



# College Connections

## NEW CONNECTIONS FOR COLLEGE-BOUND STUDENTS

**T**he New York State Higher Education Services Corporation (HESC) recently launched its own Facebook page, *New York Student Financial Aid*. Facebook users can go to <http://www.facebook.com/pages/Albany-NY/New-York-Student-Financial-Aid/158487878772> and join the conversation about preparing for and going to college. Recent posts include links to Regents Review Live video study guides, financial aid calculators for TAP aid, information on the New York Higher Education Loan Program (NYHELPS), and specific scholarships, such as the NYS Aid to Native Americans. There's even a video of a rap, made by the Charta Squad of Williamsburgh Charter High

School in Brooklyn, with tips on taking the SATs.

The Commission on Independent Colleges and Universities (cicu) has set up a Facebook page for the New York Student Aid Alliance, where Facebook members interested in student aid programs such as TAP, HEOP, STEP/C-STEP, and Liberty Partnerships can connect with others who support them. For links to student success stories, news of developments that could affect college financial aid programs, and more information, go to [http://www.facebook.com/NYStudentAidAlliance?v=box\\_3#NYStudentAidAlliance?v=box\\_3](http://www.facebook.com/NYStudentAidAlliance?v=box_3#NYStudentAidAlliance?v=box_3).

To promote Student Financial Aid Awareness Month in

New York State (January 25 – February 25, 2010), HESC, with TurboTax and State Employee Federal Credit Union (SEFCU) is sponsoring a site, [StartHereGetThere.org](http://www.startheregetthere.org), that offers a tutorial on how to fill out the FAFSA, links to information about financial aid programs, and a guide to scheduled financial aid workshops and other events around the state. Other partners in this initiative include The Commission on Independent Colleges and Universities (cicu) and the New York State Financial Aid Administrators Association (NYSFAAA). Visit this interactive site at <http://www.startheregetthere.org/faam/index.html>.

## RESOURCES

### Federal Student Aid Information Center

- Toll-free number for questions about federal student aid:  
**1-800-4-FED-AID (1-800-433-3243)**
- TTY (for the hearing impaired): **1-800-730-8913**
- Toll number: **1-319-337-5665**
- E-Mail: [studentaid@ed.gov](mailto:studentaid@ed.gov)

### On the Web

- Student Aid on the Web:  
[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)
- College Preparation Checklist:  
[www.FederalStudentAid.ed.gov/collprep](http://www.FederalStudentAid.ed.gov/collprep)
- Funding Education Beyond High School: The Guide to Federal Student Aid:  
[www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide)
- Looking for Student Aid Without Getting Scammed:  
[www.FederalStudentAid.ed.gov/LSA](http://www.FederalStudentAid.ed.gov/LSA)
- Fact sheets on various topics:  
[www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs)
- PIN information and registration:  
[www.pin.ed.gov](http://www.pin.ed.gov)
- Early estimate of aid eligibility:  
[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)



<http://www.startheregetthere.org/faam/index.html>

## New York Student Aid Alliance Lobby Day 2010

The New York Student Aid Alliance Lobby Day will take place on February 9, 2010, from 10:30 am to 1:30 pm, at the Empire State Plaza in Albany. Students, parents, alumni, administrators, and faculty are all invited to this one-day event to let legislators know, in person, about the impact of proposed cuts to student aid. For more information, go to <http://www.facebook.com/event.php?eid=207377129163&index=1>.

Source: Counselors and Mentors Handbook On Federal Student Aid 2010-11, U.S. Department of Education

## FINANCIAL AID IN 2010

The new year has brought some welcome changes to the often complex and intimidating process of acquiring financial aid. Here's some good news for those worried about paying for college.

- **The FAFSA will be easier to fill out.** The federal government has eliminated some of the redundant questions on this form.
- **About 3 to 4 million Americans are eligible for a tax credit for tuition paid in 2009.** They may be able to reduce their tax debt by as much as \$2,500. Those who owe no taxes may be eligible for a check of up to \$1,000.
- **Federal need-based grants may be larger.** The maximum size of a Pell grant will increase by \$200 to a total of \$5,500 in the fall of 2010.
- **More students will get college work-study jobs.** Through additional funding, the federal government has increased funding to create about 200,000 more such jobs.
- **Student loans will be cheaper.** In September of 2010, the interest rate on subsidized Stafford loans drops from 5.6 percent to 4.5 percent.
- **Repaying a federal student loan will be easier.** The federal government's new Income Based Repayment Plan, for those who apply, can reduce payments on federal loans to less than 15 percent of the borrower's income.

Sources: Kim Clark, "How to Get Back \$2,500 in Tuition Money," U.S. News and World Report, May 5, 2009, <http://www.usnews.com/blogs/college-cash-101/2009/05/05/how-to-get-back-2500-in-tuition-money.html>

## 40 YEARS OF HEOP

**F**or 40 years, the Arthur O. Eve Higher Education Opportunity Program (HEOP) has helped thousands of New York State residents. Students who have the ability to complete college but require additional academic assistance and financial help in order to do so successfully are eligible for HEOP at private, independent colleges and universities (and for EOP at SUNY and SEEK and College Discovery at CUNY). HEOP students receive support services, including tutoring, counseling, and financial aid, and attend a rigorous pre-freshman summer program.

Over the years, HEOP has helped thousands of students acquire a college education with graduation

rates higher than their peers. More than 5,000 students participate in HEOP each year; 75% of them are African-American or Latino.

### To be eligible for HEOP, a student must:

- Have been a resident of NYS for one year preceding entry into HEOP
- Have a high school diploma or a NYS-approved equivalency diploma or its equivalent
- Be educationally disadvantaged
- Have the potential and motivation to

complete college

- Be economically disadvantaged
- If a transfer student, have been enrolled in an approved opportunity program
- Apply to a college or university that offers HEOP.

More information about HEOP is available at <http://www.highered.nysed.gov/kiap/collddev/HEOP/>

Celebrate  
35 YEARS OF  
TAP AND  
40 YEARS OF  
HEOP



## 35 YEARS OF TAP

Since 1975, the Tuition Assistance Program (TAP) grant, administered by New York State Higher Education Services Corporation (HESC), has helped eligible New York State residents pay for college. TAP award grants may range up to \$5,000; both full-time and part-time college students are eligible for TAP grants. Because TAP is a grant and not a loan, a student does not have to pay it back.

### To be eligible for TAP, a student must:

- Be a legal resident of New York State
- Be a U.S. citizen or eligible noncitizen
- Study at an approved postsecondary institution in New York State
- Be matriculated in an approved program of study and be in good academic standing
- Meet income eligibility limitations

To apply for TAP, a student should begin with the on-line FAFSA. After completing the FAFSA, the student should fill out an on-line TAP application by linking to it directly from the FAFSA Confirmation Page or by going to the quick link button, "Apply for TAP," on the HESC site. For more information, go to [http://www.hesc.com/content.nsf/SFC/3/About\\_TAP](http://www.hesc.com/content.nsf/SFC/3/About_TAP).

Sources: [http://www.hesc.com/content.nsf/SFC/3/Apply\\_for\\_TAP](http://www.hesc.com/content.nsf/SFC/3/Apply_for_TAP); [http://www.hesc.com/content.nsf/SFC/3/Award\\_Amounts](http://www.hesc.com/content.nsf/SFC/3/Award_Amounts) and [Income Limits: http://www.hesc.com/content.nsf/SFC/3/Frequently\\_Asked\\_Questions\\_TAP](http://www.hesc.com/content.nsf/SFC/3/Frequently_Asked_Questions_TAP)

## The Free Application for Federal Student Aid (FAFSA)

Any student planning to attend college in the fall of 2010 should complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1, estimating his or her family income as accurately as possible even if income tax returns haven't yet been filed; corrections can be made later on in the process. Although it is possible to complete a FAFSA on paper, students are encouraged to file on-line because:

- on-line filing is faster
- error detectors built into the form reduce chances of a rejected application
- the application can be processed in three to five days, compared to two to four weeks with a paper FAFSA

### Students filing the FAFSA will be considered for:

- Grants and scholarships from private colleges and universities
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study (FWS)
- Academic Competitiveness Grant (ACG)
- National SMART Grant
- TEACH Grant
- Job programs from private colleges and universities

- Federal Perkins Loan
  - Federal Stafford Loan
- To complete the FAFSA, you'll need to have available the following:**
- Your Social Security number
  - Your driver's license (if you have one)
  - Your 2009 W-2 forms and any other records of money earned
  - Your 2009 Federal Income Tax return (and a spouse's, if you are married)
  - Your parents' 2009 Federal Income Tax return (if you are a dependent student)
  - Your 2009 untaxed income records (these may include veterans benefits, child support, or worker's compensation)
  - Your current bank statements
  - Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
  - Your alien registration or permanent resident card (if not a U.S. citizen)

Be sure to keep track of all deadlines for filing financial aid applications. Your state and the colleges you are applying to may have deadlines that differ from federal deadlines.

Sources: *Affording College 2009-2010; Your College Search 2009; Free Application for Federal Student Aid*, <http://www.fafsa.ed.gov/>.

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