-level credits per semester and complete 30 college-level credits within 365 days.

Must live/work in NY after graduation for corresponding time.



New York State Excelsior Scholarship

- Covers Fall and Spring semesters only (no summer or winter classes)
- Must be "first" degree-- associates or bachelors
- Changing majors may be problematic
- Must be "on track" to complete a degree program in 2 or 4 years
- There can be no gap in enrollment
- Link for information and FAQs hesc.ny.gov/excelsior

Unique SCCC Information



What Am I Missing?

	ffoik		Welcome to MySCCC											
Home	Employees	Students	New	Student Orientation	Student Life	Suffolk Online	Academics	My Mem	berships	Email	Email 8	& Tech	Virtual Learning Commons	
Financial	Aid Quick Links	3		Financial Aid Require	ements *							Financ	cial Aid Featured Links	
Financ	ial Aid Menu	:		2020-21 award year					Choose	Another Aid	l Year ▼	Wa	Pay your <u>current</u>	or <u>past bill or confirm your</u>
	ncial Aid Status			Requirements				Fund	Term/Perio	d Sta	atus		allenuarice.	
Student Requirements Award Information			Please submit 2020-2	21 V1 Dependent Ve	erification Worksheet					\checkmark		VISA DECEMBER		
Accept My Loan/FWS Award				Signed co								1		
 Downloadable Printable Forms CARES Act for PELL Recipients CARES Act for Title IV Eligible Students 			Signed cc Fin	ancial Ai	d Requiren	nents *								

For the student to see additional details, they would click on "MESSAGE" select the aid year 2020-2021 and the additional screen will pop up.

020-21 award year		Choose Anot	her Aid Year 🔻	
Requirements	Fund	Term/Period	Status	
Proof of registration with Selective Service (www.sss.gov)			\checkmark	
Please submit 2020-21 V1 Dependent Verification Worksheet			9	
Signed copy of parent's federal 2018 tax return				
Signed copy of student's federal 2018 tax return				

What Am I Missing? Cont'd

Eligibility Requirements for 2020-21 award y	rear			
Student Requirements Holds Academic Progress				
Unsatisfied Requirements Requirement	Status	As of Date F	und Term	
Copy of birth certificate, passport or naturalization papers Must present original documents in person. - Please provide proof of your U.S. citizenship in person. Pres		/Requested Aug 14, 2020		
requirements. Proof of registration with Selective Service (www.sss.gov) All males 18 years and older must register with Selective Serv Office.	Required ice. You can register via their web site at www.sss.gov. Print proof of registration and submit it to the campus Financial Aid	/Requested Aug 14, 2020		
 If you are female, you are not required to register with selective service. V1 Independent Verification Worksheet for 2020-21 	Financial Aid Requirements *			
The Requirements link enables you to download the form n	2020-21 award year		Choose Anot	ther Aid Year 🔻
	Requirements	Fund	Term/Period	Status
	Please submit 2020-21 V1 Dependent Verification Worksheet			S
	Signed copy of parent's federal 2018 tax return			S
	Signed copy of student's federal 2018 tax return			Ø
	Message Holds C Financial Aid Status Progress			

Unsatisfactory Academic Progress

Eligibility Requirements for 2020-21 award year

Student Requirements Holds Academic Progress

Status of Academic Progress is based on your academic performance for each term that you are enrolled. Progress towards the completion of your program of study is also a factor. Poor academic performance can affect eligibility for federal, state, and institutional financial assistance.

Academic Progress

Status

Effective Term

unsatisfactory for all aid Fall 2020

Eligibility Requirements for 2020-21 award year

Student Requirements Holds Academic Progress

Unsatisfied Requirements		
Requirement	Status	As of Date
Submit Student Appeal Form	Required/Requ	lested Aug 14, 2020
- You may wish to appeal your failure to make/maintain satisfactory academic progress. If your had any extenuating circumstances beyond your control which have now been resolved, complete and return an appeal form with any supporting documentation.		2538
The Requirements link enables you to download the form necessary to complete the specific requirement or transfers you to another page to satisfy the requirement.		

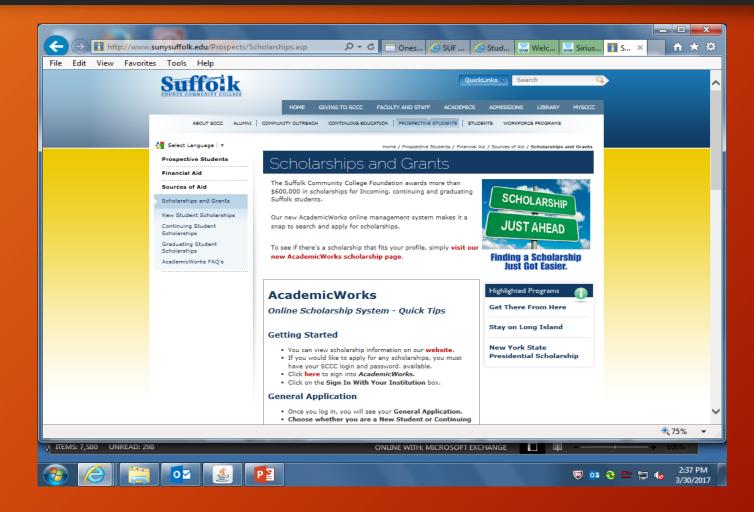
Eligibility

Check the FA column for Y's or N's

A course with an "N" in the FA column is not eligible for financial aid



Scholarships



Early College Program



Juniors and seniors in high school can take college courses to get a head start on their post-secondary education.

Suffolk offers the Early College Program at \$57 per credit with participating districts or \$228 per credit for non-participating districts.

BankMobile



Thank You



Financial Aid Assistance

Ammerman Campus--faidammr@sunysuffolk.edu Eastern Campus--faideast@sunysuffolk.edu Grant Campus--faidwest@sunysuffolk.edu

Presenters

Jeanine Murphy, Ammerman Campus Sandra Gattuso, Ammerman Campus Terri Donnell, Grant Campus Director Sue Carney, Grant Campus Vanessa Aquino, Grant Campus, Spanish presenter Julie Van Nostrand, Eastern Campus Barbara Hazard, Director of Financial Aid, Eastern Campus

Developed by Julie Van Nostrand