

We will get started at 6:00. Stay tuned!

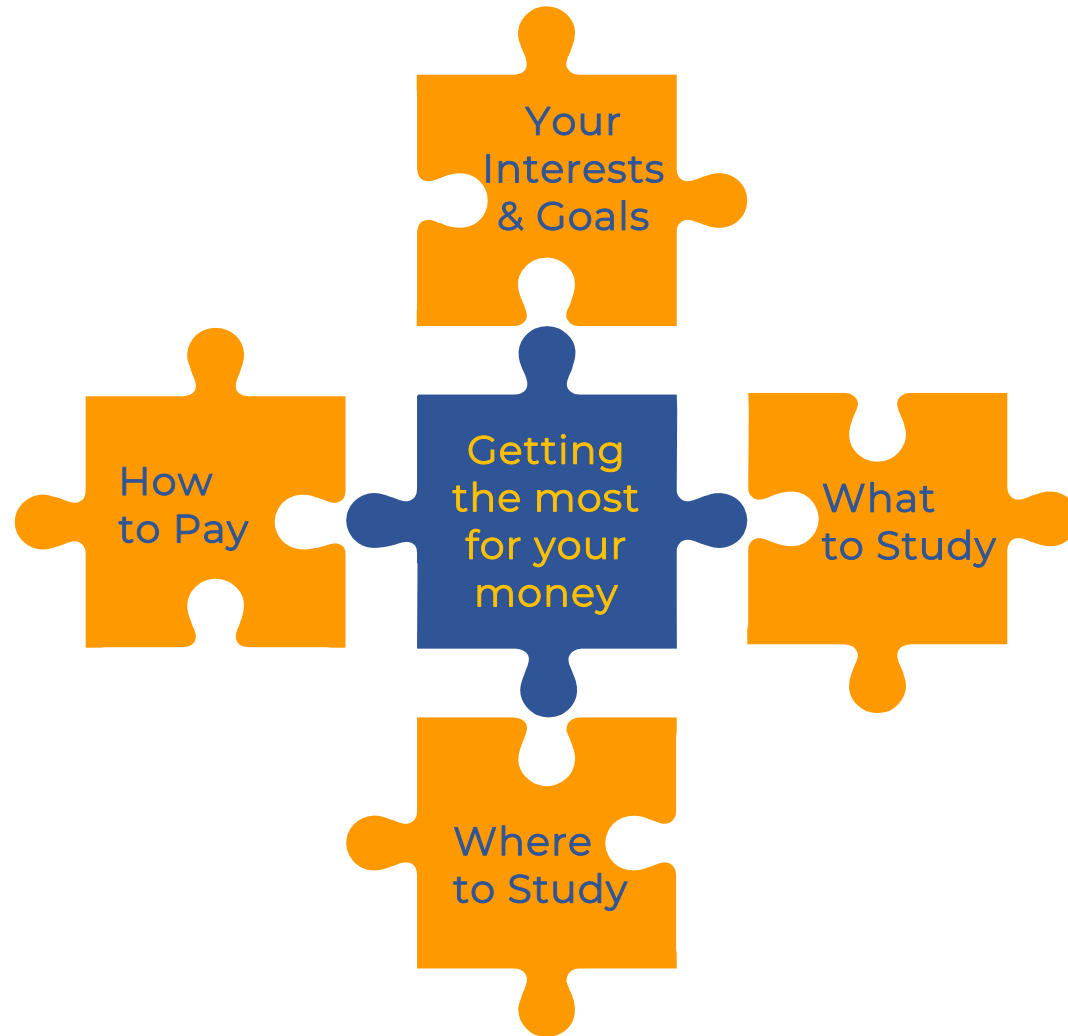
# Financial Aid Information Night @ Schenectady High School

**SUNY** SCHENECTADY  
COUNTY COMMUNITY COLLEGE

High School presentation

# Before we get started....

1. Keep your microphones muted.
2. Type your questions in the chat as we go.
3. We'll leave plenty of time for questions at the end.
4. Feel free to take pictures of the slides or take notes.

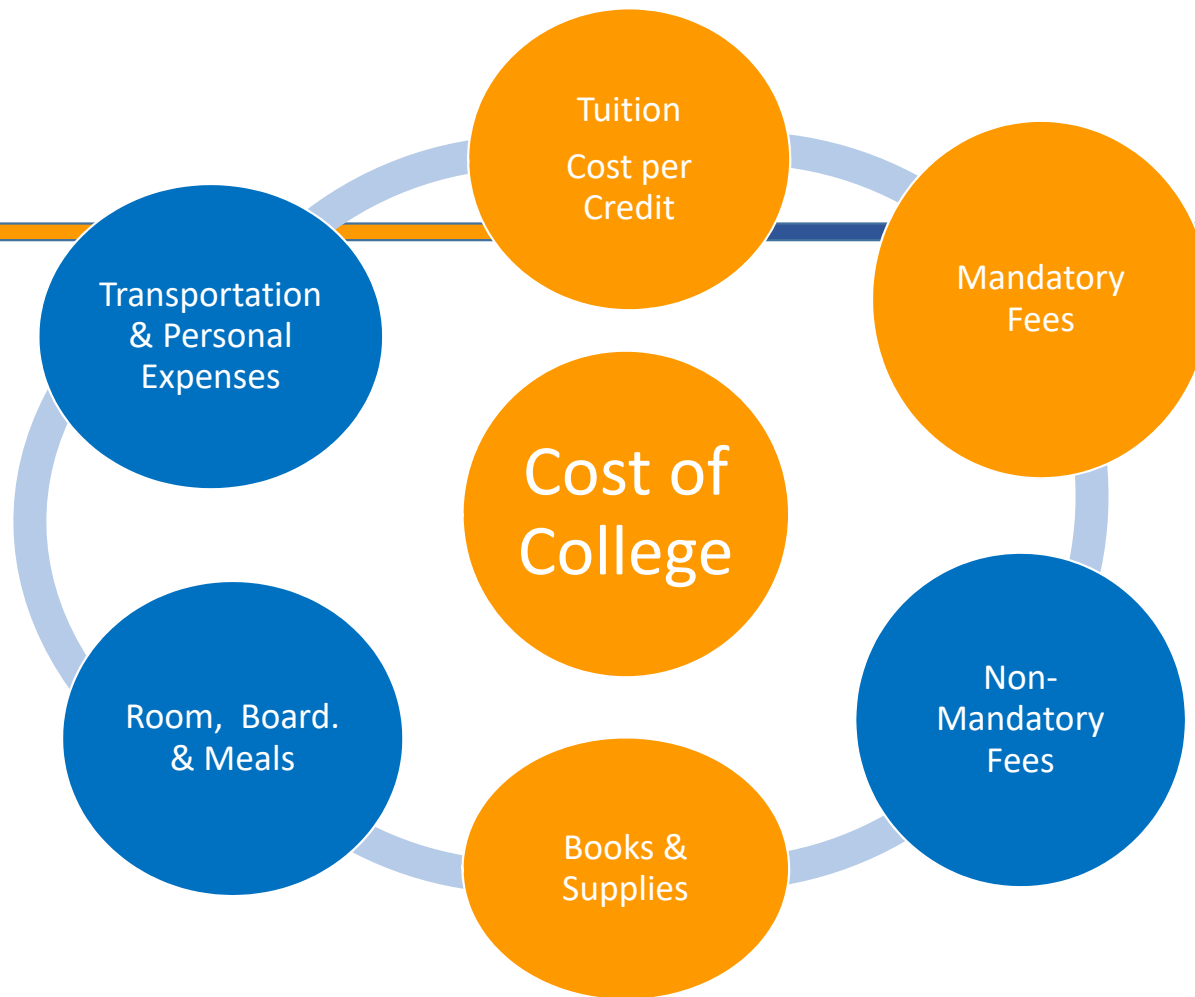


# Today's Agenda

1. Understanding the cost to attend college
2. Types of financial aid
3. Parental information for financial aid
4. How to get started
5. Financial aid To-Do list
6. Answer your questions

# Average Cost by Sector

2018-2019 National Average	Public College Two-Year	Public College Four-Year	Public College Four-Year (Out of State)	Private College Four-Year
Tuition & Fees	\$3,730	\$10,440	\$26,820	\$36,880



# Cost of Attendance



Tuition (cost per credit)  
Mandatory fees  
Books & Supplies



Non-mandatory fees  
Room & Board  
Transportation & Personal expenses

# Types of Financial Aid

## Grants

- Do not repay
- Based on economic need
- Based on enrollment status
- Federal & State aid programs

## Scholarships

- Do not repay
- Vary between institutions
- Check institution's website
- Be wary of the web

## Loans

- Must be repaid
- Federal & Private loans available
- Student & Parent loans available



# Types of Financial Aid

Pay back = NO

Pay back = YES

## Federal Aid

PELL Grants

Federal Supplemental Grant

Federal Work Study

Direct Stafford Loan

Direct Parent PLUS Loan

## State Aid

Excelsior Scholarship

Tuition Assistance Program  
(TAP)

Aid for Part-Time Study  
(APTS)

Many more  
[www.hesc.ny.gov](http://www.hesc.ny.gov)

## Institutional Aid

SUNY Schenectady  
Foundation Scholarships

## Other Types of Aid

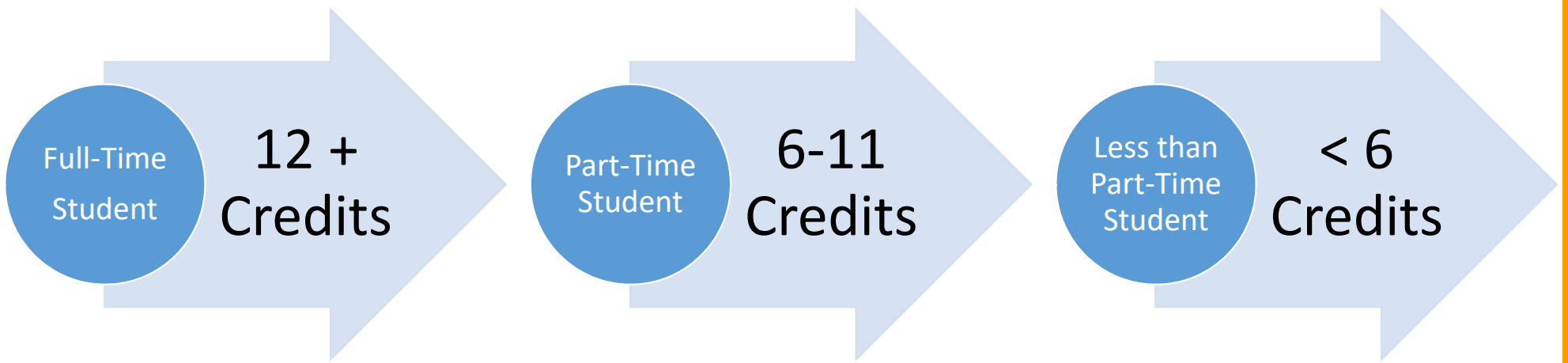
External  
Scholarships

Access VR

Veterans Benefits

Private Loans

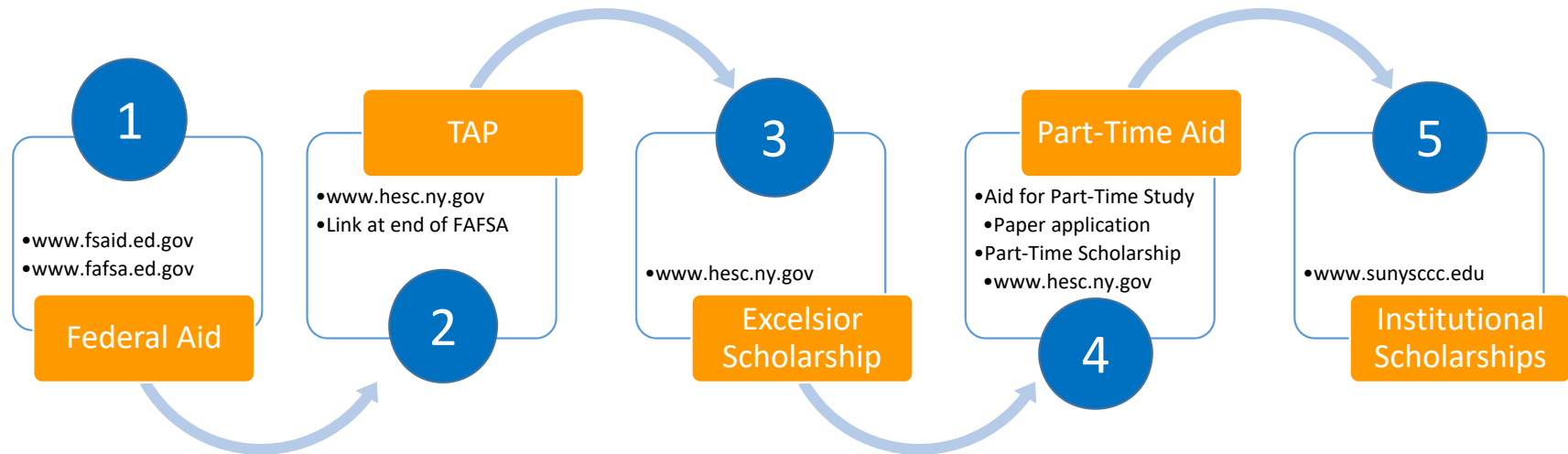
# Enrollment Status



# Financial Aid Applications

2021-2022 FAFSA & TAP Available Now

Excelsior Scholarship Available February 2021



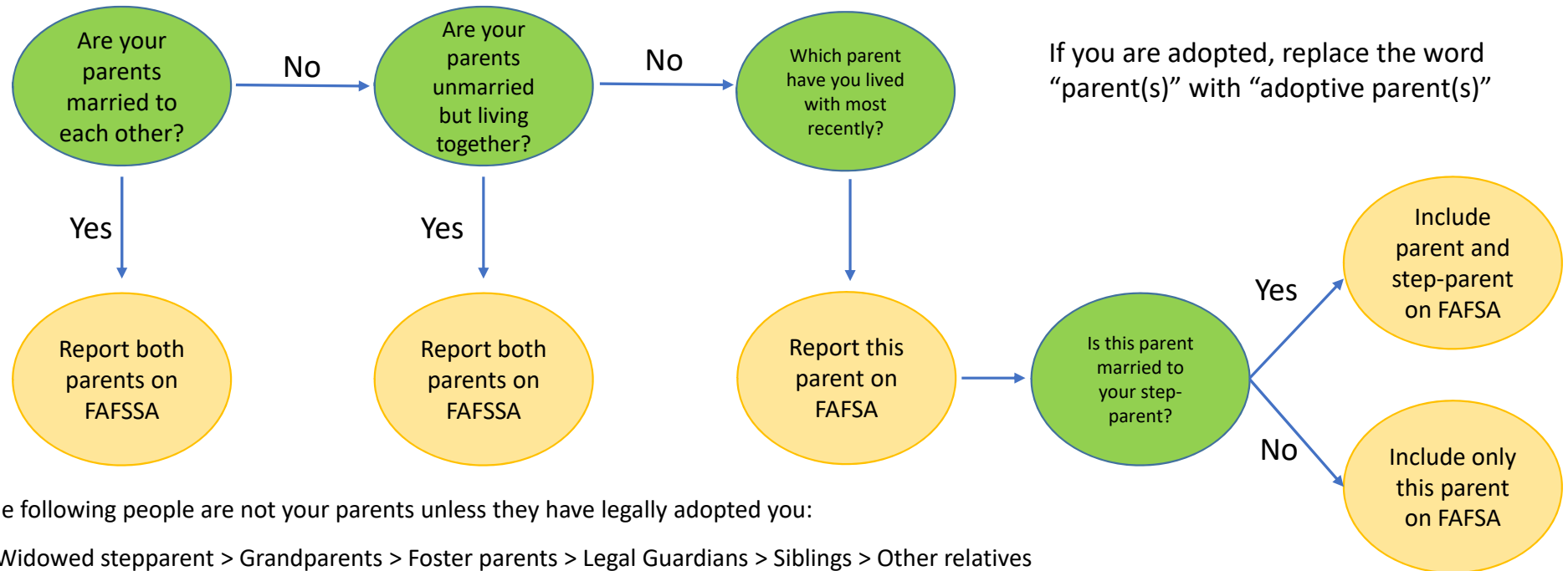
Step-by-step instructions available at [www.sunysccc.edu/financialaid](http://www.sunysccc.edu/financialaid)

# Parental Information

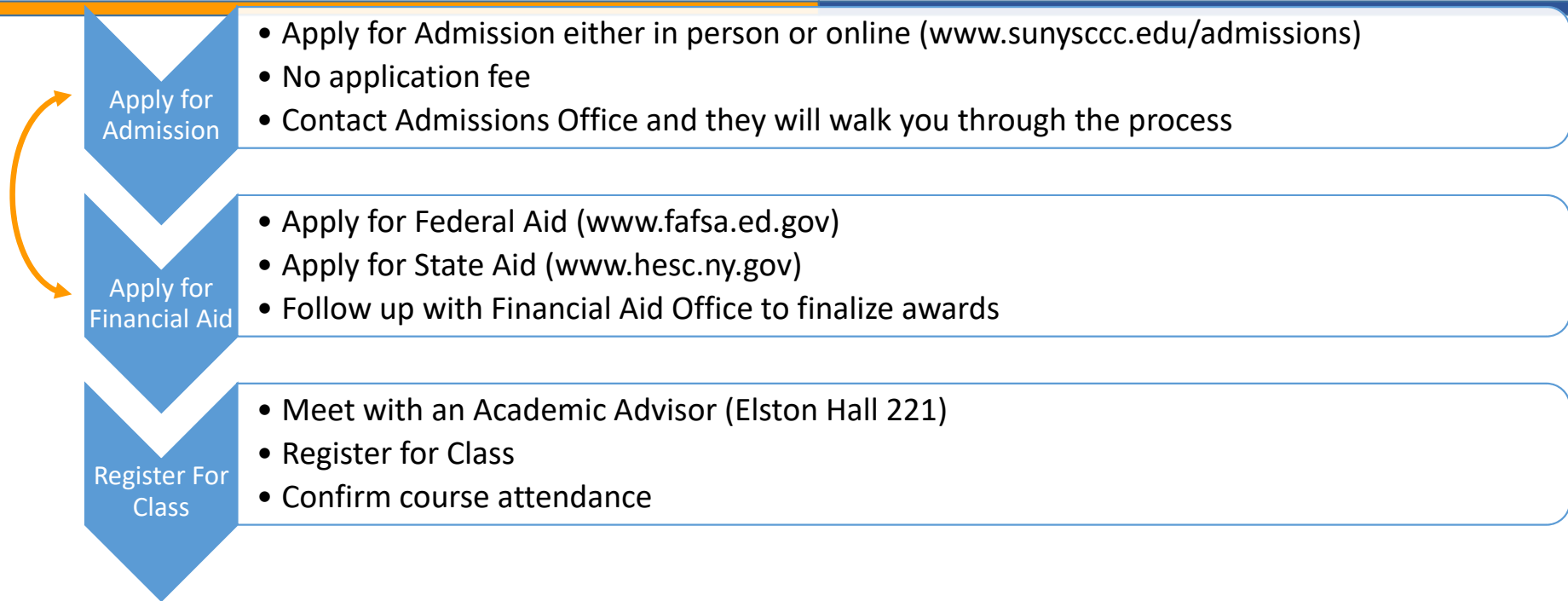
- Where you born before January 1, 1998?
- As of today, are you married? (Answer “Yes” if you are separated by not divorced)
- Are you currently serving on active duty in the US Armed Forces?
- Are you a veteran of the US Armed Forces?
- Do you, or will you have, children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021?
- Do you have dependents (other than a child or spouse) who live with you and who receive more than half of their support from you between now and June 30, 2021?
- At anytime since the age of 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Has it been determined by your state that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you?
- At any time after July 1, 2019, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funding the HUD, or (c) the director of a runaway or homeless youth basis center or transitional living program?

If you answer “Yes” to at least one question you are considered to be an Independent student for the purpose of federal student aid. New York State aid has different criteria for determining dependency status.

# Which parent or parents do I include?



# How To Get Started



Step-by-step instructions available at [www.sunysccc.edu/financialaid](http://www.sunysccc.edu/financialaid)

# Know Your Support System

- What support systems are in place at the college?
- Have you been assigned to any individuals? Who are they? What is their role?
- Who is your first point of contact when you encounter a struggle?
- What other support services are on campus?
- Who will assist you through the enrollment cycles?
- What is the college's primary mode of communication? Are you prepared to receive those communications?
- How do you access your student portal? How about student email?
- Where do you go if you are struggling with technology?
- Parents – Consider getting a FERPA form completed

# Financial Aid To-Do List

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## What you'll need:

- Student and parent
- 2019 Federal and State Tax Returns or Income Documents
- Parent(s), Step-Parent, and Student:
  - Name, Social Security Number, Date of Birth
- Driver License or State Issued ID
- Pick one or more colleges you may attend

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## What you'll do:

- Create Federal Student Aid (FSA) ID
- Complete FAFSA
- Complete TAP
- Complete Excelsior
- Explore and apply for Institutional Scholarships
- What else will you explore:
  - Part-time aid
  - Other NYS Grants & Scholarships
  - Veterans Benefits
  - Other: \_\_\_\_\_
- CSS Profile (private institutions only)
- Federal Student Loans
- Private Student Loans

Step-by-step instructions available at [www.sunysccc.edu/financialaid](http://www.sunysccc.edu/financialaid)