

Financial Aid Steps 2024-2025

- ★ **Financial Aid Definitions**-What are scholarships, loans, and grants? Click [here](#) to learn more about financial aid awards and tips.
- ★ **Filing date**- The FAFSA will be available on or before December 1, 2024, <https://studentaid.gov/h/apply-for-aid/fafsa> ***Please check each college's financial aid webpage for deadlines and required information.**
- ★ **FSA ID**- The first step in the financial aid process is to create a federal student aid ID. Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain U.S. Department of Education websites. Your FSA ID is used to confirm your identity when accessing your financial aid information and to electronically sign your federal student aid documents. Please visit studentaid.gov for more information and to create your FSA ID.
****Please save your password and username, it is difficult to recover****
- ★ **FAFSA-Complete the 2025-2026 form.** The Free Application for Federal Student Aid (FAFSA) is an annual form used by most colleges to determine financial aid eligibility. ***Please check each college's financial aid webpage for deadlines and required information.**

You will need your 2023 tax return to complete the FAFSA.

For applications please visit <https://studentaid.gov/h/apply-for-aid/fafsa>

- ★ **TAP-Available December 1, 2024** The New York State Tuition Assistance Program provides eligible students with grant money to pay tuition at approved NYS colleges. It requires a separate application from the FAFSA. Students can access applications and more information at hesc.ny.gov/
- ★ **CSS Profile- (Not needed for every college)** This is a financial aid application that some schools may require to gather more information about your finances to award non-federal aid. To see a list of the participating schools please visit <https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx> For more information on the CSS application visit <https://cssprofile.collegeboard.org/>

May be required by select private colleges-please check the financial aid webpage of each school that you are applying to for more information.

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- ★ **Excelsior Scholarship**- The Excelsior Scholarship, in combination with other student financial aid programs, allows students to attend a SUNY or CUNY college tuition-free. There are eligibility requirements, including a limit to household earnings. Please visit the [HESC website](#) for more information.
 - ★ **Enhanced Tuition Award**-The Enhanced Tuition Awards (ETA) program provides tuition awards to students who are New York State residents attending a participating private college located in New York State. Recipients will receive \$6,000 through a combination of their TAP award, ETA award, and a match from their private college. For eligibility requirements and a list of participating colleges please visit the [HESC website](#).

★ **NYS Science, Technology, Engineering, and Mathematics (STEM) Incentive Program**

The STEM award is available for students who graduate in the top 10% of their NYS high school class and pursue a degree in STEM at a SUNY or CUNY. It allows students to attend a SUNY or CUNY college tuition-free. For more information on qualifying criteria please visit the HESC website

Financial Aid Planning Websites

<https://collegecost.ed.gov/>

www.nysfaaa.org

www.nasfaa.org/students_parents

<https://cssprofile.collegeboard.org/>

<https://www.collegeaffordabilityguide.org/schools/new-york/>

www.finaid.org/calculator

www.hesc.ny.gov

<https://www.road2college.com/>

<https://studentaid.gov/h/apply-for-aid/fafsa>

<https://www.annuity.org/financial-literacy/students/>