



How to Apply for Student Financial Aid

Financial aid comes primarily from the federal and state governments and your college.

Federal aid includes Pell Grants, Work-Study, Supplemental Educational Opportunity Grants, and federal student loans.

New York State financial aid includes the Tuition Assistance Program (TAP), Excelsior Scholarships, Enhanced Tuition Awards, Aid for Part-Time Study (APTS), scholarships and other numerous special awards.

Financial aid from colleges can be in the form of institutional grants, scholarships, work programs, or loans.

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

Before You Apply

Get Your FSA ID

- Both you and a parent need Federal Student Aid Identification Numbers (FSA IDs) to complete and electronically sign your FAFSA and other federal student aid documents.
- Visit fsaid.ed.gov to get your FSA ID.

Get Your FSA ID Early!

Gather these Materials

- Student's driver's license
- Student's Social Security number
- For both student and parents:
 - Income tax returns
 - Records of other untaxed income, such as child support received, IRA/pension deductions, veteran's benefits, or military allowances
- Email address

Get an Idea of Your Eligibility

Go to fafsa.gov to complete the online FAFSA4caster to see an estimate of your federal aid eligibility.

Complete the FAFSA – Available Oct. 1

Go to hesc.ny.gov

- Visit "Pay/Apply for Aid – Start Here" at hesc.ny.gov for step-by-step assistance in completing the FAFSA.
- Follow the link to the FAFSA application and complete online.

- Use the IRS Data Retrieval Tool through the online FAFSA to connect directly to the Internal Revenue Service for your tax data. Easy and efficient!
 - For the 2019-20 FAFSA, use 2017 tax information.
- If you completed a FAFSA in the previous year, you will receive a notice to go to your renewal FAFSA.

Important Reminders

- Find out the financial aid deadlines at your college, and be sure to meet them.
- 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.ny.gov/myths.
- Attend financial aid workshops to learn more about financial aid programs and completing applications. Check with your high school counselor and visit StartHereGetThere.org in the fall for dates and locations.

You must complete the FAFSA each year. File early to meet deadlines!



Higher Education Services Corporation