

New York State programs make college possible.

Did you know that here in New York State you have more access to a college education than students in most states and nations? In your own New York backyard, there are literally hundreds of colleges to choose – for a two-year degree through graduate school – and each one is unique in size, academics, location, and mission.

Of course, finding the right campus, one that meets your academic interests and the type of career preparation you seek, is only one piece of the puzzle. An equally important element in the discussion about where to go to college will include a look at how to meet college costs. Nearly 8 in 10 students attending college today receive some form of financial assistance to help pay for their college education.

This brochure outlines the most important financial resources – from the state, federal government, and colleges – that every student in New York State should explore to help pay for college.

- Grants and scholarships from colleges and universities
- Tuition Assistance Program (TAP)
- TAP for Part-time students and Aid for Part-time Study (APTS)
- New York State 529 College Savings Program
- Federal and New York State tax deduction or credit for tuition costs
- Opportunity Programs (HEOP, EOP, SEEK, CD)
- Tuition aid for eligible veterans, their children, military and National Guard personnel
- Specialized New York State scholarships and loan forgiveness programs for certain professions
- Federal grant and loan programs for students and parents



According to the U.S. Census Bureau, workers with a bachelor's degree earn more than \$27,000 more on average (nearly double) than workers with a high school diploma.

Source: U.S. Census Bureau *Educational Attainment in the United States, 2009*

Answers to your questions.

Q: New York State is home to a great number of colleges and universities, including the largest concentration of private not-for-profit colleges in the world. With so many to choose from, how do I start looking for the one that's right for me?

A: Start with overview booklets such as *Your College Search* to find out which colleges and universities offer the kinds of programs that might interest you. Follow up with a visit to your school's guidance or college and career office, or local public library, where you'll find even more information about individual colleges and what they offer. The Internet is also a good source of information. For quick profiles of the 100+ private not-for-profit colleges and universities in the state, with links to each, visit www.nycolleges.org.

Q: A college education is expensive. How can I ever afford it?

A: Most students at colleges and universities receive financial assistance to meet college costs. New York's private colleges and universities provide students with more than \$2.85 billion in financial aid every year. Programs for New York State residents, such as the Tuition Assistance Program (TAP), the Higher Education Opportunity Program (HEOP), loan forgiveness programs for those entering certain professions, New York State income tax tuition deduction and credit, along with various other federal grant and loan programs have made college affordable to millions of students. Consider a college education a wise investment in yourself and your future. Individuals who earn a bachelor's degree can expect to earn about 61% more over their working life than the typical high school graduate earns over the same period.

Q: I didn't pay much attention to schoolwork, thinking I'd never go to college anyway. Is it too late for me?

A: It's never too late for college. There are colleges to serve every student. Some will consider your life experience as well as your grades, or will admit part-time students. Consider taking one course in a subject that interests you, and then work hard to get a good grade in that course. A college education can be for anyone at any time in their life.

Q: I'm not sure what I want to do. Does that mean that maybe college isn't for me?

A: Not at all. No matter what you do later on, a college education will enrich your life and give you a firm foundation on which to build. In fact, today, 21 of the 30 fastest growing jobs require higher education.

Be informed.

For information about colleges and programs to help meet college costs, visit your school's guidance or college and career information office; visit your local library's college and career display; and talk with community organizations and businesses in your area about scholarships for students. Other sources of information:

For information about Regents exams, New York State learning standards, and for homework help, careers, college resources, and much more:

New York State Education Department:
<http://usny.nysed.gov/parents/>

New York State Public Libraries:
www.nysl.nysed.gov/libdev/libspublibs/index.html

New York State Department of Labor:
www.nycareerzone.org

New York State Higher Education Services Corporation (HESC):
www.hesc.org

New York State 529 College Savings Program:
www.nysaves.org

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Make college part of your future.

These New York State programs* help students meet higher education expenses:

- The Tuition Assistance Program (TAP) provides up to \$5,000 a year for eligible students from New York State who plan to attend a private college or university in the state, and up to the cost of tuition at a state public college.
- The Part-Time TAP program provides aid to students enrolled part-time.
- Aid for Part-time Study (APTS) awards up to \$2,000 per year for part-time undergraduate study at participating institutions.
- New York State's 529 College Savings Program allows families saving for college expenses to earn interest on those savings tax free.
- New York State offers a tax credit or itemized deduction for qualifying undergraduate expenses – up to \$10,000.
- "Opportunity Programs" such as the Higher Education Opportunity Program (HEOP) provide financial aid, academic tutoring, and educational counseling to academically and economically disadvantaged students.
- Tuition aid programs for eligible veterans, their children, and military personnel include: Military Service Recognition Scholarship (MSRS); National Guard Recruitment Incentive and Retention Program; Regents Awards for Children of Deceased and Disabled Veterans; and Vietnam/Persian Gulf/Afghanistan Veteran Tuition Awards. The new Post-9/11 GI Bill is also available to help with college costs.
- Specialized New York State scholarship programs are available for: academic achievement; for students training for specific professions; for families of deceased firefighters, volunteer firefighters, police officers, peace officers, and emergency service workers; for families of victims of the World Trade Center, Flight 587 and Flight 3407 tragedies; and for Native Americans.
- Education loan forgiveness programs are available for certain high-need professions.

*Information as of April 30, 2010.



More resources:

www.nycolleges.org

- A comprehensive Web site on New York's 100+ private colleges and universities, admission, and financial aid
- Free *Affording College and Your College Search* publications, sponsored by the Commission on Independent Colleges and Universities; Spanish editions also available

www.pin.ed.gov

- For electronic Federal Student Aid applications

www.fafsa.ed.gov

- Free Application for Federal Student Aid (FAFSA) online

www.studentaid.ed.gov

- Federal Student Aid Information Center

www.gibill.va.gov

- Information on federal aid programs for veterans



Steps to college.

Look Ahead. Set Goals.

- Think about your interests. What's important to you? Set personal goals.
- Find out what education and degrees are required for the career fields that interest you. Talk with friends, family and school counselors about careers and your long-term goals.
- Take the most challenging high school courses you can to be sure that you are preparing to meet college admission and degree interest requirements.
- Research and visit different types of colleges. What matters most to you? Location? Size? Distance from home? Make a short list of the campuses that best fit your interests, abilities, and needs.

Apply for Admission and Financial Aid.

- Early in your senior year, request applications for admission from colleges, or find them online. Complete your applications with care. Be sure to meet the deadlines.
 - Check with the college's financial aid office to ask which forms other than the Free Application for Federal Student Aid (FAFSA) you need to file. Complete the FAFSA online (www.fafsa.ed.gov) or by mail as soon as possible after January 1 of your high school senior year. File all forms as early as allowed to ensure that you're considered for all available funding. Visit www.hesc.org for information on the Tuition Assistance Program (TAP) and other state grant and scholarship programs.
 - In the spring, you'll receive financial aid "awards" or "packages" from the colleges that have offered you admission. Review and compare your awards. Follow the colleges' instructions to accept or reject the offers of admission and financial aid, usually by May 1.
 - You must apply to renew your financial aid each year – on time – or risk losing it. Check your college's deadlines.
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