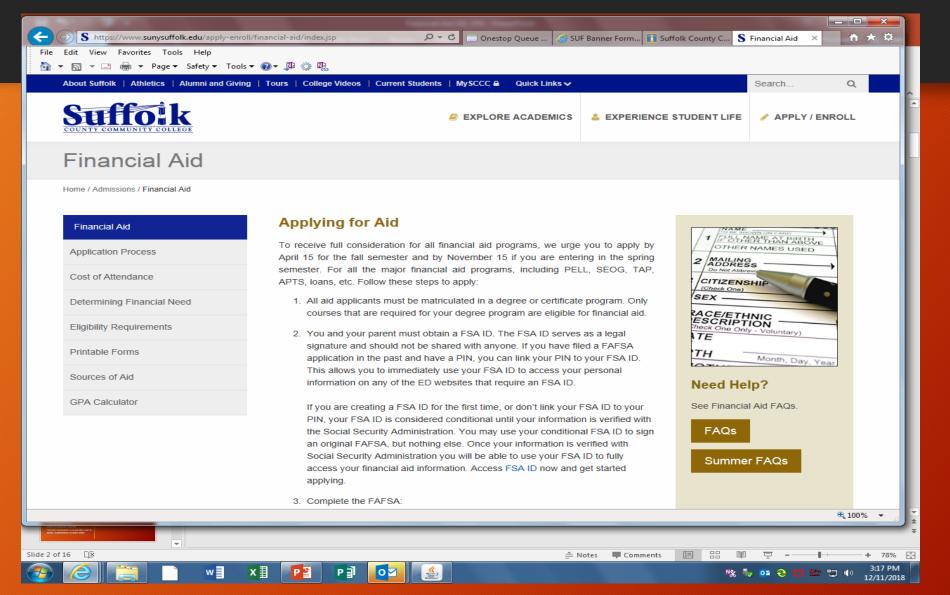
Financial Aid 101

Suffolk County Community College

Barbara Hazard - Director of Financial Aid Eastern Campus

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



Available resources at Suffolk

FAFSA Workshops

Financial Aid Office Contacts

faidammr@sunysuffolk.edu

faideast@sunysuffolk.edu

faidwest@sunysuffolk.edu



Sources of Aid



- Grants
- FederalWork Study
- Loans
- Scholarships

FAFSA

Free Application for Federal Student Aid

www.fafsa.ed.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 21-22 Academic Year

The 2021-2022 FAFSA opens October 1, 2020.

Your 2019 tax return is needed to complete the 21-22 FAFSA.

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

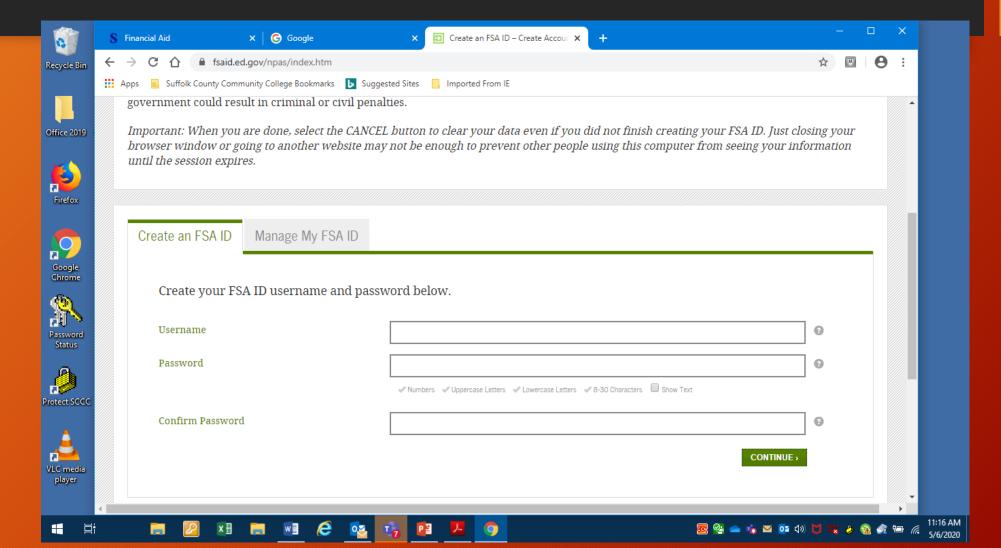


Establish an FSA ID and Password

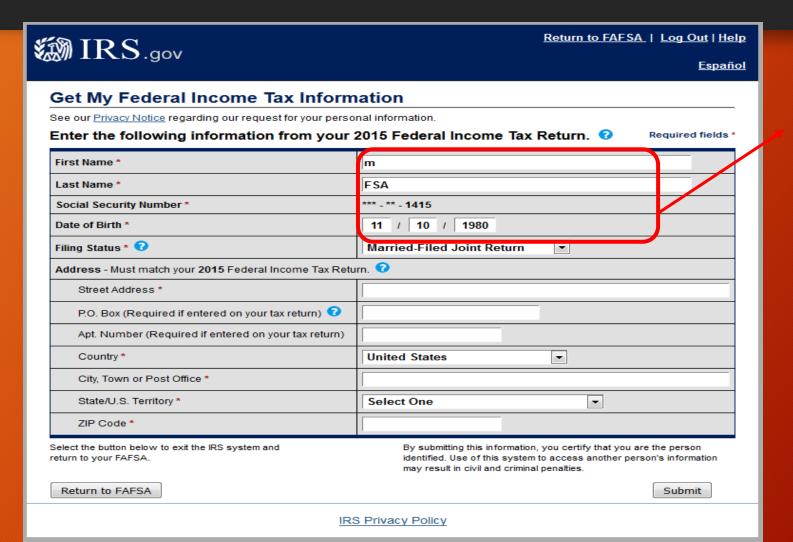


- Your personal, unique electronic signature
- If a dependent student, your parent(s)' personal, unique electronic signature
- Allows for use of the Data Retrieval Tool and faster processing
- Can be created by going to www.fsaid.ed.gov
- Used every year

FSA ID and Password



IRS Data Retrieval Tool



These fields are pre-filled based on FAFSA responses.

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

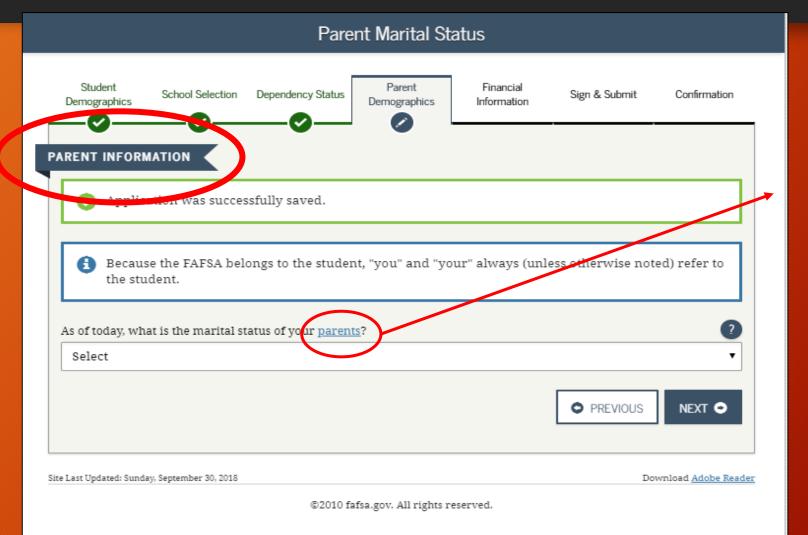
Younger than age 24

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.

FAFSA: Parents' Marital Status



Click here for guidance on how to answer questions about your 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 2.75%) Parent Plus Loans- Interest rate 5.30% Work Study Employment-- \$13/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

20-21 Pell Chart

EFC	12 Hours +	9-11 Hours
0	6345= 3173/3172	4759=2380/2379
1-100	6295=3148/3147	4721=2361/2360
101-200	6195=3098/3097	4646=2323/2323
201-300	6095=3048/3047	4571=2286/2285

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 5712= not eligible for Pell

Special Circumstances



- 2019 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

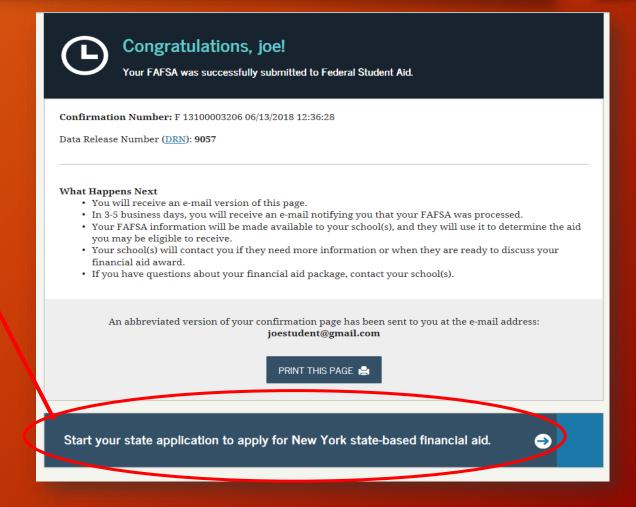
Complete the FAFSA to apply for TAP

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

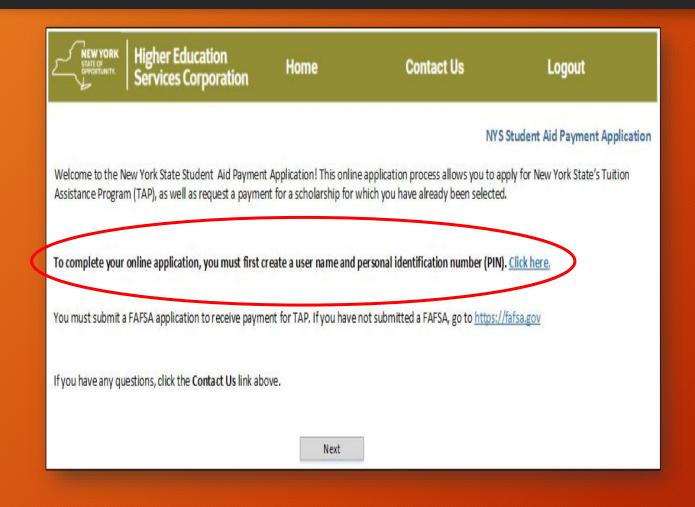
Start Your State Application

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 www.tapweb.org to complete it.



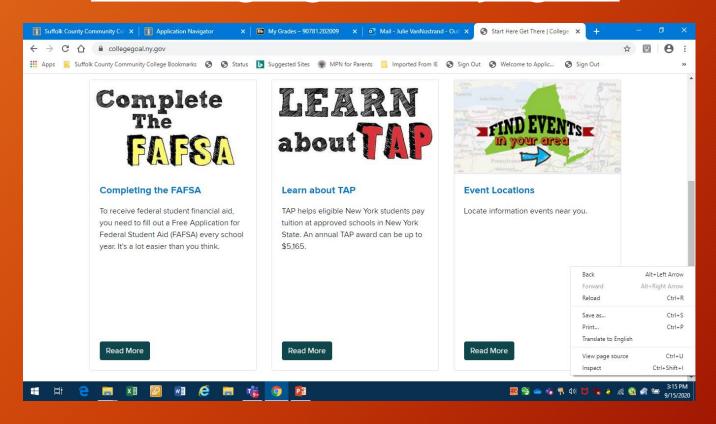
New York State Tuition Assistance Program (TAP)



- 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 Credit Hours Attempted	Successful Accrued (PASSED) Credits	9 FEDERAL SATISFAC (PELL GRANT, SEOG, I Cumulative Grade Point Average		*T Credit Atter	otal t Hours mpted	_	otal C Attem		Succe (PASS Cred	SED)
8 & 0 10 11 & 12 13 14 & 15	6 7 8 9 10	1.6 1.6 1.6 1.6		53 & 5 55 56 & 5 58 59 & 6	57	11	& 12		8	
16 17 & 18 19 20 & 21 22	11 12 13 14 15	1.7 1.7 1.7 1.7 1.7		61 62 & 6 64 65 & 6		13			9	
25 % 24 25 26 & 27 28 29 & 30	16 17 18 19 20	1.7 1.7 1.7 1.7 1.7		68 & 6 70 71 & 7 73 74 & 7	72	14	& 15		10	
31 32 & 33 34 35 & 36	21 22 23 24 25	1.8 1.8 1.8 1.8		76 77 & 7 79 80 & 8	78	16			11	
38 & 39 40 41 & 42 43 44 & 45	26 27 28 29 30	1.8 1.8 1.8 1.8		83 & 8 85 86 & 8 88 89 & 9	37	17	& 18		12	
46 47 & 48 49 50 & 51	31 32 33 34 35	2.0 2.0 2.0 2.0 2.0		91 92 & 9 94 95		19			13	
*All withdrawals, total credit hours	after the drop/add	d period, including "un ints falling below the a c Progress Appeal Forr	bove standard	ls will be ineli	gible for f		& 21		14	
Before Being Certif	(TAP) AND		(NOT INCLUDI MENTS OR SEMES	NG THE EXCE	LSIOR SCH				15	
Payment Student Must Have (EARNED) at Least Credits With at Least This (This Many	0 6 .0 1.3	15 1.5	27 1.8	39 2.0	23	& 24		16	
Average Students Must Hav Completed in Prior which they receive	Semester (in	0 6	6	9	9	12	12	12		

(PASSED) **GPA** Credits 1.6 1.6 1.6 1.7 1.7 1.7 1.7 1.7 1.7

Cumulative

Academic requirements for New York State part-time financial aid programs (Aid for Part-Time Study, Part-Time TAP, Accelerated TAP and part-

First semester TAP recipients must be enrolled in a minimum of three college level credits; in subsequent semesters students must carry at least six college-level credits to be eligible for TAP in addition to meeting the requirements listed above.

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

	Dependent Students			Independent 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.



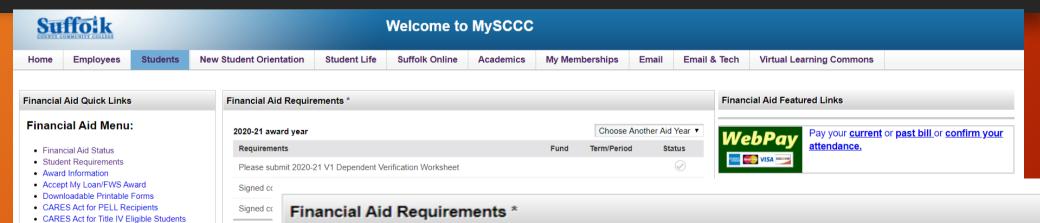
New York State Excelsior Scholarship

- 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/excelsion

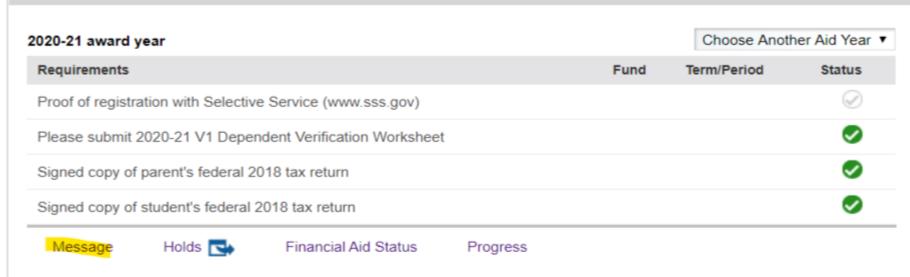
Unique SCCC Information



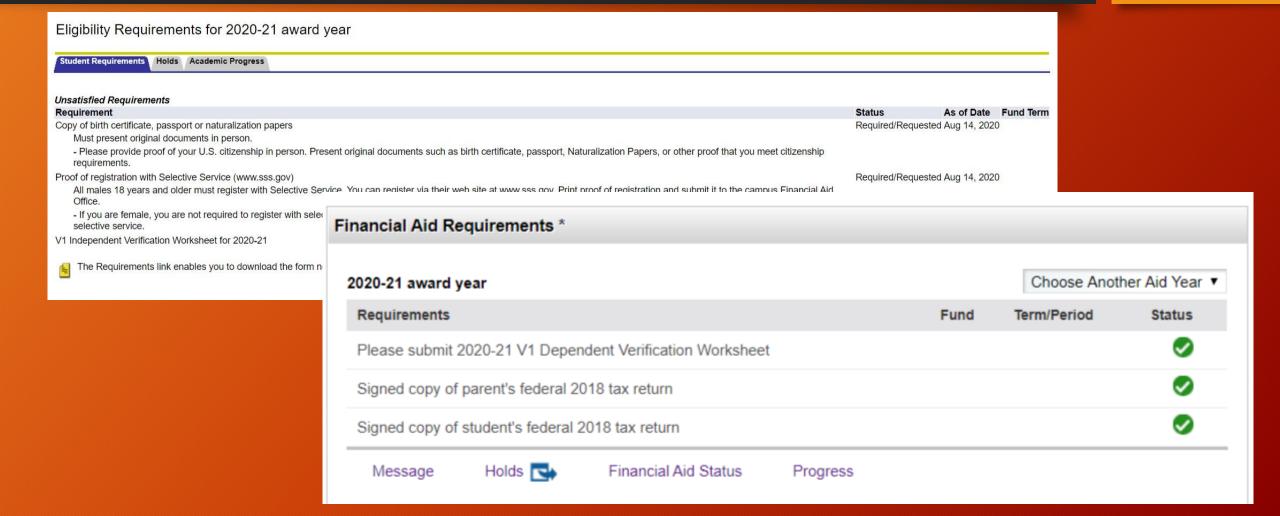
What Am I Missing?



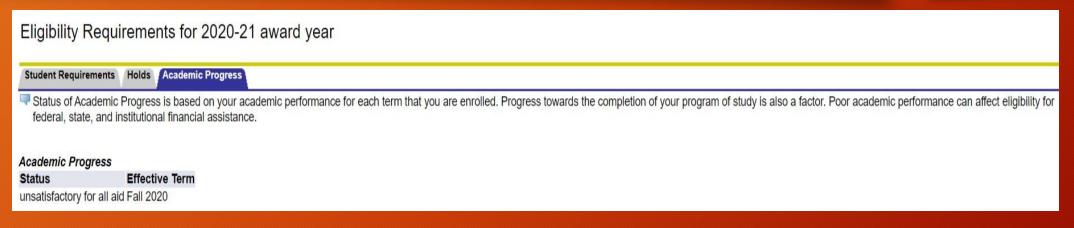
For the student to see additional details, they would click on "MESSAGE" select the aid year 2020-2021 and the additional screen will pop up.

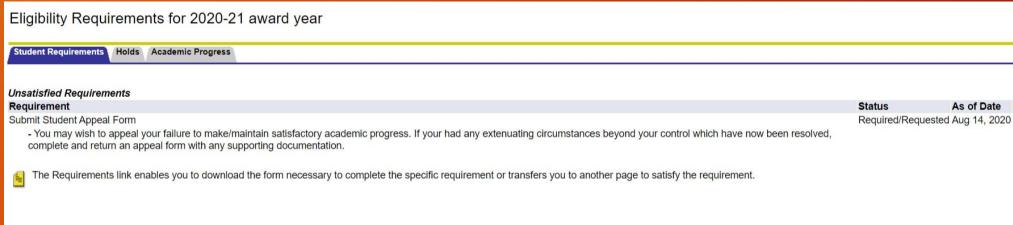


What Am I Missing? Cont'd



Unsatisfactory Academic Progress





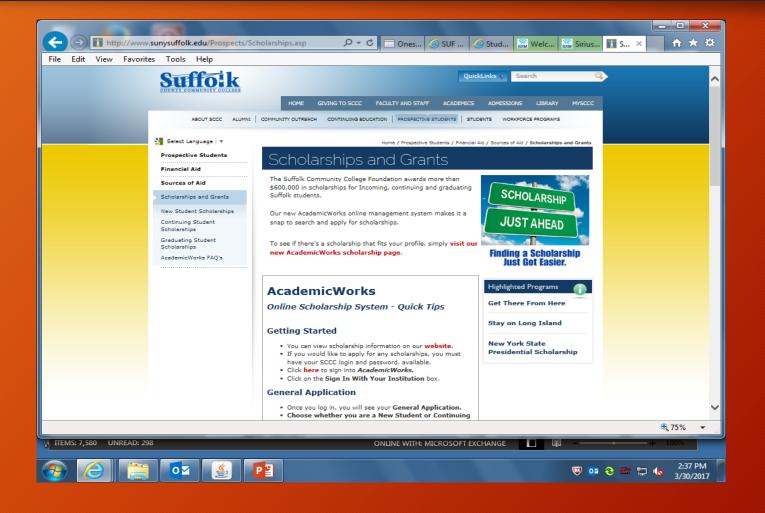
Eligibility

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

	A course with an "N" in the FA column is not eligible for financial aid.
Julie A. Van Nostrand	The Fall semester officially begins on August 29 . However, you are advised to check MySCCC to view your complete schedule which includes additional course start dates and meeting times, and part of term (PT) information.
CHARGES	Pay online at MySCCC (mysccc.sunysuffolk.edu). PAYMENTS
Late Paymo Fee Part-Tim Tuition Fall Record Maintenance Fee Stufant Accident Insurance Fee Sudent Activity Fee Technology Fee Tuition Payment Plan Fee	.00 Credit Card Payment - EAST 1.00 .00 TPP Payment - Web .00 00 Web Payment - East Campus .00 00 00 00 00 00 00 00
Current Term Charges Total: \$.00 Current Term Payments Total: \$: 1.00
PAST DUE: \$0.00 C	CURRENT TERM: \$0.00 AMOUNT DUE: \$0.00
You will be billed for new charges in S	September.

Scholarships



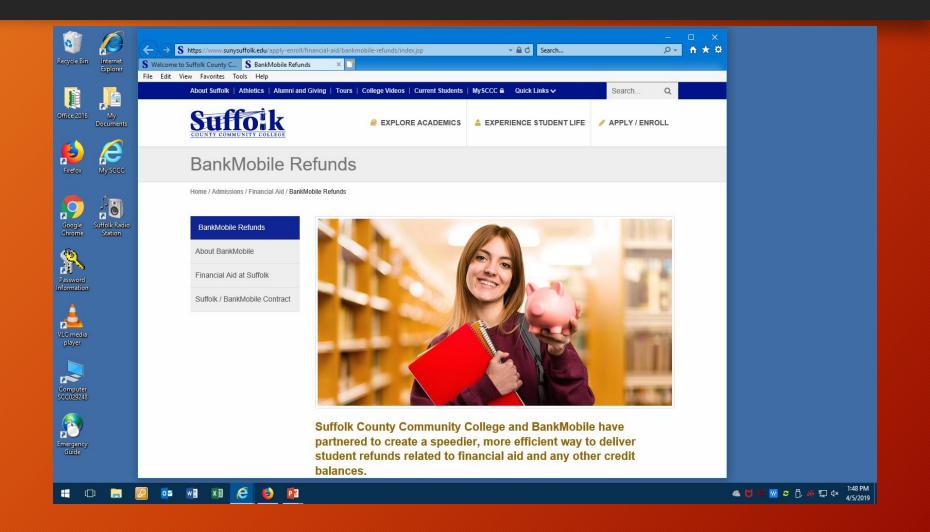
Early College Program



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

Developed by Julie Van Nostrand