



FLHS Guidance Department
Financial Aid Night
November 14, 2024



- While we wait please:
- Turn off your camera (bottom center toolbar) 
- Please mute yourself (bottom center toolbar) 
- Brief Overview (Jen Hickey)
- At 6pm families will be prompted to join the HESC “Senior Basics Presentation” webinar using this link
<https://ny-gov.zoomgov.com/j/1615002017#success>

Need-Based Financial Aid Applications/Timeline

Application / Link	Key Points	Timeline
FAFSA www.fafsa.gov	<ul style="list-style-type: none"> Required by ALL schools for need-based aid; based on 2023 tax return Both parent and student need accounts to “sign” FAFSA at end of application If parent applied for FAFSA in the past, they use same account for all children ALL students eligible for \$5,500 student loan through FAFSA 	Can create an account/FSA ID now, but application won't open until December
Tap Application https://www.tap.hesc.ny.gov/totw/	<ul style="list-style-type: none"> Required for need-based aid if student attending college in NY State 	After FAFSA
CSS/Profile https://cssprofile.collegeboard.org/	<ul style="list-style-type: none"> Only required by some schools; CSS Profile Participating Institutions and Programs Uses student's College Board (SATs) Account Deeper dive into assets; might require non-custodial parent information 	Available now
FLHS Local Scholarships	<ul style="list-style-type: none"> Smaller scholarships for FLHS students offered through community 	Available in January , due in February
Merit Scholarships through Colleges	<ul style="list-style-type: none"> Most merit \$ comes directly from colleges Each college has own process and deadlines Consult websites for each school 	Varies: some are due at time of application, some have a separate deadline, some are available after acceptance
Other External Merit Scholarships	<ul style="list-style-type: none"> Students can search Naviance, www.fastweb.com, www.goingmerry.com or through other scholarship searches/websites Also check with employer for possible sponsored scholarships 	Varies: all different deadlines Can be very time consuming - pick thoughtfully
iDoc OR Flagged for income verification, etc.	<ul style="list-style-type: none"> Some colleges will have their own form and/or will require verification Documents might need to be uploaded 	Varies: parents/students need to monitor emails & portals from colleges

ICYMI: Previous Slides

- In case you missed it, the last 4 slides are from the Financial Aid portion of Senior Parent Night (from September 2024)
- Check out our Newsletter or Parent Square for emails/updates about Financial Aid

Need more information???

If you prefer to have a presentation in **Spanish**, one of our community partners, **LUCA** will be providing a “Paying for College Workshop” on December 5th at 6pm at MKES.

- *LUCA will give families a step-by-step review of the financial aid process and how to complete these important applications in Spanish. Participants will learn how to assess college costs and the sources of financial aid available to help pay for college – including federal, state, and institutional aid. Details on what students and their families will need in order to complete the FAFSA, TAP, and CSS Profile when applying to college will also be presented.*

Families can also access any of the following webinars through HESC and SUNY:

- HESC (New York State’s Financial Aid Agency) - FAFSA and TAP application completion [webinars](#).
- The SUNYs also provides multiple Virtual FAFSA Completion Workshops in both English and Spanish. Find details and registration information [here](#).
 - For example, tomorrow morning (11/15 at 12pm) SUNY will have a “Prepare for the FAFSA” [session](#) where questions will be answered.
 - Additionally, SUNY will have a virtual Financial [Aid Workshop](#) on 11/19 at 6pm.

You should now join the HESC “Senior Basics Presentation” webinar using this link

<https://ny-gov.zoomgov.com/j/1615002017#success>

Need-Based Aid

FAFSA

CSS/Profile
(College Board)

NYS TAP

**Financial
Aid**

Merit-Based Aid

Local Scholarships

College-sponsored
Scholarships

Scholarship Searches

[Net-Price Calculator](#)

FAFSA



- www.fafsa.gov
- FAFSA - opening in **December** again (prepare for challenges)
- Required by **ALL** schools if applying for **need-based** financial aid
- Based on **2023 Tax Year**
- Make sure you are filling out the FAFSA for **2025-26**
- You need to complete FAFSA **each year**
- All students are eligible for \$5,500 student loan through FAFSA
- The FAFSA is **free** (do not pay a 3rd party!)
- Complete **TAP** (NY State Aid) application after FAFSA
 - Account Creation/Application: <https://www.tap.hesc.ny.gov/totw/>

CSS/PROFILE

- <https://cssprofile.collegeboard.org/>
- In addition to the FAFSA, not instead
- Many private colleges and a few public use **CSS PROFILE**
- [CSS Profile Participating Institutions and Programs](#)
- CSS/PROFILE - Opened on **October 1st**
- **Deeper dive** into financial assets, private business, properties, etc.
- Many schools will also require **non-custodial parent** information through Profile
- Uses student's College Board account log in

Financial Aid: Merit-Based Aid

- Merit Scholarships through college
 - Most merit money comes **directly** from individual colleges
 - Some are automatically considered
 - Some require an additional application
 - Some have a **priority deadline** requirement
 - Student or Parent should review on each school's website
- Increase “Safety” schools to increase potential scholarship opportunities
- Local Scholarship Packet available mid-Winter
- Scholarship Searches
 - www.fastweb.com or www.goingmerry.com or through other searches



NY State Financial Aid Opportunities

Excelsior Program (Public NY Colleges)

- Free Tuition (not including room and board); must be a resident of NYS; have a combined federal adjusted gross income of \$125,000 or less; be pursuing an undergraduate degree at a NYS public college.

NY STEM Incentive Program (Public NY Colleges)

- Free Tuition (not including room and board); must be a NYS resident; be enrolled full time at a public college located in NYS; be ranked in the top 10 percent of their graduating class; be matriculated in an approved undergraduate program leading to a degree in STEM. There is no income restriction on the STEM Incentive Program.

Enhanced Tuition Award (Private NY Colleges - the private equivalent to Excelsior)

- Recipients will generally receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college; must be a resident of NYS; have a combined federal adjusted gross income of \$125,000 or less; be pursuing an undergraduate degree at a [participating private colleges](#) located in NYS.

DREAM Act

- Gives undocumented students access to NYS administered grants and scholarships that support their higher education cost.