

# How to Apply for Student Financial Aid

Financial aid comes primarily from the federal and state governments and your college.

Federal aid includes Pell Grants, Work-Study, Perkins Loans, Supplemental Educational Opportunity Grants, and federal student loans.

New York State financial aid includes the Tuition Assistance Program (TAP), Aid for Part-Time Study (APTS), scholarships and other numerous special awards.

Financial aid from colleges can be in the form of institutional grants, scholarships, work programs, or loans.

**It all starts with completing the FAFSA – the Free Application for Federal Student Aid.**

## Before You Apply

### Get Your FSA ID

- Both you and a parent need Federal Student Aid Identification Numbers (FSA IDs) to complete and electronically sign your FAFSA and other federal student aid documents.
- Visit [fsaid.ed.gov](https://fsaid.ed.gov) to get your FSA ID.

**Get your FAFSA ID early!**

### Gather these Materials

- Student's driver's license
- Student's Social Security number
- For both student and parents:
  - Income tax returns
  - W-2 forms and other records of money earned
  - Current bank statements
  - Records of other untaxed income, such as child support received, IRA/pension deductions, veteran's benefits, or military allowances
  - Records of investments: stocks, bonds, etc.

### Get an Idea of Your Eligibility

Go to [fafsa.ed.gov](https://fafsa.ed.gov), click on "Thinking about College" and complete the online FAFSA4caster to see an estimate of your federal aid eligibility.

## Complete the FAFSA

### Go to [hesc.ny.gov](https://hesc.ny.gov)

- Visit "Pay/Apply for Aid – Start Here" at [hesc.ny.gov](https://hesc.ny.gov) for step-by-step assistance in completing the FAFSA.
- Follow the link to the FAFSA application and complete online. (You can opt to complete a paper FAFSA. Go to [FAFSA.ed.gov](https://fafsa.ed.gov) and select "FAFSA Filing Options" to download an application.)

- Use the IRS Retrieval Tool through the online FAFSA to connect directly to the Internal Revenue Service for your tax data. Easy and efficient!
- If you have not yet completed your required taxes, you can estimate, using end-of-year pay stubs or W-2 forms, and make updates to your FAFSA later.
- If you completed a FAFSA in the previous year, you will receive a notice to go to your renewal FAFSA.

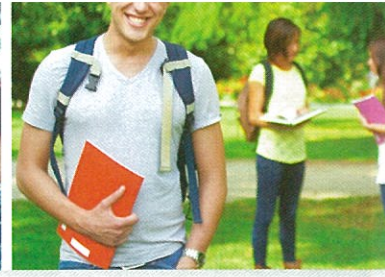
## Important Reminders

- Find out the financial aid deadlines at your college, and be sure to meet them.
- Apply for financial aid every year. Financial aid programs change and your situation may change. Any change may affect your eligibility.
- Don't pay for financial aid information that you can get for free — see your counselor or college advisor, or visit [hesc.ny.gov/myths](https://hesc.ny.gov/myths).
- Attend financial aid workshops to learn more about aid programs and completing applications. Check with your high school counselor and visit [StartHereGetThere.org](https://StartHereGetThere.org) in the fall for dates and locations.

**You must complete the FAFSA each year. File early to meet deadlines!**



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## Apply for the New York State Tuition Assistance Program (TAP)

- If you are a New York State resident and include a New York school on your FAFSA, you should also apply for New York State aid online by using the New York State resident link on the FAFSA Submission Confirmation page. If you don't already have a HescPIN, you will be prompted to establish one to complete your TAP application.
- Information from your FAFSA and your family's calculated New York State taxable income will be pre-filled on your TAP application. Review the application information, change any incorrect items, complete any missing items, then submit the form.
- If you are a New York State resident and have listed a New York school on the FAFSA, but did NOT complete a TAP application online, you will automatically receive a notice from HESC reminding you to do so.
- You must apply for TAP by completing the FAFSA every year. If you have received a renewal FAFSA and have not completed the TAP application, you will receive notification from HESC directing you on the next step of the application process.

**Check [hesc.ny.gov](https://hesc.ny.gov) for the latest information about completing your FAFSA and TAP applications.**

## What's Next?

- Shortly after filing your FAFSA, you will receive an email notice that your FAFSA has been processed and your Student Aid Report (SAR) is available for review. You access your SAR by logging on to [FAFSA.ed.gov](https://fafsa.ed.gov) with your FSA ID. If corrections are needed, follow the instructions carefully and correct any missing or inaccurate information.
- If you have applied for TAP, you will receive an email regarding your TAP application status.
- Be sure to respond to any questions or requests for more information by the deadline indicated or you could lose your eligibility for financial aid.
- The college financial aid office will provide you an award letter detailing the estimated aid you are eligible to receive based on your application. Accept or decline the offer of aid by the deadline. Supply any additional documents requested.
- If you decide to take a Federal Direct Student Loan, you must complete a master promissory note (MPN). Follow the instructions on your college award letter.
- You can check the status of your TAP grant at [hesc.ny.gov](https://hesc.ny.gov).



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