

To: Parents and Seniors
From: Mrs. Merithew and Miss Quilty
Re: Financial Aid Information
December 2008

Helpful Tips

1. If you need to fill out the CSS PROFILE financial aid application for the any of the colleges you are applying to, please do so online at www.collegeboard.com and go to the PROFILE tab to complete the form. You can use the following e-mail address if you have questions- help@cssprofile.org or call 1-305-829-9793. You should complete the PROFILE right away if you have not done so already. Colleges use the CSS PROFILE to award their endowments to students.
2. The FAFSA (Free Application for Federal Student Aid) should be filed as close to January 1st as possible to receive consideration for federal aid, grants, loans, etc. The information we have received is saying the new forms will be available online on January 2nd, but please start checking on the first. **Even if you think you will not be considered for any aid, you should file the FAFSA to be considered for additional scholarships.** Individual colleges use the FAFSA when creating the financial package they will send to you later in the spring.
3. You should register online right away to receive your personal PIN for completing the FAFSA online. Both the parent completing the form and the student need a PIN. **You cannot share one PIN.** Your PIN is used as a signature for the FAFSA online. You should not wait until January 1st to register for your personal PIN(s). Go to www.pin.ed.gov to register for your PIN. Completing the FAFSA online is easy and your information will be easy to update as needed. You will be using estimates until you complete your tax forms for 2008. You should print out a copy of your completed online FAFSA to keep in your files. The federal government is encouraging families to use the online service at www.fafsa.ed.gov. If you need a paper form of the FAFSA, you can call 1-800-433-3243 to contact the Federal Education Department or go online to request a copy or to print out a PDF version.
4. Make sure the names and social security numbers you and your child put on your financial forms match exactly with what is on your social security cards.
5. If you want to apply for New York State Financial Aid, list a New York State college or university on your FAFSA form and you will automatically be directed to the **TAP (Tuition Assistance Program)** section to fill in all the required information. This section will be at the end of the FAFSA form. All of the TAP forms are online. If for some reason, you do not fill out the TAP section when completing the FAFSA, you can access TAP forms at www.hesc.org to complete. The New York State Department of Education will send you a card or an e-mail to remind you to fill out a TAP application if you have forgotten to file.
6. You will receive a Student Aid Report (SAR) once the FAFSA has been processed. Some of the colleges want this form sent to them, so check with the schools you applied to find out what they need from you and know all the deadlines for financial aid forms from each of your schools.
7. Most of you will be using estimates regarding income when filing the FAFSA in January, so you will need to make corrections once you have all of your tax information ready. All corrections and changes you make to the FAFSA can be done online. Notify your college(s) right away of any changes that are being made to your FAFSA form. Colleges are not routinely notified of these changes so it is up to you to let them know. Also, the colleges can help you if you call their financial aid office with questions regarding the FAFSA and how aid is awarded at that school.
8. Please have your son or daughter stop by our office to look up the Title IV Codes (Section 8 on the worksheet) or you can get the same information online at www.fafsa.ed.gov while completing the form. When listing your schools, make sure your #1 choice is your #1 school. They assume that is

where you plan to attend. If your #1 choice changes, you need change it on your FAFSA right away. You are listing the schools, even if you have not been accepted there yet. Once you know for sure, you can make a correction and re-submit it.

9. **If males do not register for the Selective Service when they turn 18, they will not receive financial aid.**
10. When listing your schools on the FAFSA, you may list up to 10 colleges when completing the FAFSA online and up to 4 schools if using the paper FAFSA. Write the name of the school and write the six-character Federal School Code in the spaces provided.

If you need help or have any questions, please use these resources.

- A. Call 1-800-433-3243 (U. S. Dept. of Education) You can also use www.studentaid.ed.gov.
- B. Call any of the local college financial aid offices and they will answer your questions. (LeMoyne College: 445-4400 OCC: 498-2291 ESF: 470-6670 and SU: 443-1513)
- C. Log onto www.nysfaaa.org and "Ask the Expert" starting January 5th.

Do Not pay a scholarship service to fill out your forms or to look for scholarships for you. You can get the same information for free. Scholarship applications should not charge you a fee to apply. Go to www.fastweb.com or www.finding.org for free scholarship information.

Reminder: Do NOT file the FAFSA before January 1st! All forms will be updated online by the 3rd week in December according to the information we received from the federal office. **Do get your Personal PIN now.** You can look online at last year's worksheet and FAFSA form to get an idea about what you will need to complete it once the new forms are available. You can also print out a PDF to look at.

Make sure you use the correct website, www.fafsa.ed.gov (this is free and is the government's website) and **do not use** www.fafsa.com (not free, they charge you to file and it is not a part of the federal government).

Website For More Information:

www.fastweb.com-Go to Student Bulletins for information on FAFSA and Student Aid Reports

www.suny.edu/studentevents-A list of financial aid workshops being held on local SUNY campuses. You can register online. (ESF and OCC are on February 21, 2009) If you want to attend something earlier, there is a workshop at SUNY IT in Utica on January 17, 2009. Get your PIN before you go to the workshop. These are 'hands on' workshops. Please look at the list online of items you should bring to the workshop if you decide to attend.

www.hesc.org-Financial aid information

Financial Aid Terms

Please go to www.nysfaaa.org/docs/student_family/terms_acronyms.html for a full list of financial aid terms and definitions.