

Ballston Spa High School

# Two Year College Planning Guide Book

Class of 2024



Compiled by the  
Ballston Spa High  
School Counselors

## Important Guidance Office Contact Information

**School Phone:** (518) 884-7150

**Guidance Fax:** (518) 885-1585

**School CEEB Code:** 330-305

\*You will need this code when registering for the ACT or SAT test and possibly for some financial aid forms

**School Website:** [www.bsccd.org](http://www.bsccd.org)

Please see the **Guidance** page for additional information.

### **SCHOOL COUNSELORS:**

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## Responsibilities for the College Application Process

<https://student.naviance.com/ballstonspa>

Username = last name + 1<sup>st</sup> two letters of 1<sup>st</sup> name

### Students will:

- ✓ Add active applications to “Colleges I am applying to” under the Colleges tabs in Naviance
- ✓ Request transcripts in Naviance
- ✓ Complete the Counselor Notification Form
- ✓ Send official SAT or ACT scores to colleges you have applied to via [www.collegeboard.com](http://www.collegeboard.com) or [www.act.org](http://www.act.org) (if required)
- ✓ Review available scholarships
- ✓ Remember that requests for transcripts are due **3 weeks prior** to your first college application deadline.

### Counselors will:

- ✓ Submit the official high school transcript



# College: How to Get There From Here

We know you're ready for college—your academic track record has proven that. Now it's time to apply. Here are some tips on how to get started.

## Apply to four or more colleges.

AT LEAST

1

SAFETY

A college you're confident you can get into.

AT LEAST

2

GOOD FITS

Colleges you have a pretty good chance of getting into.

AT LEAST

1

REACH

A college that you have a chance of getting into, but it's a stretch.

Applying to two colleges instead of one makes it **40% MORE LIKELY** that you'll enroll in a four-year college. If you apply to more than two, then your chances of enrolling will be even better.

## Never rule out applying to a college because you think it's too expensive.

There are scholarships and financial aid packages available at almost all four-year colleges.

The estimated average grant aid for four-year colleges in 2016-17

PUBLIC COLLEGES

**MORE THAN \$4,700**

PRIVATE NONPROFIT COLLEGES

**MORE THAN \$18,600**

Many students receive much more than the average aid.

The Free Application for Federal Student Aid (FAFSA) opens October 1.

## When looking at colleges, consider the following:

### ACADEMIC

What are the average SAT® scores and GPA of students admitted to the school? Does it have any prerequisites? Apply to colleges that are a good academic fit—whether they're a safe bet or a little out of reach.

### GRADUATION RATE

Do most students graduate in four years? If not, why not?

### LOCATION

Do you prefer a big city, suburb, or small town?

### MAJORS

Does the college offer a variety of majors that interest you?

### SIZE

Do you want a smaller campus with smaller class sizes or a larger school with a wider variety of programs, such as a state university?

### ACADEMIC RESOURCES

Does the college's library meet your needs? Does the campus use the latest technology? What about lab facilities?

### CAMPUS LIFE AND SERVICES

What are the housing options? Are there social activities, cultural events, clubs, or athletics that interest you? What support services are available on campus to help with social, health, academic, and financial challenges?

## Take a college tour.

Set up campus visits. These visits are always free, but if you can't travel, take a virtual tour, or visit a local college. Even if you don't tour your first-choice college, you'll get an idea of what campus life is really like.

# College Application Timeline

Want to know if you're on track in the college application process? This timeline shows you what you should be doing, and when.

## SEPTEMBER/OCTOBER—PREPARE

- ☐ **Sign up for updates at [bigfuture.org](https://bigfuture.org)** and opt in to the College Board Opportunity Scholarships at [cb.org/opportunity](https://cb.org/opportunity) if you haven't already.
- ☐ **Talk to your school counselor or adviser** about the college search and application process.
- ☐ **College requirements:** Make a list of the application, testing, and financial aid requirements for each college.
- ☐ **Letters of recommendation:** Decide who to ask, and reach out to them early so they have time to write good letters. If you have a résumé or list of accomplishments, be sure to send it to them.
- ☐ **Application essays:** Look over essays you have already written for inspiration. Share your ideas with parents, teachers, or other trusted adults so they can help you craft the strongest essays possible.
- ☐ **Register for the SAT:** If you haven't taken it yet, or would like to take it again, it's not too late! Sign up now, and be sure to send score reports to colleges.
- ☐ **Practice and improve your SAT score:** When you practice for the SAT for 12 hours using Official SAT Practice on Khan Academy and improve your score by 100+ points, you could be eligible for a College Board Opportunity Scholarship. Visit [cb.org/opportunity](https://cb.org/opportunity).
- ☐ **Opt in to Student Search Service®:** More than 1,100 colleges use this service and are looking for students like you.
- ☐ **Complete the FAFSA, which opens October 1:** It's necessary if you're applying for federal and state grants and loans. Funds are limited, so make sure to file by the financial aid priority filing dates. You could also earn a chance at a College Board Opportunity Scholarship.
- ☐ **Reminder:** Enter the Complete the FAFSA scholarship at [cb.org/opportunity](https://cb.org/opportunity).
- ☐ **Complete the CSS Profile™, which also opens October 1:** Certain colleges use it to see if you qualify for additional grants and scholarships. (There's a fee for application.)

## NOVEMBER/DECEMBER—APPLY TO COLLEGES

- ☐ **Work on your applications:** Some have deadlines as early as November.
- ☐ **Send your SAT and AP® scores:** This ensures that colleges have the most complete set of your information to review for admission, as well as scholarship awards, course placement, or selection to a specific program or major.
- ☐ **Consider college application services:** Application systems like the Coalition Application, Common Application, and Universal College Application let you complete one application online and submit it to several colleges.
- ☐ **Apply to college:** Submit your applications to colleges you're interested in attending, and you could earn a chance at a College Board Opportunity Scholarship. Visit [cb.org/opportunity](https://cb.org/opportunity).
- ☐ **Send transcripts:** Ask for your transcripts to be sent to your chosen colleges.

## JANUARY/FEBRUARY—EXPLORE FINANCIAL AID OPTIONS

- ☐ **Compare award letters:** After examining the financial aid packages you're offered, you'll see that schools may be more affordable than you thought.
- ☐ **Search for scholarships:** Scholarships provide money for college that you don't need to repay. And they're not just for academic superstars.

## MARCH/APRIL—DECIDE!

- ☐ **Get information:** Dig a little deeper to help you make the best choice. Ask questions. Create a list of any questions you still have about the colleges you're considering.
- ☐ **Review acceptance letters:** Go over all offers of admission, consider the pros and cons of each school, and pick the college that's the best fit for you.

Visit [bigfuture.org](https://bigfuture.org) for more information.



# COMMUNITY COLLEGE ADMISSIONS INFORMATION SUMMARY - 2022

For more information call our toll-free number at 800-342-3811 or visit us on the web at [suny.edu/attend](https://www.suny.edu/attend)

Campus Name	Enrollment		Honors Program	Phi Theta Kappa	ASC Participating Campus	Student-Only Housing	EOP	Study Abroad	English Language Options	ROTC	Telephone Number	Web Address
	(Full-time)	(Part-time)										
Adirondack+	1,349	1,334	No	Yes	Yes	On Campus**	Yes	Yes	No	No	518.743.2264	<a href="https://www.sunyacc.edu">www.sunyacc.edu</a>
Broome+	2,549	2,206	No	No	Yes	On Campus	Yes	No	Yes	No	607.778.5001	<a href="https://www.sunybroome.edu">www.sunybroome.edu</a>
Cayuga+	832	861	Yes	Yes	Yes	Off Campus**	Yes	Yes	No	No	866.598.8883	<a href="https://www.cayuga-cc.edu">www.cayuga-cc.edu</a>
Clinton+	294	716	Yes	Yes	Yes	Off Campus**	No	No	Yes	No	518.562.4170	<a href="https://www.clinton.edu">www.clinton.edu</a>
Columbia-Greene+	397	958	Yes	Yes	Yes		No	No	No	No	518.828.4181	<a href="https://www.sunycgcc.edu">www.sunycgcc.edu</a>
Corning+	1,248	2,706	Yes	Yes	Yes	On Campus**	Yes	No	No	No	607.962.9151	<a href="https://www.corning-cc.edu">www.corning-cc.edu</a>
Dutchess+	2,720	4,502	Yes	Yes	Yes	On Campus**	Yes	Yes	Yes	Yes*	845.431.8010	<a href="https://www.sunydutchess.edu">www.sunydutchess.edu</a>
Erie+	4,704	3,436	Yes	No	Yes	Off Campus**	Yes	Yes	Yes	No	716.851.1455	<a href="https://www.ecc.edu">www.ecc.edu</a>
FIT+	6,875	1,033	Yes	No	Yes	On Campus**	Yes	Yes	Yes	No	212.217.3760	<a href="https://www.fitnyc.edu">www.fitnyc.edu</a>
Finger Lakes+	2,053	3,361	Yes	Yes	Yes	On Campus**	Yes	Yes	Yes	Yes*	585.785.1281	<a href="https://www.flcc.edu">www.flcc.edu</a>
Fulton-Montgomery	625	1,120	No	Yes	Yes	On Campus**	Yes	Yes	Yes	No	518.736.3622	<a href="https://www.fmcc.edu">www.fmcc.edu</a>
Genesee+	1,556	2,916	Yes	Yes	Yes	On Campus	Yes	No	Yes	Yes*	585.345.6800	<a href="https://www.genesee.edu">www.genesee.edu</a>
Herkimer	1,200	1,100	Yes	Yes	Yes	On Campus**	No	No	Yes	Yes*	315.866.0300	<a href="https://www.herkimer.edu">www.herkimer.edu</a>
Hudson Valley+	4,317	4,137	No	Yes	Yes	Off Campus**	Yes	Yes	Yes	Yes*	518.629.7309	<a href="https://www.hvcc.edu">www.hvcc.edu</a>
Jamestown+	1,438	2,360	Yes	Yes	Yes	On Campus	No	Yes	Yes	Yes*	716.338.1001	<a href="https://www.sunyjcc.edu">www.sunyjcc.edu</a>
Jefferson+	1,225	1,137	Yes	Yes	Yes	On Campus	Yes	No	No	No	315.786.2437	<a href="https://www.sunyjefferson.edu">www.sunyjefferson.edu</a>
Mohawk Valley	2,350	2,950	Yes	Yes	Yes	On Campus**	Yes	No	Yes	Yes*	315.792.5354	<a href="https://www.mvcc.edu">www.mvcc.edu</a>
Monroe+	4,667	4,054	Yes	Yes	Yes	On Campus	Yes	Yes	Yes	Yes*	585.292.2200	<a href="https://www.monroecc.edu">www.monroecc.edu</a>
Nassau	7,100	5,800	Yes	Yes	No	Off Campus*	Yes	Yes	Yes	No	516.572.7345	<a href="https://www.ncc.edu">www.ncc.edu</a>
Niagara+	2,279	1,875	Yes	Yes	Yes	On Campus**	Yes	Yes	No	No	716.614.6200	<a href="https://www.niagaracc.suny.edu">www.niagaracc.suny.edu</a>
North Country	652	950	No	Yes	Yes	On Campus**	No	No	No	No	888.879.6222	<a href="https://www.nccc.edu">www.nccc.edu</a>
Onondaga+	3,012	4,675	Yes	Yes	Yes	On Campus**	Yes	Yes	Yes	Yes*	315.498.2221	<a href="https://www.sunyocc.edu">www.sunyocc.edu</a>
Orange+	2,008	3,046	Yes	Yes	Yes		Yes	No	Yes	No	845.341.4030	<a href="https://www.sunyorange.edu">www.sunyorange.edu</a>
Rockland	4,503	1,506	Yes	Yes	No	Off Campus*	Yes	Yes	Yes	No	845.574.4224	<a href="https://www.sunyrockland.edu">www.sunyrockland.edu</a>
Schenectady+	1,131	2,574	No	Yes	Yes	Off Campus**	Yes	Yes	No	No	518.381.1366	<a href="https://www.sunysccc.edu">www.sunysccc.edu</a>
Suffolk+	9,333	11,237	Yes	Yes	No		Yes	Yes	Yes	No	631.451.4000	<a href="https://www.sunysuffolk.edu">www.sunysuffolk.edu</a>
Sullivan	634	921	No	Yes	Yes	On Campus**	No	No	No	No	800.577.5243	<a href="https://www.sunysullivan.edu">www.sunysullivan.edu</a>
Tompkins Cortland	1,207	3,760	Yes	Yes	Yes	On Campus**	Yes	Yes	Yes	No	607.844.6580	<a href="https://www.tompkinscortland.edu">www.tompkinscortland.edu</a>
Ulster	973	1,934	Yes	Yes	Yes		Yes	No	No	No	845.687.5022	<a href="https://www.sunyulster.edu">www.sunyulster.edu</a>
Westchester+	4,369	4,752	Yes	Yes	No		Yes	Yes	Yes	No	914.606.6735	<a href="https://www.sunywcc.edu">www.sunywcc.edu</a>

\* With neighboring institutions.

\*\* Run by Campus Foundation, Dormitory Corporation or Privately Owned.

+ Contains 2021 data.



# INTERCOLLEGIATE ATHLETICS AT SUNY COMMUNITY COLLEGES

\* Non-NJCAA SUNY League  
\*\* NJCAA and SUNY Leagues

## NJCAA Division I, II, & III

### Adirondack

Baseball (M) Division III  
Basketball (M,W) Division III  
Esports (M,W)\*  
Golf (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Volleyball (W) Division III

### Broome

Baseball (M) Division III  
Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Soccer (M,W) Division III  
Softball (W) Division III  
Tennis (M,W) Division III  
Track & Field (Outdoor) (M,W)  
Division III  
Volleyball (W) Division III

### Cayuga

Baseball (M) Division III  
Basketball (M,W) Division III  
Esports (M,W)\*\*  
Soccer (M,W) Division III  
Softball (W) Division III  
Volleyball (W) Division III

### Clinton

Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Soccer (M,W) Division III

### Columbia-Greene

Baseball (M) Division III  
Basketball (M,W) Division III  
Esports (M,W)\*\*  
Soccer (W) Division III  
Softball (W) Division III

### Corning

Baseball (M) Division III  
Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Soccer (W) Division III  
Softball (W) Division III  
Volleyball (W) Division III

### Dutchess

Baseball (M) Division II  
Basketball (M,W) Division III  
Esports (M,W)\*\*  
Soccer (M,W) Division III  
Softball (W) Division III  
Volleyball (W) Division III

### Erie

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Football (M) Division III  
Ice Hockey (M) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Swimming (M,W) Division III  
Volleyball (W) Division III

### Fashion Institute of Technology

Cross Country (M,W) Division III

Esports (M,W)\*  
Soccer (W) Division III  
Swimming (M,W) Division III  
Tennis (M,W) Division III  
Track & Field (Outdoor) (M,W) Division III  
Volleyball (W) Division III

### Finger Lakes

Baseball (M) Division III  
Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Lacrosse (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Track & Field (Outdoor) (M,W) Division III  
Volleyball (M,W) Division III

### Fulton-Montgomery

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Golf (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Volleyball (W) Division III

### Genesee

Baseball (M) Division III  
Basketball (M,W) Division III  
Esports (M,W)\*  
Lacrosse (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Swimming (M,W) Division III  
Volleyball (W) Division III

### Herkimer

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Golf (M,W) Division III  
Lacrosse (M) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Swimming (M,W) Division III  
Tennis (W) Division III  
Track & Field (Outdoor) (M,W) Division III  
Volleyball (W) Division III

### Hudson Valley

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Football (M) Division III  
Golf (M,W) Division III  
Lacrosse (M) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Tennis (W) Division III  
Track & Field (Outdoor) (M,W) Division III  
Volleyball (W) Division III

### Jamestown

Baseball (M) Division III  
Basketball (M,W) Division II  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Golf (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III

Swimming (M,W) Division III  
Volleyball (W) Division III  
Wrestling (M) Division III

### Jefferson

Baseball (M) Division III  
Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Golf (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Volleyball (W) Division III

### Mohawk Valley

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Golf (M,W) Division III  
Lacrosse (M) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Tennis (W) Division III  
Track & Field (Outdoor) (M,W)  
Division III  
Volleyball (W) Division III

### Monroe

Baseball (M) Division II  
Basketball (M,W) Division II  
Esports (M,W)\*\*  
Lacrosse (M,W) Division III  
Soccer (M,W) Division I  
Softball (W) Division III  
Swimming (M,W) Division III  
Volleyball (W) Division III

### Nassau

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Football (M) Division I  
Golf (M) Division III  
Lacrosse (M) Division I  
Soccer (M,W) Division III  
Softball (W) Division III  
Tennis (M,W) Division III  
Track & Field (Outdoor) (M,W)  
Division III  
Volleyball (M,W) Division III  
Wrestling (M) Division I

### Niagara

Baseball (M) Division III  
Basketball (M,W) Division III  
Esports (M,W)\*  
Golf (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III  
Volleyball (W) Division III  
Wrestling (M) Division I

### North Country

Basketball (M,W) Division III  
Lacrosse (W) Division III  
Soccer (M,W) Division III

### Onondaga

Baseball (M) Division III  
Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Golf (M,W) Division III  
Lacrosse (M,W) Division III  
Soccer (M,W) Division III  
Softball (W) Division III

Track & Field (Outdoor) (M,W) Division III  
Volleyball (W) Division III

### Orange

Baseball (M) Division II  
Basketball (M,W) Division II  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Golf (M) Division III  
Soccer (M) Division III  
Softball (W) Division II  
Volleyball (W) Division III

### Rockland

Baseball (M) Division II  
Basketball (M,W) Division II  
Esports (M,W)\*\*  
Golf (M,W) Division III  
Soccer (M) Division III  
Volleyball (W) Division III

### Schenectady

Baseball (M) Division III  
Bowling (M,W) Division III  
Esports (M,W)\*

### Suffolk

Baseball (M) Division III  
Basketball (M,W) Division III  
Bowling (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Soccer (M,W) Division III  
Softball (W) Division I  
Tennis (M,W) Division I  
Track & Field (Outdoor) (M,W) Division III

### Sullivan

Baseball (M) Division II  
Basketball (M,W) Division II  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Golf (M,W) Division III  
Track & Field (Outdoor) (M,W) Division III  
Volleyball (W) Division III  
Wrestling (M) Division III

### Tompkins Cortland

Baseball (M) Division III  
Basketball (M,W) Division III  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Golf (M,W) Division I  
Lacrosse (M) Division III  
Soccer (M,W) Division III  
Softball (W) Division I  
Volleyball (W) Division III

### Ulster

Baseball (M) Division II  
Basketball (M,W) Division II  
Cross Country (M,W) Division III  
Esports (M,W)\*  
Golf (M,W) Division III  
Soccer (M,W) Division II  
Track & Field (Outdoor) (M,W) Division III  
Volleyball (W) Division II  
Wrestling (M) Division III

### Westchester

Baseball (M) Division II  
Basketball (M,W) Division II  
Bowling (M,W) Division I  
Cross Country (M,W) Division III  
Esports (M,W)\*\*  
Golf (M,W) Division III  
Soccer (M) Division III  
Volleyball (W) Division III

# 20 Questions to Ask College Representatives

Whether you meet them at a college fair or on a campus visit, college representatives genuinely enjoy talking to high school students and answering questions about their college. The following questions will help start a good dialogue.

- 
1. What makes your college unique?
  2. For what academic programs is your college known?
  3. How would you describe the students at your college? Where are most of them from?
  4. Where do students hang out on campus?
  5. What happens on weekends — are there things to do on campus or in town, or do most students go home?
  6. Are fraternities and sororities a big part of campus life?
  7. What are the housing options for freshmen?
  8. Do many students live off campus?
  9. Is there a sports complex or fitness center?
  10. What are the most popular clubs and activities?
  11. What's the security like on campus?
  12. What's the surrounding area like? Is it easy to get around?
  13. What are the most popular majors?
  14. How would you describe the academic pressure and workload?
  15. What support services (academic advisers, tutors, etc.) are available?
  16. Do I need to bring my own computer?
  17. What's the faculty like? Are they accessible outside of class?
  18. Are there opportunities for internships?
  19. Is there job placement help for graduates?
  20. Are there any big changes in the works that I should know about?





# Financial Aid 101

What is financial aid? Financial aid is money that can help you pay for college. Some aid needs to be paid back or earned, and some aid is a gift. Here are the most important things you should know about financial aid.

## 4 QUICK FACTS ON FINANCIAL AID

### 1 MORE THAN \$185 BILLION IN AID IS AVAILABLE

There are four main sources:

- Federal government (largest source)
- State governments
- Colleges and universities
- Private organizations

### 2 THE FAFSA IS THE PLACE TO START—AND IT'S FREE

To qualify for many types of aid, you'll need to complete the Free Application for Federal Student Aid (FAFSA). This gives you access to these types of aid:

- **Grants and scholarships:** money you don't have to pay back
- **Work-study jobs:** paid, part-time work that's generally on campus
- **Loans:** money you need to pay back, usually after you graduate

### 3 THE FAFSA IS CONVENIENT

Complete the form online at [fafsa.gov](https://fafsa.gov) or download paper forms there. You can import your family's tax information directly from the IRS website.

Begin filling out your FAFSA on **October 1**. Be sure to also opt in to the College Board Opportunity Scholarships at [cb.org/opportunity](https://cb.org/opportunity) for a chance at the Complete the FAFSA scholarship worth \$1,000.

### 4 MORE AID IS OUT THERE

Once you've completed the FAFSA, you should apply for these types of aid:

- Financial aid at the colleges to which you are applying
- Private scholarships for which you're eligible

Once you identify a college that's a good fit for you, you should investigate your financial aid options. Each college has its own financial aid policies—guidelines for deciding who qualifies for aid, what type of aid is available, and similar questions.

To be sure you understand what's available, check to see if the answers to these questions appear on the college's website or in their print materials. If not, schedule a phone meeting or an interview with a member of the financial aid staff if you're going to be visiting the college.

## QUESTIONS FOR FINANCIAL AID OFFICERS:

- What's the average total cost—including tuition and fees, books and supplies, room and board, travel, and other personal expenses—for the first year?
- How much have your costs increased over the last three years?
- Does financial need have an effect on admission decisions?
- What's the priority deadline to apply for financial aid, and when am I notified about financial aid award decisions?
- How is financial aid affected if I apply under an early decision or early action program?
- Does the college offer need-based and merit-based financial aid?
- Are there scholarships available that aren't based on financial need, and do I need to complete a separate application for them?
- Does the college require me to fill out the CSS/Financial Aid PROFILE®?
- If the financial aid package the college offers isn't enough, are there any conditions under which it can be reconsidered, such as changes in my enrollment status or my family's financial situation (or that of a family member)?
- How does the aid package change from year to year?
- What are the terms of the programs included in the aid package?
- What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
- When can I expect to receive bills from the college?

# What to Do When Your Financial Aid Award Isn't Enough

Colleges want to provide financial aid to their students, but they don't always have enough funds to meet the full need of every student. That means a school may not award you enough financial aid to cover all your college expenses. Or maybe your family's financial situation has changed, and you now need more aid than the college awarded you. If you're in either of these situations, follow these steps.

## 1 Contact the Financial Aid Office

Call or email the financial aid office. If someone there can't answer your question in a phone call or email, make an appointment to meet with a financial aid officer, if possible.

Talking with a financial aid officer can help you learn how you can make up the difference between what you need and what the college awarded you. Financial aid officers want to help you attend their college, so they'll work with you to find the right solution.

You can start by asking questions like the following:

- What are my options for receiving more aid?
- How can I find scholarships to help pay for college?
- Can I talk to someone at the college about finding part-time work?
- Do you have any advice about getting a private loan?

## 2 File an Appeal

If there's a significant change in your family's finances—such as a drop in income or unexpected medical expenses—you can submit an appeal asking the financial aid office to review your award. Call the office to find out what the college's standard appeals process is so you can follow it. Be ready to provide proof of the change in your circumstances, such as bank statements, pay stubs, or medical bills. But remember, it will take you time to prepare the appeal, and it will take the college time to act on it.

If your appeal isn't successful, you may want to consider applying for a private loan or explore other ways to pay for college.

## 3 Don't Be Shy About Asking for Help

No matter what your situation, don't be shy about contacting the financial aid office. Financial aid officers are there to answer your questions.

Visit **bigfuture.org** for more information.

## HOW DO I GET FINANCIAL AID FOR COLLEGE?

<b>WHAT FORMS SHOULD I FILL OUT?</b>	<b>Free Application for Federal Student Aid (FAFSA)</b>	FAFSA is required by almost all schools to qualify for financial aid You may begin your FAFSA application on October 1 <sup>st</sup> of your senior year. File the FAFSA online or by mail at <a href="http://www.studentaid.gov">www.studentaid.gov</a> Call 1-800-4FED-AID for help with the FAFSA and to find out specific information about various federal student aid programs.
	<b>CSS/Financial Aid PROFILE</b>	This is a program of College Board (they do not award any money) Many schools require the PROFILE to award nonfederal student aid Allows you to give a complete picture of financial circumstances Register for the PROFILE online at <a href="http://www.collegeboard.org">www.collegeboard.org</a> Not required by all schools. Contact the school to find out the deadline.
	<b>Other Forms</b>	The college you attend may have additional forms. Contact the college's Financial Aid Office for more information.

<b>FINANCIAL AID PROGRAMS</b>	<b>DESCRIPTION</b>	<b>RE-PAYMENT</b>
<b>Federal PELL Grant</b>	For students who meet federal criteria for financial need. The expected Family Contribution is determined from the FAFSA.	NONE
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	Awarded to low-income students based on availability of funds for college. Must also be eligible for a Pell Grant.	NONE
<b>NYS Tuition Assistance Program (TAP)</b>	Helps eligible New York residents attending in-state post-secondary institution pay for college. Apply by filling out the FAFSA.	NONE
<b>Federal Perkins Loan</b>	Students with exceptional financial need. 5% interest-rate loan.	Up to 10 years
<b>Federal Stafford Loan</b>	<b>Subsidized:</b> For students with financial need. Principal and interest are deferred. <b>Unsubsidized:</b> Awarded regardless of family income. Principal deferred until student leaves school, interest accrues while in college.	Up to 10 years
<b>Federal Parent Loan for Undergraduate Students (PLUS)</b>	Allows parents/stepparents to borrow up to the full cost minus financial aid received.	Up to 10 years
<b>Federal College Work Study</b>	Allows a student with financial need to work part-time to earn financial aid award money.	NONE
<b>Private Grants &amp; Scholarships</b>	Financial aid offered by numerous private organizations (e.g., Elks, PTS, Empire State, etc.)	NONE
<b>Private Loans</b>	Non-federal loans available to students/parents from banks, credit unions & other private sources.	Varies
<b>NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program</b>	The NYS STEM Incentive Program provides awards for full-time study up to the annual tuition charged to NYS resident students attending an undergraduate program at the State University of New York (SUNY), or actual tuition charged, whichever is less, for the top 10 percent of students in each New York State high school if they pursue a STEM degree in an associates or bachelor degree program.	Agree to work in a STEM field in New York State for 5 years after graduation
<b>Excelsior Scholarship</b>	The program covers up to \$5,500 towards tuition for eligible SUNY and CUNY students. Applies to families who earn \$125,000 or less.	Agree to work in New York State for 4 years after graduation

## **Start Your Scholarship Search Today**

### **Where to find local scholarships:**

- HS School Counseling Group Schoology page (select “College & Career Resources” then “Scholarship Opportunities & Financial Aid”)
- College websites
- Ballston Spa Senior Awards Survey (available February 2023)

*Review the scholarship opportunities beginning the fall of your senior year.*

### **General Financial Aid Websites:**

- [www.studentaid.gov](http://www.studentaid.gov)
- [www.collegeboard.org](http://www.collegeboard.org)
- [www.fastweb.com](http://www.fastweb.com)
- [www.salliemae.com](http://www.salliemae.com)
- [www.finaid.org](http://www.finaid.org)

*You should never pay money to get money!*