



**Higher Education
Services Corporation**

Student Financial Aid

**What Students & Parents Should
Know**



What is Financial Aid?

- Financial aid helps pay the cost of attending college
- Financial aid may awarded based on
 - Financial need (need-based)
 - Other criteria, such as academic or athletic ability (merit-based)

Different Types of Aid

- Scholarships
 - Grants
- } *Free Money*
- Work Study
 - Loans
- } *Self-help aid*

Sources of Financial Aid

- Federal government
- New York State
- Colleges – Institutional aid
- Other sources
 - Businesses
 - Foundations
 - Clubs/Organizations

How Financial Need is Determined

Cost of Attendance (COA)

– Expected Family Contribution (EFC)

= Financial Need

Cost of Attendance (COA)

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous expenses

COA – EFC = Financial Need

Expected Family Contribution (EFC)

- Calculated using a federal formula on the FAFSA application
- Based on parent and student income and assets
- Stays the same regardless of college selected

COA – EFC = Financial Need

Examples of Need Determination

	College A	College B	College C
COA	\$ 10,000	\$30,000	\$60,000
- EFC	5,000	5,000	5,000
= Financial Need	\$ 5,000	\$ 25,000	\$55,000

Examples of Need Determination

	College A	College B	College C
COA	\$ 10,000	\$25,000	\$70,000
- EFC	25,000	25,000	25,000
= Financial Need	\$ 0	\$ 0	\$45,000

Applying for Aid: FAFSA

- FAFSA=Free Application for Federal Student Aid
 - Available online at FAFSA.gov starting October 1st of senior year
 - Online application allows for faster filing with fewer errors
 - Corrections, updates can be submitted via online application
- Submission deadlines for FAFSA are set by each school's financial aid office

FAFSA: Federal Student Aid Programs

- Pell Grant (currently up to \$5,920)
- Supplemental Educational Opportunity Grant (FSEOG)
- Work-Study
- Perkins Loan
- Direct Stafford Loan
- Direct PLUS Loan

FAFSA.gov

Federal Student Aid PROUD SPONSOR of the AMERICAN MIND™ FAFSA® Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help SEARCH English Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

[Start A New FAFSA](#)

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

[Login](#)

College Scorecard
Information on college costs, graduation, and post-college earnings.

Deadlines
Information about your deadlines.

School Code Search
Find your college's school code. Also find detailed information about your college.

FAFSA Filing Options

Announcements

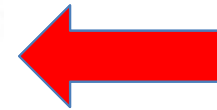
- The IRS Data Retrieval Tool is unavailable at this time. We regret any inconvenience.

To fill out a FAFSA, you can manually input your tax information. Remember, if you're filing out the 2017-18

Thinking About College?



Use FAFSA4caster to see how federal student aid can help you pay for college!



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FAFSA4Caster on FAFSA.gov

Federal Student Aid
OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

PRIDE SPONSOR OF
THE AMERICAN MINDSM

FAFSASM
Free Application for Federal Student Aid

Home About Us Log In StudentAid.gov Help

FAFSA4Caster

FAFSA4Caster will help you understand your options for paying for college. Provide some basic information and we'll estimate your eligibility for federal student aid. Your estimate will be shown in the "College Cost Worksheet" where you can also provide estimated amounts of other student aid and savings that can go towards your college education. Go ahead and get started now! If you need help for a question, read the Help and Hints on the right.

Student Information

Are you a U.S. citizen?
Select

SUBMIT

NEED HELP? EXIT

Help and Hints

Are you a U.S. citizen?

You must select the option that indicates your citizenship status.

- Select **U.S. citizen (or U.S. national)** if you are a U.S. citizen or U.S. national.
- Select **Eligible noncitizen** if you are:
 - A U.S. permanent resident, with a Permanent Resident Card (I-551), or a Conditional permanent resident (I-651C)
 - Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one

Site Last Updated: Sunday, February 6, 2017

Download [Audio Reader](#)

FOIA | Privacy | Security | Notices | WhiteHouse.gov | USA.gov | ED.gov

FAFSA Questions: School Selection

STUDENT

School Selection

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

All of the information you include on your FAFSA, with the exception of the list of colleges, will be sent to each of the colleges you list. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state student grant agency.

State: New York Federal School Code: _____

City: _____ (optional) OR School Name: _____ (optional)

Select a school from the Search Results table and click **ADD >>** to add a school to the Selected Schools table.

Search Results: 22	Selected Schools
State (NY) / Best Match / School Name	Select up to 10 schools
<input type="checkbox"/> BINGHAMTON UNIVERSITY (SUNY) BINGHAMTON, NY Federal School Code: 003098 <input type="button" value="Add"/>	<input checked="" type="checkbox"/> BINGHAMTON UNIVERSITY (SUNY) BINGHAMTON, NY Federal School Code: 003098 <input type="button" value="Remove"/>
<input type="checkbox"/> SUNY STATE COLLEGE - SUNY SUNY STATE COLLEGE, NY Federal School Code: 002842 <input type="button" value="Add"/>	<input checked="" type="checkbox"/> SUNY AT ALBANY ALBANY, NY Federal School Code: 002808 <input type="button" value="Remove"/>
<input type="checkbox"/> SUNY AD & TECH COLLEGE - COMSEWILL, NY Federal School Code: 002895 <input type="button" value="Add"/>	<input checked="" type="checkbox"/> SUNY AT PURCHASE PURCHASE, NY Federal School Code: 008191 <input type="button" value="Remove"/>
<input type="checkbox"/> SUNY AT BINGHAMTON BINGHAMTON, NY Federal School Code: 003098 <input type="button" value="Add"/>	

- Students may select up to 10 schools to list on the online FAFSA form
- Additional schools beyond 10 can be added through the online FAFSA corrections process

FAFSA Questions: Household Info

- The Parent Information Sections requires the student's parents to provide information related to their
 - Marital status
 - Name, Date of Birth, Social Security Number
 - State of residence and household size
 - Number of children in college

The screenshot shows the 'Parent Demographics Information' section of the FAFSA form. It includes fields for marital status, dates of marriage, and personal information for both parents, such as Social Security numbers, full names, and dates of birth. There are also fields for email addresses and a question about whether the parents have lived in New York for at least 5 years. At the bottom, there are navigation buttons for 'PREVIOUS', 'NEXT', 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'.

FAFSA Question: Parent Marital Status

- FAFSA requires parents to report their marital status as of the day the application is filed
- If a parent is divorced or separated, and not remarried, then the custodial parent only needs to provide info
 - The custodial parent is the parent the student resided with the most over the past 12 months
- If both parents live together then both must report info, even if unmarried and not filing taxes together
- If a parent is currently remarried then a stepparent must report their info and income

FAFSA Questions: Income/Assets

- Parents must provide income information from their most recent federal tax return (prior prior year)
- Applicants for the 2018-19 school year will provide income from their **2016 federal income tax** information

The screenshot shows the 'Parent Financial Information' section of the FAFSA form. It includes questions about the type of income tax return filed for 2017, adjusted gross income for 2017, and earnings for both parents. It also asks if either parent is a disabled worker and if any federal benefits were received in 2015 or 2016. A vertical 'PARENT' label is on the left side of the form.

Parent Financial Information

What type of income tax return did your parents file for 2017?

What was your parents' adjusted gross income for 2017? This amount is found on IRS Form 1040-line 9.
 \$ 49,500.00 [INCOME ESTIMATOR](#)

How much did your Parent 1 (father/mother/steparent) earn from working (wages, salaries, tips, etc.) in 2017? This amount is your Parent 1 (father/mother/steparent's) portion of IRS Form 1040-line 7+12+15.
 \$ 22,000.00

How much did your Parent 2 (father/mother/steparent) earn from working (wages, salaries, tips, etc.) in 2017? This amount is your Parent 2 (father/mother/steparent's) portion of IRS Form 1040-line 7+12+15.
 \$ 30,000.00

As of today, is either of your parents a disabled worker?

In 2015 or 2016, did you, your parents, or anyone in your parents' household receive benefits from any of the federal benefits programs listed below? Check all that apply or check None of the above. If, at the time you are completing the FAFSA, you, your parents, or anyone in your parents' household do NOT receive any of these benefits during 2015 or 2016, but do receive any of them on or before December 31, 2016, you must return to the FAFSA and update your responses.

Answering these questions will not reduce eligibility for student aid at these programs.

Medicaid

Supplemental Security Income (SSI)

Supplemental Nutrition Assistance Program (SNAP)

Free or Reduced Price School Lunch

Temporary Assistance for Needy Families (TANF)

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

None of the above

[PREVIOUS](#) [NEXT](#)



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Reporting Tax Info: IRS Data Retrieval Tool

- Cannot be used by all tax filers
 - If tax returns were amended
 - If parents filed taxes separately (e.g. Married-filing separately)

The screenshot shows the IRS Data Retrieval Tool (DRT) interface. The header includes the IRS logo and navigation links for 'Return to FAFSA', 'Log Out', and 'Help'. The main heading is 'Get My Federal Income Tax Information'. Below this, there is a section for entering information from the 2016 Federal Income Tax Return. The form fields are as follows:

First Name *	IGDT
Last Name *	State
Social Security Number *	--- -- 3056
Date of Birth *	01 / 01 / 1992
Filing Status *	Married Filing Joint Return
Address - Used to match your 2016 Federal Income Tax Return.	
Street Address *	4000 ALPINE RD TEST
P.O. Box (Required if entered on your tax return) *	
Apt. Number (Required if entered on your tax return)	
Country *	United States
City, Town, or Post Office *	Arrows branch
State/ U.S. Territory *	Texas (TX)
ZIP Code *	75044

At the bottom of the form, there are two buttons: 'Return to FAFSA' and 'Submit'. A disclaimer at the bottom right states: 'By submitting this information, you certify that you are the person identified on this system to access another person's information. Any fraud is not our criminal purview.'



FAFSA Questions: Reporting Assets

- Parents may be required to report asset values as of the day the application is submitted
 - Cash, savings/checking accounts
 - Investments, real estate investment property (including market value of 529 plans for all children)
 - Business values (only if more than 100 employees)
- Investments do not include the primary residence of parents, the value of life insurance and retirement plans (401[k] plans, pension funds, annuities, etc)

As of today, does the total amount of your parents' current [assets](#) exceed \$19,800.00?
 Yes No

As of today, what is your parents' total current balance of cash, savings, and checking accounts?
 \$.00

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?
 \$.00

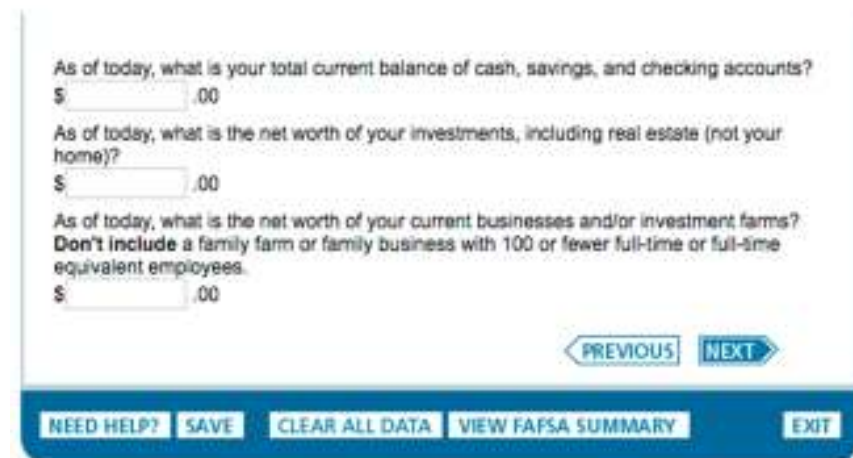
As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees.
 \$.00

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

FAFSA Questions: Student Assets

- Students may also be asked to report their own asset values on the FAFSA and may need to provide
 - Custodial (UGMA/UTMA) account balances
 - Market values of trust funds, savings bonds, or any other student-owned investment



As of today, what is your total current balance of cash, savings, and checking accounts?
\$.00

As of today, what is the net worth of your investments, including real estate (not your home)?
\$.00


As of today, what is the net worth of your current businesses and/or investment farms?
Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.
\$.00

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)


Applying for New York State Aid


2017-2018 Confirmation Page


 Your confirmation page has been sent to you at the e-mail address: johnny@aol.com

[PRINT THIS PAGE](#) Confirmation Number: F 01100329505 08/11/2016 11:03:47
Data Release Number (DRN): 1946

Congratulations, Johnny! Your FAFSA was successfully submitted to Federal Student Aid.

 **Does your brother or sister need to complete a FAFSA?** If so, you can [transfer your parents' information into a new FAFSA](#) for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.


 **Start your state application** to apply for New York state-based financial aid.

 **What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Navigator
SYRACUSE UNIVERSITY	80%	92%	NA	NA

 **Eligibility Information**

Estimated Expected Family Contribution (EFC) = 000000
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much

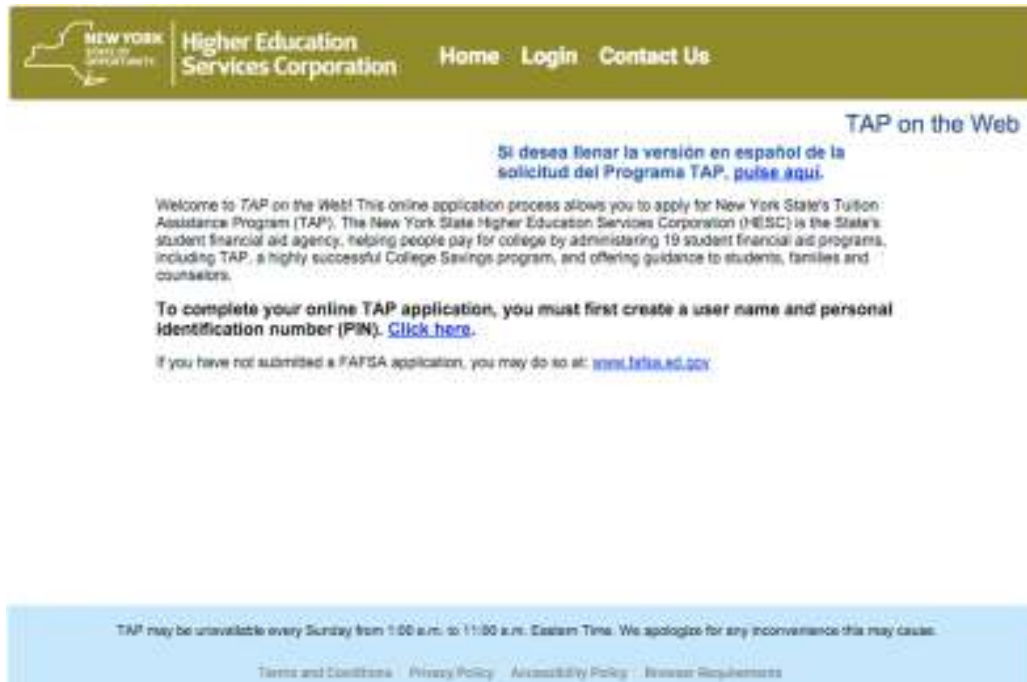
Based on the [eligibility criteria](#), you may be eligible for the following:

[Pell Grant](#) Estimate - \$5,815.00

[Direct Stafford Loan](#) Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or

Anytime TAP-on-the-Web Application



The screenshot shows the homepage of the TAP on the Web application. At the top, there is a dark blue header with the New York State logo and the text "NEW YORK STATE Higher Education Services Corporation". To the right of the logo are the links "Home", "Login", and "Contact Us". Below the header, the text "TAP on the Web" is displayed. A link in Spanish, "Si desea llenar la versión en español de la solicitud del Programa TAP, pulse aquí.", is provided. A welcome message follows, explaining that the online application process allows users to apply for New York State's Tuition Assistance Program (TAP). It mentions that the New York State Higher Education Services Corporation (HESC) is the State's student financial aid agency, helping people pay for college by administering 19 student financial aid programs, including TAP, a highly successful College Savings program, and offering guidance to students, families, and counselors. A bold instruction states: "To complete your online TAP application, you must first create a user name and personal identification number (PIN). [Click here.](#)". Below this, a note says: "If you have not submitted a FAFSA application, you may do so at: www.fafsa.ed.gov". At the bottom of the page, a light blue footer contains the text: "TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause." and a row of links: "Terms and Conditions", "Privacy Policy", "Accessibility Policy", and "Browser Requirements".

NEW YORK STATE
Higher Education Services Corporation

Home Login Contact Us

TAP on the Web

Si desea llenar la versión en español de la solicitud del Programa TAP, pulse aquí.

Welcome to TAP on the Web! This online application process allows you to apply for New York State's Tuition Assistance Program (TAP). The New York State Higher Education Services Corporation (HESC) is the State's student financial aid agency, helping people pay for college by administering 19 student financial aid programs, including TAP, a highly successful College Savings program, and offering guidance to students, families and counselors.

To complete your online TAP application, you must first create a user name and personal identification number (PIN). [Click here.](#)

If you have not submitted a FAFSA application, you may do so at: www.fafsa.ed.gov

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

[Terms and Conditions](#) [Privacy Policy](#) [Accessibility Policy](#) [Browser Requirements](#)

NYS Student Aid Programs: TAP

- Tuition Assistance Program (TAP)
 - Undergraduates
 - Need-based, up to \$5,165/year
 - Full-time and part-time study in NYS
 - Based on 2016 NYS tax returns

Other NYS Student Aid Programs

- Excelsior Scholarship
- Enhanced Tuition Award
- STEM Incentive Program
- Math & Science Teaching Incentive
- Child Welfare Worker Incentive Scholarship
- More programs and info at hesc.ny.gov

Excelsior Scholarship

- Provides for full in-state tuition for eligible SUNY and CUNY students
 - up to \$5,500 minus any amounts received for TAP, Pell or other scholarships
 - Remainder of tuition charges are covered through SUNY/CUNY Tuition Credit
- Last payer program, the award will be applied to remaining tuition charges after other aid programs, such as Pell or TAP grants, are applied

Enhanced Tuition Awards (ETA)

- Provides up to \$6000 in tuition awards to NYS residents attending a non-profit, private colleges and universities located in New York State.
 - Award is reduced by the TAP grant
 - Award is funded through cost share with NYS and the college
- Schools must agree to lock-in the student's tuition for all the years they are receiving the award
- Optional program, may not be offered by all schools

Excelsior & ETA: General Eligibility

- US Citizens or eligible non-citizens
- Full-time residents of New York State for 12 continuous months prior to the term they are applying for
- First-time or continuing full-time students pursuing their first Associate's or Bachelor's degree
- Have applied for FAFSA and NYS TAP

Excelsior & ETA: Income Eligibility

- For 2018-19 academic year applicants, student and parent 2016 federal adjusted gross income (AGI) must be \$110,000 or less to qualify
 - For 2019-20 applicants, \$125,000 and under based on 2017 federal AGI

Excelsior & ETA: Academic Requirements

- In-school academic requirements to maintain award eligibility
 - Must be enrolled full-time and earn at least 30 credits per year to maintain eligibility
 - credits may be earned across all terms of an academic year
 - Must have a passing grade as established by the college or university

Excelsior & ETA: Post-Award Requirement

- After the award period, the student must reside in New York State for the same amount of time they received an award
 - If working, must work in NYS during this period
 - Continued undergrad, grad or doctoral study in NYS will count toward meeting the NYS residency requirement

Excelsior & ETA: Post-Award Requirement

- Certain postponements will be allowed such as for grad school out of state or military service
 - Job market conditions and other special circumstances will be considered on a case-by-case basis
- Award will be converted to an interest-free student loan if residency requirement is not met
 - 10-year repayment term with NYS HESC as the servicer

Excelsior & ETA: Application Process

- Applications for students applying for the 2018-19 academic year will be made available during the 2017-18 school year
- Sign up for email updates at HESC.ny.gov

NYS STEM Incentive Program

- Provides full in-state tuition scholarship for undergraduate SUNY and CUNY students
 - For degree programs in Science, Technology, Engineering or Mathematics
- Student must be ranked in top 10% of high school senior class to qualify
- Must execute a service agreement with NYS
- Apply at hesc.ny.gov in October of senior year

More Info on Scholarships, Other Programs: HESC.ny.gov

Higher Education Services Corporation
Andrew M. Cuomo, Governor | Eric M. Mazur, Acting President

Partner Access | My HESC Account Access

Prepare | **Pay** | Repay | Contact

Home | Pay for College | Download Aid | Types of Financial Aid

Grants, Scholarships and Loan Programs

Federal Grants & NYS TAP | Other NYS Grants, Scholarships & Awards | Federal Work-Study | Other Scholarships | Loan Forgiveness | Student Loans

Need help? CHAT NOW

Related Resources

- Learn More About TAP
- How Much Will College Cost You?
- Compare The Different Types of Loans
- Served in the Military? There Are Special Programs Just For You

Other State Grants

Grants don't have to be paid back. A grant is "free money" for college.

State Grant	Summary
NYS Aid for Part-time Study	The NYS Aid for Part-time Study (APTS) program provides grant assistance for eligible part-time students enrolled in approved undergraduate studies.
	The Educational Opportunity Program provides assistance to NYS

Applying for Institutional Aid

- Depends on the college's requirements
 - Admissions application for merit-based awards
 - FAFSA for need-based institutional aid
- Does the college require the CSS Profile?
 - More detailed financial aid application available at The College Board
 - Available starting October 1st
 - Requires a fee but fee waivers may be available

Apply for CSS Profile: Collegeboard.org

[← Visit Student Home](#) [Visit PROFILE for Professionals →](#)

CSS / Financial Aid PROFILE®



Use PROFILE to Apply for Financial Aid.

Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 400 colleges and scholarship programs.

Apply for Financial Aid

Complete your PROFILE application to apply for financial aid.

This [interactive presentation](#) will give you useful tips and help you prepare to apply for financial aid using CSS/Financial Aid PROFILE.

The college's financial requirements to view the presentation are Internet Explorer 9+, Chrome 27+, Safari 5.1+, Firefox 14+, iPad 2+, and Android 4.1+.

Useful Resources

[Interactive Presentation: Tips to Help You Apply for CSS/Financial Aid PROFILE](#)

[Interactive Presentation: Completing the PROFILE - What You Need to Know](#)



NEW YORK
STATE OF
OPPORTUNITY

**Higher Education
Services Corporation**

Questions to Ask Private Colleges

- Will applying for financial aid hurt our chances of being admitted?
- How does the financial aid application process differ for early admission students?
- Does your college meet our full demonstrated financial need or is there a chance we will be left with a gap?
- Is your institutional aid renewable for all four years?

How to Get a Merit-based Scholarship

- Colleges and universities offer merit-based awards in order to attract competitive applicants
- The following criteria is often considered when awarding academic merit-based scholarships
 - High school GPA
 - Standardized test scores (SAT and/or ACT)
 - Class rank
- The more prestigious the merit-based award, the more competitive it will be

Research College Financial Aid Websites

NEW YORK UNIVERSITY

Financial Aid and Scholarships

Priority Dates and Deadlines

UNIVERSITY AT ALBANY
State University of New York

Student Quick Links

- Parent Quick Links
- Home
- Financial Library
- Tuition and Costs
- Net Price Calculator
- How To Apply
- Student Loans
- Parent PLUS Loan
- Grants
- Scholarships
- Advisors
- EOP

The Office of Financial Aid

Alerts Resources Links

2015-2016 Direct Loan Interest Rates

- Direct Subsidized (undergraduate) - 4.50%
- Direct Unsubsidized (undergraduate) - 4.20%
- Direct Unsubsidized (graduate) - 6.00%
- Direct PLUS (graduate/undergraduate) - 6.80%

BINGHAMTON UNIVERSITY
The State University of New York

FINANCIAL AID

Click here for ALERTS & NEWS

STUDENTS

- Students Programs
- Scholarships

FAMILIES

- Cost of Attendance
- Parent PLUS Loan

RESOURCES

- Apply to FAFSA
- Check Status

SYRACUSE UNIVERSITY | FINANCIAL AID

Who Are You? Cost of Attendance How to Apply Types of Aid Financial Library Contact

SEARCH FOR SCHOLARSHIPS

Scholarships & Aid How to Apply Quick Links

Use Net Price Calculators

The collage displays four different net price calculator interfaces:

- SUNY Smart Track:** Features a green background with a person pointing at a target. Text includes "SMART. EFFICIENT. EASY." and "Smart Track - Empowered Financial Planning".
- Cornell University:** A red header with the Cornell logo. Text includes "Welcome to the Cornell University Net Price Calculator." and a list of items needed to complete the calculator, such as "2019 Federal Tax Returns for parents and student".
- Columbia University:** A blue header with the text "COLUMBIA | FINANCIAL AID & EDUCATIONAL FINANCING". The main heading is "Net Price Calculator". It includes a "Keep in mind for following:" section with several bullet points regarding institutional aid and tax implications.
- Pratt Institute:** A yellow and blue interface with the heading "Pratt". It asks users to "Answer the questions below to help determine your annual cost of attending Pratt Institute." and includes a "Scholarship Eligibility" section with several dropdown menus.

Other Financial Aid Opportunities: Private Scholarships

- Online scholarship search websites
 - Fastweb.com
 - Collegeboard.org
 - Scholarships.com
- Check local library, employer or union
- Avoid scholarship scams
 - Unnecessary fees, ID theft
 - www.studentaid.ed.gov/types/scams

Financial Aid Tips

- Apply for scholarships now!
- Use the FAFSA4caster on FAFSA.gov for estimate of eligibility
- Research college financial aid websites and use their Net Price Calculator
- Attend college fairs and open houses, ask detailed financial aid questions

Questions?

NYS Higher Education Services Corporation
99 Washington Avenue
Albany, NY 12255
www.hesc.ny.gov

1-888-NYSHESC (1-888-697-4372)

