

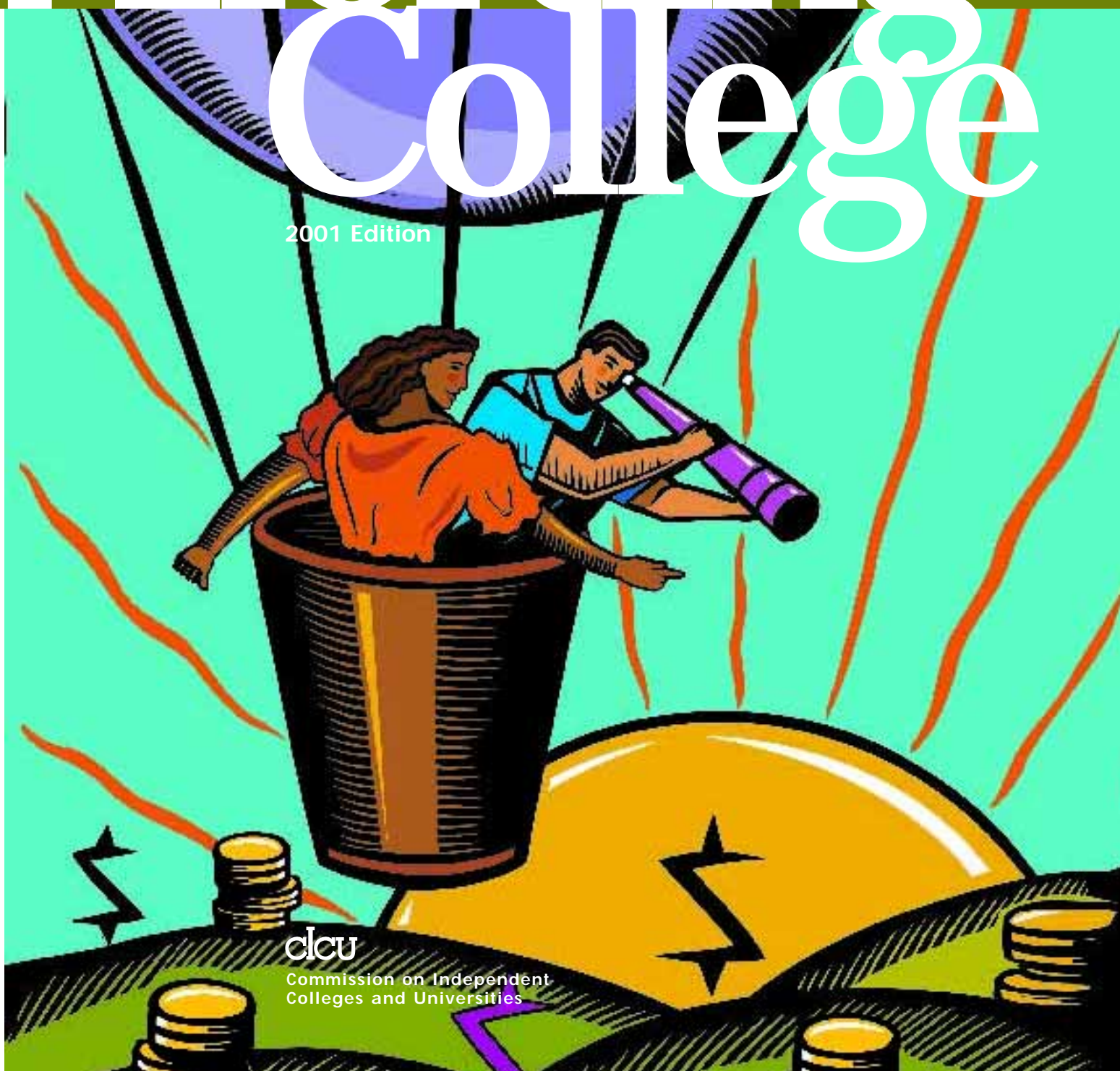
Financial Aid

New York's 100+ Private Colleges and Universities

Internet Resources

Affording College

2001 Edition



clcu

Commission on Independent
Colleges and Universities

Getting Started



Choosing a College

Deciding where to go to college is a big decision - perhaps one of the most important of your life. Don't let "sticker" price stop you from considering colleges that may be right for you. The majority of students receive aid to help with college costs. Use this handbook for the "how to's" of financial aid and your college search.

Financial Aid

Let's start with the question most people ask: How can I afford a private college education? The answer is that if you need financial aid to help meet college costs, you are very likely to receive it. Apply and meet the deadlines. Review the aid process, step by step: pages 3 - 8.

Internet Resources

Many financial aid forms are available online. Turn to this section to learn where to go on the Web for answers to your financial aid and college search questions: page 9.

Campus Directory

From phone numbers to Web addresses, this directory puts New York's 100+ private colleges and universities at your fingertips: pages 10 - 14.

Calendar

If you don't have an organized plan for your college search, make one now. Be sure you leave enough time to meet the deadlines for your applications for admission and financial aid. Consult the Calendar as you map out a strategy: page 15.

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Note: While we make every effort to ensure accuracy, always verify information with the colleges directly.

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How to Apply for Financial Aid

Step 1

Check with each college's financial aid office to determine which forms you need to file. Don't wait to be accepted to a college before filing an application for financial aid. File early to ensure that you're considered for all available funding. The most important forms are:

- **FAFSA (Free Application for Federal Student Aid)** - Everyone applying for federal and most other financial aid must complete this form.
- **NYS Express TAP grant and scholarship application (ETA)** - NYS residents attending a college in NYS use this free form with the FAFSA to apply for a TAP grant and to request payment for certain NYS scholarship awards. See pages 6 - 7.
- **PROFILE** - Some colleges may ask you to file this form to be considered for college-funded aid (the college's own grants and scholarships). There is a fee for filing this form.
- **College-specific financial aid application** - Some colleges may ask you to complete their own financial aid application to be considered for their own college-funded grants, scholarships and loans.

The FAFSA and the PROFILE forms are available in your guidance office or on the Internet (see page 9 for the Web addresses). Request the college's own financial aid application, if required. See pages 12 - 14 for college addresses and phone numbers. Follow each college's filing requirements and deadlines.

Step 2

Complete and mail the FAFSA as soon as possible after January 1 of your high school senior year. If your family hasn't yet completed 2001 income tax returns, estimate your family's income as accurately as possible. You'll have the opportunity to make corrections later in the process. If you're a NYS resident applying to colleges in the state, make sure you include a New York college on your FAFSA to begin application for a NYS TAP grant. Complete any other financial aid forms required by the colleges. Meet all deadlines. Keep a copy of all the forms you file.

By filing the FAFSA, you will be considered for:

- Grants and scholarships from private colleges and universities (some colleges may require an additional form)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Stafford Loan or Federal Direct Loan
- Loan programs from private colleges and universities

Step 3

You'll receive your Federal Student Aid Report (SAR) approximately 30 days after submitting your FAFSA. Review your SAR's information. Follow the directions to correct any misinformation.

Step 4

In the spring (usually March or April), you'll receive financial aid "awards" or "packages" from the colleges that have offered you admission, each with a different combination of grants, scholarships, work-study and loans to help you with college costs.



Step 5

Review your financial aid award letters and determine your net costs. Follow the colleges' instructions to accept or reject the offers of admission and financial aid, usually by May 1. Then, follow up with your chosen college on all your financial aid. In particular:

- Follow up on your loans. Check with your college financial aid office for their student and parent loan application procedures. Know what you are borrowing and the repayment terms.
- NYS students attending college in NYS: Follow up on your NYS Tuition Assistance Program (TAP) grant. Review, and if necessary, correct the data on your Express TAP Application (ETA) sent to you by NYSHESC (see pages 6 - 7).

Note: 2001-02 process as of August 2001. Check with your high school counselor or college financial aid office for updates.

After You File Your Financial Aid Forms



$$\begin{aligned}
 & \$ \text{ Annual College Cost} \\
 & - \$ \text{ Your Family's} \\
 & \quad \text{Expected} \\
 & \quad \text{Contribution (EFC)} \\
 \hline
 & = \$ \text{ Your Financial Need}
 \end{aligned}$$

The information you supply on your Free Application for Federal Student Aid (FAFSA) is analyzed using a federal formula to assess your family's financial situation. The analysis will estimate how much you (Student Contribution) and your parent(s) (Parent Contribution) can reasonably contribute toward college costs for the year. This is known as the Expected Family Contribution (EFC).

The colleges you list on your FAFSA will receive your EFC analysis and will put together a "financial aid package" to help you meet your financial need. Financial need is the difference between a college's annual cost (tuition, fees, room, board, books and supplies, plus an allowance for personal expenses and transportation) and your expected family contribution. Your packages might include a combination of grants, scholarships, loans and work-study.

You should always apply for aid. Even if you think you're not eligible or did not receive aid for a previous year, apply. Financial aid programs and family situations often change. Don't limit your choices.

Facts about the Expected Family Contribution (EFC)

- For federal financial aid, your EFC is calculated in the same way at each college and will not change regardless of the price of the college you choose.
- The Parent Contribution for federal financial aid is calculated using a national formula that considers income, taxes paid, family size, savings, certain assets, certain debts, number of children in college and age of parent(s).
- In most cases, the majority of the EFC comes from your income rather than assets; approximately 2% to 6% of a family's net worth is considered in the calculation.
- The Parent Contribution is roughly divided by the number of children attending college at least half time.
- Colleges may consider special financial hardships. Document extraordinary circumstances that affect your family's ability to contribute and submit a written request directly to the financial aid office.

Sample Parent Contribution for College Costs (Calculated from the FAFSA)

Net worth (assets minus what is owed against these assets; home equity is not considered)	Up to \$42,400		\$60,000	
	5 with one in college	5 with two in college	5 with one in college	5 with two in college
Total income before taxes				
\$0 - 28,000	\$ 0	\$ 121	\$ 36	\$ 259
38,000	1,241	861	1,518	1,000
48,000	2,752	1,655	3,067	1,838
58,000	4,723	2,770	5,168	3,022
68,000	7,387	4,208	7,979	4,505
78,000	9,994	5,512	10,586	5,808
88,000	12,840	6,935	13,432	7,231
98,000	15,686	8,358	16,278	8,654

Based on 2001-02 federal methodology; parent age 45; family of five; one parent working.

Colleges and Your Financial Aid Packages

When you apply for financial aid each college will put together a financial aid “package” or “award” to help you cover all or part of the cost of attendance (tuition, fees, room and board, books, transportation, personal expenses). The composition of your financial aid packages will depend primarily on your calculated financial need. Your academic standing and other achievements may influence the size and composition of your package.

Most private colleges begin mailing financial aid awards in the spring. Every package will be different.

You must choose the college you will attend and accept its offer by the stated deadline. Notify all the colleges to which you applied of your final decision.

The sample financial aid packages below show different college costs and family income ranges. While these sample packages cover all of the student’s financial need, this does not always occur and will vary from college to college. If a financial aid package does not meet all of your need, your family may wish to consider alternatives such as those described on page 8.



Sample College Financial Aid Packages (estimated)

Read down each column for different family financial circumstances and college choices.

<i>Family's Situation (5 Different Families)</i>					
Parent Income	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000
Number of Family Members	5	5	5	5	5
Number of Children in College	One	One	One	One	Two
Family's College Choice					
Annual College Cost (includes tuition, room, board, books, transportation, personal expenses)	\$30,000	\$13,000	\$20,000	\$25,000	\$25,000
<i>Expected Family Contribution from FAFSA Data</i>					
Parent Contribution	\$ 55	\$1,537	\$5,202	\$10,563	\$8,642
+ Student Contribution	+ 900	+ 900	+ 900	+ 900	+ 900
Family's EFC	\$ 955	\$2,437	\$6,102	\$11,463	\$9,542*
<i>Annual College Cost Less Family's EFC</i>					
Family's Need	\$29,045	\$10,563	\$13,898	\$13,537	\$15,458
<i>Financial Aid Packages to Help Meet Family's Need</i>					
Grant from the Private College	\$15,000	\$2,000	\$8,000	\$10,000	\$10,000
NYS TAP Grant	4,420	3,300	900	325	-
Federal Pell Grant	3,700	2,200	-	-	-
Federal SEOG Grant	2,000	300	-	-	-
Federal Work-Study	1,675	513	1,973	587	1,333
Federal Perkins Loan	2,250	2,250	400	-	1,500
Federal Stafford or Direct Loan	-	-	2,625	2,625	2,625
Total Financial Aid Package	\$29,045	\$10,563	\$13,898	\$13,537	\$15,458

* Contribution per child.

NOTE: NYS TAP grant awards and federal program award amounts are based on 2001-02 schedules.

Financial Aid Programs

Major sources of aid



Grants and scholarships are funds you do not have to repay. They are available from colleges, your state, the federal government, professional and service organizations, and private foundations. Some grants are based on your financial need while others are awarded for academic merit, a specific career goal or group affiliation.

Work-Study programs provide opportunities to earn money while you're in college by working part time on campus or in the community.

Educational loans for college costs may be made to you and/or your parents. This aid must be repaid, usually with interest. Loans are sponsored by the federal government, many private colleges, and banks.

Alternatives for parents and students include interest-free tuition payment plans, low-interest loans, lines of credit, tuition tax deductions and credits.

Grants and scholarships

Grants and scholarships from NYS private colleges and universities = \$1.6 billion

- Aid from a college may range from \$500 to \$15,000 or more, per year, covering part or all of your tuition, fees and related costs. Eligibility is determined primarily by financial need as calculated from the financial aid forms you completed (need-based awards). Colleges may also take into account academic achievement, or talent in athletics, music or other fields (merit awards).
- To be considered for aid from many private colleges and universities, you'll be asked to file the FAFSA. An additional college financial aid application or the PROFILE may also be required for the college's own grants and scholarships. Check with each college's financial aid office to determine which forms are required. See pages 12 - 14 for college addresses and phone numbers. File all forms as soon as possible after January 1.

Federal Pell Grants at NYS private colleges and universities = \$198 million

- Pell Grants are awarded to undergraduate students enrolled full or part time in a degree or approved certificate program. In 2001-02, Pell Grant awards range from \$400 up to \$3,750 per year.
- Eligibility for Pell is based on financial need determined by total income, net worth (excluding home and family farm equity), family size and the number of children in college. To apply, file the FAFSA.

NYS Tuition Assistance Program (TAP) grants at private colleges and universities = \$253 million

- TAP is a grant program for NYS residents attending a NYS college full time. In 2001-02, awards for first-time freshmen at private colleges and universities range from \$275 to \$5,000 per year for up to four years (five years for certain programs).

Pell Grant Program Awards

Parent income before taxes	A family of 5 one wage earner		A family of 5 two wage earners or a single parent household	
	One in college	Two in college	One in college	Two in college
\$0 to 28,000	\$3,750	\$3,600	\$3,750	\$3,750
35,000	3,000	3,100	3,600	3,400
40,000	2,200	2,700	2,900	3,100
45,000	1,500	2,400	2,100	2,700
50,000	700	1,900	1,400	2,300
55,000	-	1,400	500	1,800
60,000	-	700	-	1,300
65,000	-	-	-	600

NOTE: Awards are based on 2001-02 Pell Grant award schedule.

Financial Aid Programs

- Eligibility for TAP is based on NYS net taxable income. The chart below shows federal adjusted gross income minus NYS exemptions and standard deductions. However, if you itemize your deductions, your estimated NYS taxable income will be lower and your TAP award will be higher.
- To apply for TAP, you must first file the FAFSA. If you list a NYS college or university on your FAFSA, New York State Higher Education Services Corporation (NYSHESC) will send you a pre-printed NYS Express TAP application (ETA). Review the data printed on your ETA and, after you decide which college in NYS you will attend, sign and return your corrected ETA to NYSHESC. If you have questions about TAP, call 1-888-NYSHESC.

Federal Supplemental Educational Opportunity Grants (FSEOG)

- Funded jointly by the federal government and the colleges, FSEOG awards range up to \$4,000 per year to full- or part-time enrolled undergraduate students with financial need. Colleges select recipients and determine award amounts based on the FSEOG funds available at their college. Priority is given to needy students who are Pell Grant recipients. To apply, file the FAFSA.

Tuition Assistance Program (TAP) Awards

Parent income before taxes	Estimated NYS net taxable income	TAP awards at NYS private colleges and universities
\$0-23,000	\$ 7,000 (or less)	\$5,000
25,000	9,000	4,860
35,000	19,000	3,900
45,000	29,000	2,700
55,000	39,000	1,500
60,000	44,000	900
65,000	49,000	425
75,000	59,000	425
85,000	69,000	325
96,000	80,000	275

NOTE: Based on 2001-02 dependent undergraduate TAP award schedule; family of 5 with one child in college.

Higher Education Opportunity Program (HEOP)

- HEOP is a comprehensive program for academically and economically disadvantaged NYS students. It provides financial aid to cover the majority of college costs, academic tutoring and educational counseling. For information, contact the college's admission or HEOP office. See pages 12 - 14 for college addresses and phone numbers or visit www.nycolleges.org.

Scholarships from private sources

- Grants and scholarships are available from many community organizations, businesses, corporations, unions and churches. Check with your school counselor, public library, employer, Chamber of Commerce, union, church, community and special-interest organizations.

Other scholarship programs for New York State residents

(Find more information at www.hesc.com.)

- Aid for Part-time Study (APTS): contact your college.
- Aid to Native Americans Award: 1-518-474-0537
- Memorial Scholarship for Families of Deceased Police Officers, Peace Officers and Firefighters: 1-888-NYSHESC
- New York Lottery Leaders of Tomorrow Scholarship: contact your guidance office.

- Regents Award for Child of Deceased or Disabled Veteran (CV): 1-888-NYSHESC
- Regents Professional Opportunity Scholarship: contact your guidance office.
- Robert C. Byrd Honors Scholarship Program: contact your guidance office.
- Scholarships for Academic Excellence: contact your guidance office.
- Vietnam Veterans/Persian Gulf Veterans Tuition Award (VVTA/PGVTA): 1-888-NYSHESC

Work-Study

Federal College Work-Study Program (FCWS)

- Eligibility is based on financial need. Students usually work 10 to 15 hours per week. To apply, file the FAFSA.

Job programs from private colleges and universities

- Check with the college's financial aid office for on-campus job availability.

Student loans

Federal Stafford loans - subsidized and unsubsidized

- Stafford loans are federally-guaranteed, low-interest loans. Loan limits for undergraduates: freshmen = \$2,625; sophomores = \$3,500; juniors and seniors, and fifth-year undergraduates = \$5,500. Graduate students may borrow up to \$8,500 per year in subsidized loans plus \$10,000 per year in unsubsidized loans. To apply, all students must first file the FAFSA. Check with your college for its application procedures.

- *Subsidized Stafford loan:* Eligibility is based on your financial need as calculated from information you provide on your FAFSA. There is no income cutoff as long as you demonstrate need. The federal government pays the interest on the loan while you're in college. You begin repayment six months after you're no longer enrolled at least half time.

Continued on page 8.

Financial Aid Programs

Student loans

Federal Stafford loans - subsidized and unsubsidized

Continued from page 7.

- **Unsubsidized Stafford loan:** Eligibility is not based on financial need. You are responsible for paying the interest charges on the loan. Interest begins to accrue immediately. Repayment on the principal and interest begins six months after you're no longer enrolled at least half time. However, you may begin to pay on the interest and/or principal sooner.

Federal Direct loans

- Direct loans are available only at certain colleges as an alternative to Federal Stafford and Federal Parent Loans (FPLUS). These loans have the same borrowing amounts, qualifying requirements and interest rates as Federal Stafford loans (see above) and FPLUS (see below). If your college participates in the Direct Loan Program, it will notify you of application procedures.

Federal Perkins loans

- Undergraduates may borrow up to \$4,000 per year; up to \$20,000 total for undergraduate study. Graduate/professional students may borrow up to \$6,000 per year. The maximum total for all years of study is \$40,000. The federal government pays the fixed 5% interest until you begin repayment which begins nine months after you're no longer enrolled at least halftime, with up to ten years to repay. Exceptional financial need and the availability of funds determine eligibility. To apply, file the FAFSA.

Alternatives for parents and students

Federal Parent Loans for Undergraduate Students (FPLUS)

- Parents and/or stepparents may borrow up to the cost of attendance, less other financial aid, each year for each undergraduate dependent child. Eligibility is not based on need. FPLUS loans can be used to meet the calculated family contribution. The interest rate is variable, currently capped at 9%. Parents may have up to 10 years to repay. Interest paid may be tax deductible. For information, complete the enclosed lender postcards or check with the college.

Alternative loans

- Many lenders offer alternative loans to help families pay for college. These loans offer competitive interest rates and varying, flexible repayment terms. For information, complete the enclosed lender postcards, or check with your college financial aid office.

Loan programs from private colleges and universities

- For information, check the college's catalogue or contact the financial aid office.

Home equity loans or line of credit

- These methods of financing an education offered by many banks enable parents to access the equity in their home. When used for educational purposes, there may be significant tax advantages. Consult your tax advisor.

Interest-free monthly payment plans

- Interest-free, insured, monthly installment plans are available at many colleges for payment of tuition, fees, room and board and other expenses. Generally, 10- or 12-month payment options are available at no interest. Check with the college.

AmeriCorps

- AmeriCorps is a federal volunteer program; participants serve for one year. At the completion of service, full-time participants receive a \$4,725 education award (\$2,362 for part-time service). The voucher may be used to pay off qualified student loans or pay for future education expenses at qualified schools. For more information call 1-800-942-2677, or visit www.americorps.org.

Federal incentive programs for higher education

- Visit www.ed.gov/inits/hope or consult your tax advisor for more information about: the Hope Scholarship (tax credit), the Lifetime Learning Credit (tax credit), the Student Loan Interest Deduction (tax deduction), education savings accounts (tax free), IRA withdrawals, employer-provided educational benefits, community service loan forgiveness, and expanded benefits for pre-paid tuition plans.

New York State college tuition tax credit/deductions

- NEW for NYS taxpayers! A refundable credit or an itemized deduction for a percentage of qualifying undergraduate tuition expenses (\$10,000 maximum) will phase in as follows: up to \$2,500 in tax year 2001; \$5,000 in 2002; \$7,500 in 2003; and \$10,000 in 2004 and thereafter. Consult your tax advisor or www.hesc.org/college_tuition_tax_credit.html.

New York's College Savings Program

- A college savings program for students (need not be a NYS resident, although NYS taxpayers may deduct their contributions to the fund, up to \$5,000 per year, from NYS net taxable income). Savings may be used to meet college costs at any eligible college or university in the U.S. and some foreign institutions. For information, call 1-877-NYSAVES or www.nysaves.org.

Internet Resources

Start your Internet search at www.nycolleges.org

- Link to important financial aid forms.
- Visit the online Campus Profiles to learn where campuses are located and link to their web sites.
- Find out which colleges offer what you want to study. You have more than 500 academic programs to choose from!
- Check out the Open House dates and events to plan your campus visits.
- Use the easy-to-complete online Request for College Information Form to ask for more admission and financial aid information from the colleges.

More important resources

Financial aid forms

- Free Application for Federal Student Aid (FAFSA) Online:
www.fafsa.ed.gov
- PROFILE form:
www.collegeboard.com

Financial aid information

- Federal Student Aid Information Center:
1-800-4FED-AID
www.ed.gov/offices/OSFAP/Students
www.ed.gov/prog_info/SFA/StudentGuide
- NYS College Aid Awareness Network - "Ask the Expert." From January 7 - March 1 e-mail your questions about financial aid to:
finaid@nysfaaa.org
www.nysfaaa.org

- NYS Higher Education Services Corporation. For more information on the Express TAP application (ETA) and NYS grants and scholarships:
1-888-NYSHESC
www.hesc.org
- Comprehensive information about financial aid with aid estimators:
www.finaid.org
- Information about federal incentive programs for higher education:
www.ed.gov/inits/hope
- NYS college tuition tax credit/ deductions:
www.hesc.org

Planning for college

- New York's 100+ private colleges and universities' admissions and financial aid information web site:
www.nycolleges.org
- Helpful links and information on books, web sites, and brochures recommended by admissions and financial aid professionals:
www.collegeispossible.org
- A good resource for college planning and financial aid information:
www.mapping-your-future.org
- Project EASI, a U.S. Department of Education initiative offering helpful online information relating to higher education:
<http://easi.ed.gov>

Information about paying for college

- Charter One Bank:
www.charterone.com/pf
- Key Education Resources:
www.Key.com/educate



Questions to ask the college

- Which forms are required to be considered for all forms of aid?
- What are your requirements for merit aid? For need-based aid?
- What are the application deadlines?
- Are there state programs I should know about?
- When will you notify me of my aid eligibility?

Campus Directory



More than 100 private colleges and universities

Colleges are listed alphabetically in each region of the state by Name of College, City in which it is located. Graduate-only campuses (those that only offer post-baccalaureate degrees) are indicated by (G).

Western

1. Alfred University, *Alfred*
2. Canisius College, *Buffalo*
3. Daemen College, *Amherst*
4. D'Youville College, *Buffalo*
5. Hilbert College, *Hamburg*
6. Houghton College, *Houghton*
7. Medaille College, *Buffalo*
8. Niagara University, *Niagara University*
9. St. Bonaventure University, *St. Bonaventure*
10. Trocaire College, *Buffalo*
11. Villa Maria College of Buffalo, *Buffalo*

Greater Rochester

1. Hobart and William Smith Colleges, *Geneva*
2. Keuka College, *Keuka Park*
3. Nazareth College of Rochester, *Rochester*
4. Roberts Wesleyan College, *Rochester*
5. Rochester Institute of Technology, *Rochester*
6. St. John Fisher College, *Rochester*
7. University of Rochester and Eastman School of Music, *Rochester*

Central

1. Cazenovia College, *Cazenovia*
2. Colgate University, *Hamilton*
3. Cornell University, *Ithaca*
4. Elmira College, *Elmira*
5. Hamilton College, *Clinton*
6. Hartwick College, *Oneonta*
7. Ithaca College, *Ithaca*
8. Le Moyne College, *Syracuse*
9. New York Chiropractic College (G), *Seneca Falls*
10. St. Elizabeth College of Nursing, *Utica*
11. St. Joseph's Hospital School of Nursing, *Syracuse*
12. Syracuse University, *Syracuse*
13. Utica College of Syracuse University, *Utica*
14. Wells College, *Aurora*

Northern

1. Clarkson University, *Potsdam*
2. Paul Smith's College, *Paul Smiths*
3. St. Lawrence University, *Canton*
4. Wadham's Hall, *Ogdensburg*

Capital District

1. Albany College of Pharmacy, *Albany*
2. Albany Law School (G), *Albany*
3. Albany Medical College (G), *Albany*
4. The College of Saint Rose, *Albany*
5. Excelsior College, *Albany*
6. Maria College, *Albany*
7. Rensselaer Polytechnic Institute, *Troy*
8. The Sage Colleges/Russell Sage College, and Sage Graduate School (G), *Troy*
9. The Sage Colleges/Sage Junior College of Albany, and Sage Evening College, *Albany*
10. Siena College, *Loudonville*
11. Skidmore College, *Saratoga Springs*
12. Union College, *Schenectady*

Hudson Valley

1. Bard College, *Annandale-on-Hudson*
2. Cochran School of Nursing, *Yonkers*
3. The College of New Rochelle, *New Rochelle*
4. The College of New Rochelle/School of New Resources, *New Rochelle*
5. Concordia College, *Bronxville*
6. The Culinary Institute of America, *Hyde Park*
7. Dominican College, *Orangeburg*
8. Fordham Graduate Center at Tarrytown (G), *Tarrytown*
9. Iona College, *New Rochelle*
10. Iona College/Rockland Center (G), *Orangeburg*
11. Long Island University/Rockland Campus (G), *Orangeburg*
12. Long Island University/Westchester Campus (G), *Purchase*
13. Manhattanville College, *Purchase*
14. Marist College, *Poughkeepsie*
15. Marymount College, *Tarrytown*
16. Mercy College/Dobbs Ferry Campus (main campus), *Dobbs Ferry*
17. Mercy College/White Plains Campus, *White Plains*
18. Mercy College/Yorktown Campus, *Yorktown Heights*
19. Mount Saint Mary College, *Newburgh*
20. New York Medical College (G), *Valhalla*
21. New York University/Ehrenkranz School of Social Work at St. Thomas Aquinas College (G), *Sparkill*
22. New York University/Stern School of Business at Manhattanville College (G), *Purchase*
23. Nyack College and Alliance Theological Seminary, *Nyack*
24. Pace University/Pleasantville-Briarcliff, *Pleasantville*

25. Pace University/Lubin Graduate Center (G), *White Plains*
26. Pace University/White Plains Campus School of Law (G), *White Plains*
27. Polytechnic University/Westchester Graduate Center (G), *Hawthorne*
28. Sarah Lawrence College, *Bronxville*
29. St. Thomas Aquinas College, *Sparkill*
30. Vassar College, *Poughkeepsie*

New York City (The 5 Boroughs)

Bronx

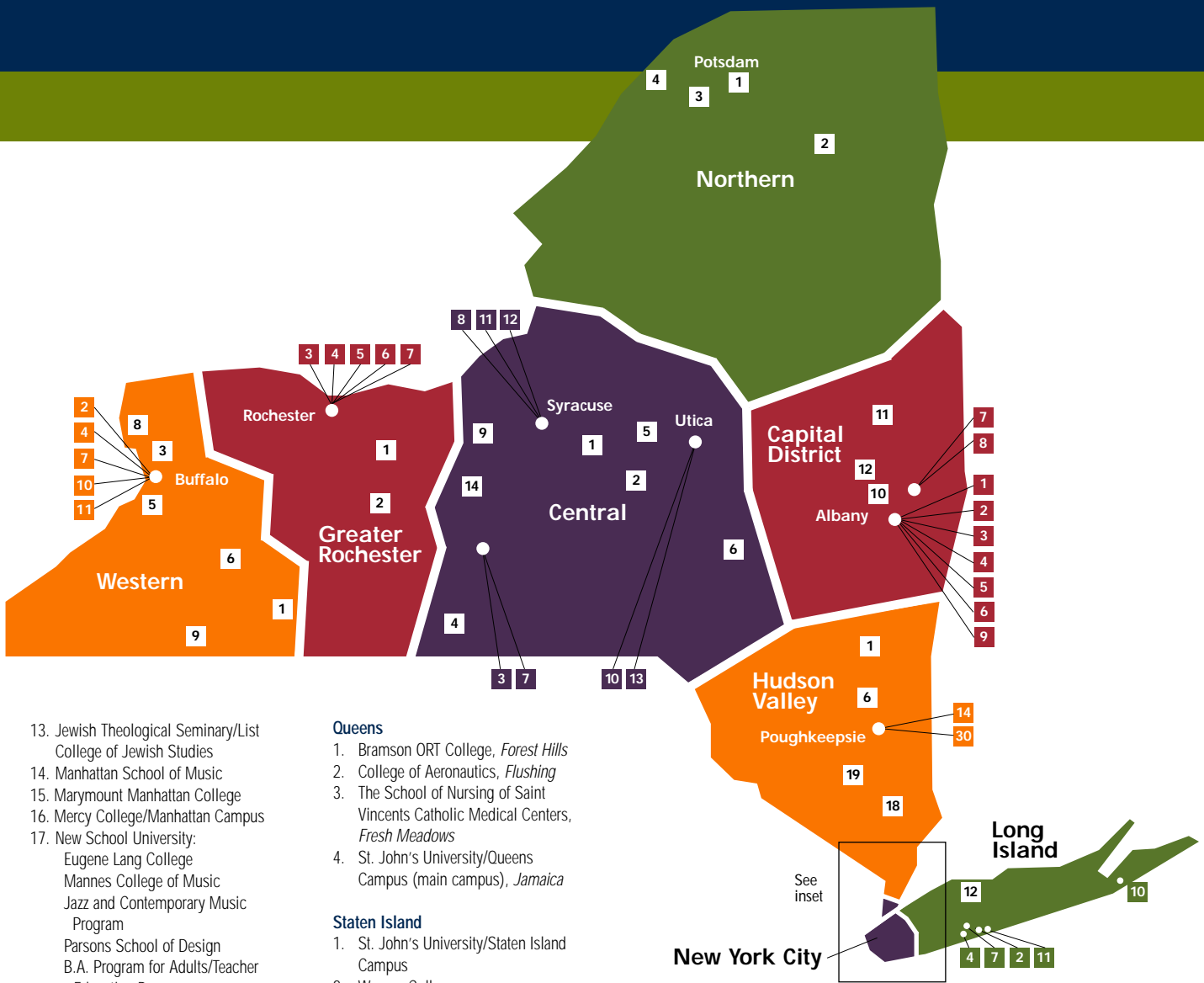
1. College of Mount Saint Vincent, *Riverdale*
2. The College of New Rochelle/School of New Resources/Co-op City
3. The College of New Rochelle/School of New Resources/John Cardinal O'Connor Campus
4. Fordham University
5. Manhattan College, *Riverdale*
6. Mercy College/Bronx Campus

Brooklyn

1. Boricua College/Brooklyn Campus
2. The College of New Rochelle/School of New Resources/Brooklyn Campus
3. Institute of Design and Construction
4. Long Island College Hospital School of Nursing
5. Long Island University/Brooklyn Campus
6. Polytechnic University/Brooklyn-MetroTech Campus
7. Pratt Institute
8. St. Francis College, *Brooklyn Heights*
9. St. Joseph's College/Brooklyn Campus
10. Touro College/Brooklyn Site

Manhattan

1. American Academy McAllister Institute
2. Audrey Cohen College
3. Bank Street College of Education (G)
4. Barnard College
5. Boricua College
6. The College of New Rochelle/School of New Resources/District Council 37
7. The College of New Rochelle/School of New Resources at New York Theological Seminary
8. The College of New Rochelle/School of New Resources/Rosa Parks Campus
9. Columbia University
10. The Cooper Union
11. Fordham University/Lincoln Center Campus
12. Helene Fuld College of Nursing



- 13. Jewish Theological Seminary/List College of Jewish Studies
- 14. Manhattan School of Music
- 15. Marymount Manhattan College
- 16. Mercy College/Manhattan Campus
- 17. New School University:
Eugene Lang College
Mannes College of Music
Jazz and Contemporary Music Program
Parsons School of Design
B.A. Program for Adults/Teacher Education Program
- 18. New York College of Podiatric Medicine (G)
- 19. New York Institute of Technology/Manhattan Campus
- 20. New York School of Interior Design
- 21. New York University
- 22. Nyack College/Manhattan Center
- 23. Pace University/New York City Campus
- 24. Phillips Beth Israel School of Nursing
- 25. Pratt Manhattan
- 26. The Rockefeller University (G)
- 27. St. John's University/Manhattan Campus
- 28. Teachers College, Columbia University (G)
- 29. Touro College
- 30. Weill Graduate School of Medical Sciences of Cornell University (G)
- 31. Weill Medical College of Cornell University (G)
- 32. Yeshiva University

Queens

- 1. Bramson ORT College, *Forest Hills*
- 2. College of Aeronautics, *Flushing*
- 3. The School of Nursing of Saint Vincents Catholic Medical Centers, *Fresh Meadows*
- 4. St. John's University/Queens Campus (main campus), *Jamaica*

Staten Island

- 1. St. John's University/Staten Island Campus
- 2. Wagner College

Long Island

- 1. Adelphi University, *Garden City*
- 2. Dowling College, *Oakdale*
- 3. Hofstra University, *Hempstead*
- 4. Long Island University/Brentwood Campus, *Brentwood*
- 5. Long Island University/C.W. Post Campus, *Brookville*
- 6. Molloy College, *Rockville Centre*
- 7. New York Institute of Technology/Central Islip Campus, *Central Islip*
- 8. New York Institute of Technology/Old Westbury Campus, *Old Westbury*
- 9. Polytechnic University/Long Island Campus, *Farmingdale*
- 10. Southampton College of Long Island University, *Southampton*
- 11. St. Joseph's College/Suffolk Campus, *Patchogue*
- 12. Touro College/Huntington Campus and Jacob D. Fuchsberg Law Center (G), *Huntington and Bay Shore*
- 13. Webb Institute, *Glen Cove*



Undergraduate Admissions Offices



Direct your inquiries to the Office of Undergraduate Admissions

A

Adelphi University
www.adelphi.edu
Levermore Hall, 1 South Ave.
Garden City, NY 11530
(800-ADELPHI)

Albany College of Pharmacy
www.acp.edu
106 New Scotland Ave.
Albany, NY 12208-3492
(888-203-8010)

Alfred University
www.alfred.edu/admissions
One Saxon Dr.
Alfred, NY 14802-1205
(800-541-9229)

American Academy McAllister Institute of Funeral Service
http://members.aol.com/aamifs/Main.html
450 West 56th St., New York, NY 10019
(212-757-1190)

Audrey Cohen College
www.audreycohen.edu
75 Varick St., 12th fl.
New York, NY 10013
(800-33THINK ext. 5001)
Also extension centers in the Bronx, Staten Island, Flushing, and New Rochelle

B

Bard College
www.bard.edu
Annandale-on-Hudson, NY 12504
(845-758-7472)

Barnard College (women only)
www.barnard.edu
3009 Broadway, New York, NY 10027
(212-854-2014)

Boricua College
Manhattan Campus
3755 Broadway, New York, NY 10032
(212-694-1000)
Brooklyn Campus/Northside Center
186 North 6th St., Brooklyn, NY 11211
(718-782-2200)
Brooklyn Campus/Graham Center
9 Graham Ave., Brooklyn, NY 11206
(718-963-4112)

Bramson ORT College
www.bramsonort.org
69-30 Austin St.
Forest Hills, NY 11375
(718-261-5800)

C

Canisius College
www.canisius.edu
2001 Main St., Buffalo, NY 14208
(800-843-1517)

Cazenovia College
www.admission@cazcollege.edu
13 Nickerson St., Cazenovia, NY 13035
(800-654-3210)

Clarkson University
www.clarkson.edu
Holcroft House
Potsdam, NY 13699-5605
(800-527-6577)

Cochran School of Nursing
www.riversidehealth.org
St. John's Riverside Hospital
967 North Broadway, Yonkers, NY 10701
(914-964-4296)

Colgate University
www.colgate.edu
James B. Colgate Hall, 13 Oak Dr.
Hamilton, NY 13346
(315-228-7401)

College of Aeronautics
www.aero.edu
LaGuardia Airport, 86-01 23rd Ave.
Flushing, NY 11369
(800-776-2376)

College of Mount Saint Vincent
www.cmsv.edu
6301 Riverdale Ave.
Riverdale, NY 10471
(800-665-CMSV)

The College of New Rochelle
www.cnr.edu
School of Arts and Sciences (women only); School of Nursing (coed)
Ursula Admin. Ctr., Liberty Ave.
New Rochelle, NY 10805-2308
(800-933-5923)
School of New Resources
Office of the Dean, Newman Hall
New Rochelle, NY 10805-2308
(800-288-4767)
Also 6 branch campuses in the New York City metropolitan area.

The College of Saint Rose
www.strose.edu
432 Western Ave., Albany, NY 12203
(800-637-8556)

Columbia University
www.studentaffairs.columbia.edu/admissions
212 Hamilton Hall, MC 2807
1130 Amsterdam Ave., New York, NY 10027
(212-854-2522)

Concordia College
www.concordia-ny.edu
171 White Plains Rd.
Bronxville, NY 10708
(800-937-2655)

The Cooper Union for the Advancement of Science and Art
www.cooper.edu
30 Cooper Square, Suite 300
New York, NY 10003
(212-353-4120)

Cornell University
http://admissions.cornell.edu
410 Thurston Ave., Ithaca, NY 14850
(607-255-5241)

The Culinary Institute of America
www.ciachef.edu
1946 Campus Dr.
Hyde Park, NY 12538-1499
(800-CULINARY)

D

Daemen College
www.daemen.edu
4380 Main St.
Amherst, NY 14225-3592
(800-462-7652)

Dominican College
www.dc.edu
470 Western Highway
Orangeburg, NY 10962
(845-359-7800 ext. 208)

Dowling College
www.dowling.edu
150 Idle Hour Blvd., Oakdale, NY 11769
(800-DOWLING)

D'Youville College
www.dyc.edu
320 Porter Ave., Buffalo, NY 14201
(800-777-3921)

E

Elmira College
www.elmira.edu
One Park Place, Elmira, NY 14901
(800-935-6472)

Excelsior College
www.excelsior.edu
3 Columbia Circle
Albany, NY 12203-5159
(888-647-2388)

F

Fordham University
www.fordham.edu
(800-FORDHAM)
Thebaud Hall, 441 E. Fordham Rd.
Bronx, NY 10458
Fordham University/Lincoln Center Campus
113 West 60th St.
New York, NY 10023
(212-636-6000)

H

Hamilton College
www.hamilton.edu
198 College Hill Rd., Clinton, NY 13323
(800-843-2655)

Hartwick College
www.hartwick.edu
Bresee Hall, Oneonta, NY 13820
(607-431-4150)

Helene Fuld College of Nursing of North General Hospital
1879 Madison Ave., New York, NY 10035
(212-423-2768)

Hilbert College
www.hilbert.edu
5200 South Park Ave.
Hamburg, NY 14075-1597
(800-649-8003)

Hobart and William Smith Colleges
www.hws.edu
Geneva, NY 14456
(800-852-2256) or
(800-245-0100)

Hofstra University
www.hofstra.edu/admissions
100 Hofstra University
Hempstead, NY 11549
(800-HOFSTRA)

Houghton College
www.houghton.edu
P.O. Box 128, Houghton, NY 14744
(800-777-2556)

I

Institute of Design and Construction
www.idcbrooklyn.org
141 Willoughby St., Brooklyn, NY 11201
(718-855-3661)

Iona College
www.iona.edu
715 North Ave.
New Rochelle, NY 10801-1890
(800-231-IONA)

Ithaca College
www.ithaca.edu/admission
100 Job Hall, Ithaca, NY 14850-7020
(800-429-4274)

K

Keuka College
www.keuka.edu
Wagner House, Keuka Park, NY 14478
(800-33-KEUKA)

L

Le Moyne College
www.lemoyne.edu
1419 Salt Springs Rd.
Syracuse, NY 13214-1399
(800-333-4733)

List College of Jewish Studies of the Jewish Theological Seminary
www.jtsa.edu
3080 Broadway, Box 32
New York, NY 10027
(212-678-8832)

Long Island College Hospital School of Nursing
339 Hicks St., Brooklyn, NY 11201
(718-780-1953)

Long Island University
www.liu.edu
Brentwood Campus
100 Second Ave., Brentwood, NY 11717
(631-273-5112)

Brooklyn Campus
University Plaza, Brooklyn, NY 11201
(800-LIU-PLAN)
C.W. Post Campus
720 Northern Blvd.
Brookville, NY 11548-1300
(800-LIU-PLAN)

M

Manhattan College
www.manhattan.edu
Manhattan College Parkway
Riverdale, NY 10471
(800-MC2-XCEL)

Manhattan School of Music
www.msmnyc.edu
120 Claremont Ave., New York, NY 10027
(212-749-2802 ext. 2)

Manhattanville College
www.manhattanville.edu
2900 Purchase St., Purchase, NY 10577
(800-328-4553)

Maria College
www.mariacollege.org
700 New Scotland Ave.
Albany, NY 12208
(518-438-3111 ext. 217)

Marist College
www.marist.edu
North Rd., Poughkeepsie, NY 12601
(800-436-5483)

Marymount College
www.marymt.edu
100 Marymount Ave.
Tarrytown, NY 10591-3796
(800-724-4312)

Marymount Manhattan College
http://marymount.mmm.edu
221 East 71st St., New York, NY 10021
(800-MARYMOUNT)

Medaille College
www.medaille.edu
18 Agassiz Circle, Buffalo, NY 14214
(800-292-1582)

Mercy College
www.mercy.edu
(800-MERCY-NY)

Dobbs Ferry Campus (main campus)
555 Broadway, Dobbs Ferry, NY 10522
Bronx Campus
50 Antin Place, Bronx, NY 10462
Manhattan Campus
425 West 33rd St., New York, NY 10001
White Plains Campus
277 Martine Ave.
White Plains, NY 10601
Yorktown Campus
2651 Strang Blvd.
Yorktown Heights, NY 10598

Molloy College
www.molloy.edu
1000 Hempstead Ave., PO Box 5002
Rockville Centre, NY 11571-5002
(888-4-MOLLOY)

Mount Saint Mary College
www.msmc.edu
330 Powell Ave., Newburgh, NY 12550
(888-YES-MSMC)

N

Nazareth College of Rochester
www.naz.edu
4245 East Ave.
Rochester, NY 14618-3790
(800-462-3944)

New School University
www.newschool.edu
Eugene Lang College
65 West 11th St., New York, NY 10011
(212-229-5665)
Mannes College of Music
150 West 85th St., New York, NY 10024
(800-292-3040)

Jazz and Contemporary Music Program
55 West 13th St., Fifth fl.
New York, NY 10011
(212-229-5896)

Parsons School of Design
66 Fifth Ave., New York, NY 10011
(800-252-0852)

B.A. Program for Adults/Teacher Education Program
Office of Educational Advising
66 West 12th St., New York, NY 10011
(212-229-5630)

New York Institute of Technology
www.nyit.edu
Old Westbury Campus
Northern Blvd.
PO Box 8000
Old Westbury, NY 11568-8000
(800-345-NYIT)

Manhattan Campus
1855 Broadway
New York, NY 10023-7692
(212-261-1508)
Central Islip Campus
211 Carleton Ave., PO Box 9029
Central Islip, NY 11722-9029
(800-873-NYIT)

New York School of Interior Design
www.nysid.edu
170 East 70th St., New York, NY 10021
(800-33-NYSID)

New York University
www.nyu.edu/ugadmissions
22 Washington Square North
New York, NY 10011
(212-998-4500)

Niagara University
www.niagara.edu
Niagara University, NY 14109
(800-462-2111)

Nyack College
www.nyackcollege.edu
1 South Blvd., Nyack, NY 10960
(800-33-NYACK)
Nyack College/Manhattan Center
335 Broadway/93 Worth St., 10th fl.
New York, NY 10013
(212-625-0500)

P

Pace University
www.pace.edu
(800-874-PACE)
New York City Campus
Student Information Center
1 Pace Plaza, New York, NY 10038
Pleasantville-Briarcliff Campus
861 Bedford Rd.
Pleasantville, NY 10570

Paul Smith's College
www.paulsmiths.edu
Paul Smiths, NY 12970
(800-421-2605)

Phillips Beth Israel School of Nursing
http://wehealny.org/bischoolofnursing/index.html
310 East 22nd St., New York, NY 10010
(212-614-6108)

Undergraduate Admissions Offices

Polytechnic University

www.poly.edu
(800-POLYTEC)
Brooklyn-MetroTech Campus
6 MetroTech Center
Brooklyn, NY 11201-2999
Long Island Campus
901 Route 110
Farmingdale, NY 11735

Pratt Institute

www.pratt.edu/admiss
(800-331-0834)
200 Willoughby Ave.
Brooklyn, NY 11205
Pratt Manhattan
Director of Associate Degree Programs
295 Lafayette St., New York, NY 10012

R

Rensselaer Polytechnic Institute

http://admissions.rpi.edu
110 8th St., Troy, NY 12180-3590
(518-276-6216)

Roberts Wesleyan College

www.roberts.edu
2301 Westside Dr., Rochester, NY 14624
(800-777-4RWC)

Rochester Institute of Technology

www.rit.edu
60 Lomb Memorial Dr.
Rochester, NY 14623-5604
(716-475-6631)
TTY admissions phone (716-475-6700)

S

The Sage Colleges

www.sage.edu
(888-VERY-SAGE)
Russell Sage College (women only)
Admissions House
90 First St., Troy, NY 12180
Sage Junior College of Albany
140 New Scotland Ave.
Albany, NY 12208
Sage Evening College
140 New Scotland Ave.
Albany, NY 12208

Sarah Lawrence College

www.sarahlawrence.edu
1 Mead Way, Bronxville, NY 10708
(800-888-2858)

The School of Nursing of Saint Vincent's Catholic Medical Centers

175-05 Horace Harding Expressway
Fresh Meadows, NY 11365
(718-357-0500 ext. 173)

Siena College

www.siena.edu
515 Loudon Rd.
Loudonville, NY 12211-1462
(888-AT-SIENA)

Skidmore College

www.skidmore.edu
815 North Broadway
Saratoga Springs, NY 12866
(800-867-6007)

Southampton College of Long Island University

www.southampton.liu.edu
239 Montauk Highway
Southampton, NY 11968
(631-287-8200)

St. Bonaventure University

www.sbu.edu/admissions
PO Box D
St. Bonaventure, NY 14778-2284
(800-462-5050)

St. Elizabeth College of Nursing

www.stemc.org/college/edu.htm
2215 Genesee St., Utica, NY 13501
(315-798-8253)

St. Francis College

www.stfranciscollege.edu
180 Remsen St.
Brooklyn Heights, NY 11201
(718-489-5200)

St. John Fisher College

www.sjfc.edu
3690 East Ave., Rochester, NY 14618
(800-444-4640)

St. John's University

www.stjohns.edu
(888-9STJOHNS)
Queens Campus (main campus)
8000 Utopia Parkway, Jamaica, NY 11439
Staten Island Campus
300 Howard Ave., Staten Island, NY 10301
Manhattan Campus
101 Murray St.
New York, NY 10007

St. Joseph's College

www.sjcny.edu
(866-ATSTJOE)
Brooklyn Campus
245 Clinton Ave., Brooklyn, NY 11205
Suffolk Campus
155 West Roe Blvd., Patchogue, NY 11772

St. Joseph's Hospital School of Nursing

www.sjhsyr.org/nursing
206 Prospect Ave., Syracuse, NY 13203
(315-448-5040)

St. Lawrence University

www.stlawu.edu
Canton, NY 13617
(800-285-1856)

St. Thomas Aquinas College

www.stac.edu
125 Route 340, Sparkill, NY 10976-1050
(800-999-STAC)

Syracuse University

www.syracuse.edu
201 Tolley Administration Building
Syracuse, NY 13244
(315-443-3611)

T

Touro College

www.touro.edu
27-33 West 23rd St.
New York, NY 10010
(212-463-0400 ext. 665)
Huntington Branch Campus
1700 Union Blvd., Bay Shore, NY 11706
(631-665-1600)
300 Nassau Rd., Huntington, NY 11743
(631-421-2244)
Also 8 extension sites in Brooklyn,
Harlem, and Queens.

Trocaire College

www.trocaire.edu
360 Choate Ave., Buffalo, NY 14220
(716-826-1200)

U

Union College

www.union.edu
Schenectady, NY 12308
(888-843-6688)

University of Rochester

www.rochester.edu/admissions
The College: Arts and Sciences, and
Engineering and Applied Sciences
PO Box 270251
Rochester, NY 14627-0251
(888-822-2256)

Utica College of Syracuse University

www.utica.edu
1600 Burrstone Rd.
Utica, NY 13502-4892
(800-782-8884)

V

Vassar College

www.vassar.edu
Box 11, 124 Raymond Ave.
Poughkeepsie, NY 12604
(800-827-7270)

Villa Maria College of Buffalo

www.villa.edu
240 Pine Ridge Rd.
Buffalo, NY 14225-3999
(716-896-0704)

W

Wadhams Hall

www.wadhams.edu
6866 State Highway 37
Ogdensburg, NY 13669
(315-393-4231 ext. 224)

Wagner College

www.wagner.edu
One Campus Rd.
Staten Island, NY 10301
(718-390-3411)

Webb Institute

www.webb-institute.edu
Crescent Beach Rd.
Glen Cove, NY 11542
(516-671-2213)

Wells College (women only)

www.wells.edu
Aurora, NY 13026
(800-952-9355)

Y

Yeshiva University

(coordinate colleges)
www.yu.edu
500 West 185th St.
New York, NY 10033-3299
(212-960-5277)

Calendar

For students entering college in the 2002-03 academic year

2001

September and October

- Colleges encourage visits from students and their parents. This is your chance to “try on” a campus. Use the map on pages 10 - 11 to plan your trips. Ask your school counselor about the college fairs in your area. They're a good opportunity to talk with college representatives.
- Gather admissions applications from colleges. Use the online form at www.nycolleges.org/register.html, or contact the admissions offices directly.
- Ask your teachers and others for the letters of recommendation you need for your admission applications. Make a list of all deadlines!
 - Sep. 11: Registration deadline for Oct. 13 SAT I & SAT II.
 - Sep. 21: Registration deadline for Oct. 27 ACT.
 - Sep. 28: Registration deadline for Nov. 3 SAT I & SAT II.
 - Oct. 13: SAT I & SAT II test date.
 - Oct. 27: Registration deadline for Dec. 1 SAT I & SAT II.
 - Oct. 27: ACT test date.

November and December

- Explore all financial aid sources, including scholarships from local businesses, organizations, employers, churches, etc. Ask for help at your public library and guidance office. Attend financial aid seminars and college fairs. See page 9 for helpful Web addresses.
- Continue gathering and completing your college applications. Pay careful attention to the deadlines!
- Obtain the Free Application for Federal Student Aid (FAFSA) from your school counselor. Check with all the colleges to which you are applying to determine which financial aid forms you must complete to qualify for all types of aid. Get those forms (see page 3).

- Nov. 2: Registration deadline for Dec. 8 ACT.
- Nov. 3: SAT I & SAT II test date.
- Dec. 1: SAT I & SAT II test date.
- Dec. 8: ACT test date.
- Dec. 21: Registration deadline for Jan. 26 SAT I & SAT II.

2002

January

- College Financial Aid Awareness Network (CAAN). “Ask the Expert.” E-mail your financial aid questions to finaid@nysfaaa.org January 7 - March 1. College financial aid experts will answer your questions.
- As soon as possible after January 1, complete and mail your FAFSA, or complete it online at www.fafsa.ed.gov. Estimate your income if you have not yet completed your tax returns. Keep a copy of all the forms you file. Complete and mail all other financial aid forms. Watch your deadlines! You'll receive your Student Aid Report (SAR) within four weeks after filing your FAFSA. Review your SAR carefully. Follow directions to correct errors.
 - Jan. 26: SAT I & SAT II test date.

February and March

- If you have not already done so, visit the colleges.
- Start to look for a summer job.
- In March, some colleges will begin to notify students of college acceptance. See April for more information.
- NYS students who listed a NYS college on their FAFSA should watch for a pre-printed Express TAP Application (ETA) to arrive from NYSHESC. Don't lose it! See May for more details.
 - Feb. 8: Registration deadline for Mar. 16 SAT I only.
 - Mar. 1: Registration deadline for Apr. 6 ACT.
 - Mar. 16: SAT I only test date.
 - Mar. 29: Registration deadline for May 4 SAT I & SAT II.

April

- Colleges with traditional admissions and financial aid deadlines will notify you of college acceptance and financial aid packages. Evaluate the offers. Notify all the colleges of your decision or request an extension. Pay attention to those deadlines!
- If you still wish to expand your options, some colleges will accept admissions and financial aid applications at this time. See the Campus Directory on pages 12 - 14, or www.nycolleges.org for contact information.
 - Apr. 6: ACT test date.
 - Apr. 26: Registration deadline for Jun. 1 SAT I & SAT II.

May and June

- NYS residents: If you decide on a college in New York State, review, correct and return your pre-printed Express TAP Application (ETA) to NYSHESC. Be sure your TAP Award Certificate contains the correct NYS college code. Direct questions to 1-888-NYSHESC.
- Apply for a Federal Stafford or Direct loan after you have made your college choice. See pages 7 - 8 for additional information about student loans and other college financing options.
- Follow up on the progress of your loans and other forms of student aid.
 - May 3: Registration deadline for Jun. 8 ACT.
 - May 4: SAT I & SAT II test date.
 - May 6-10 & May 13-17: Advanced Placement Program® Exams.
 - Jun. 1: SAT I & SAT II test date.
 - Jun. 8: ACT test date.

Note: Register for the SAT® exams online at www.collegeboard.com. Register for ACT Assessment® exams online at www.act.org. Registration deadlines refer to regular U.S. postmark dates. Visit above Web sites for international deadlines and U.S. late registration deadlines.

See page 9 for other important Internet addresses and phone numbers.

Does financial aid have your head spinning?!

Student Loans Made Easy with Charter One Bank



Charter One is the one-stop student loan center that will guide you through the financial aid process. We'll answer your questions, match you up with the right programs, and help you get the financing you need.

The Charter One Education Lending Department has over 35 years of experience, and is committed to providing the highest quality service to every student it serves. Charter One has \$32 billion in assets, and more than 400 banking centers throughout Ohio, New York, Michigan, Massachusetts, Vermont and Illinois.

Charter One is making financial aid easier for students and their families. New options and services from Charter One include:

- The PLUS Loan Deferment Plan, which gives parents a chance to defer their loan payments while their child is attending college.
- The ELM Service (Educational Loan Management), which offers electronic funds disbursement for speedier, more convenient funding.

Loan Options & Services

- Federal Stafford Loan (Subsidized/Unsubsidized)
- Federal PLUS Loan With Deferment Option
- 2% On Time Rate BreakSM Option
- Federal Consolidation Loan
- Private Alternative Loan Financing

Contact:

studentloans@charteronebank.com
www.charterone.com/pf
800-252-2500 ext. 2210



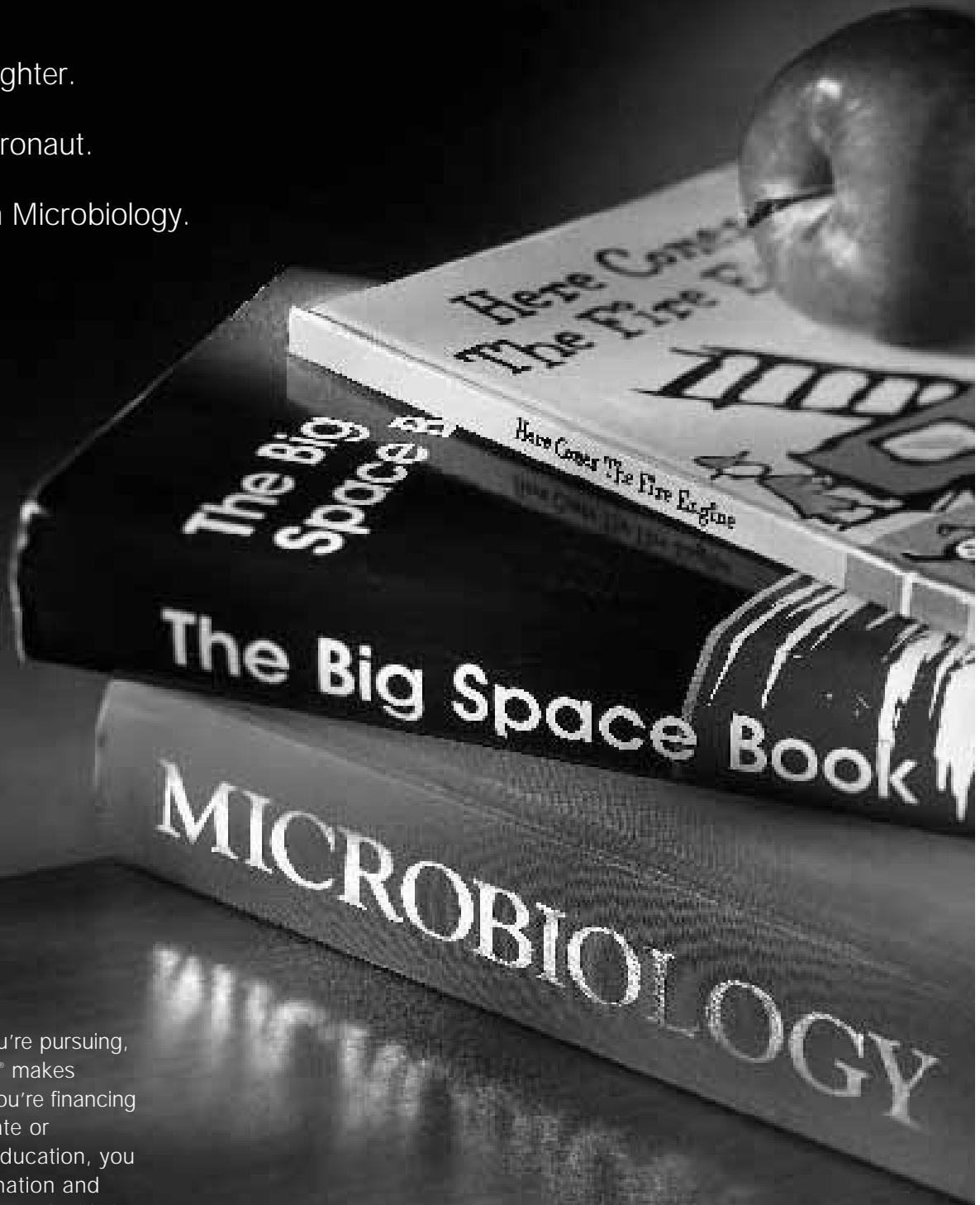
Home Equity Loans/Credit Lines
subject to credit application
and approval.



At 5, a firefighter.

At 12, an astronaut.

At 26, a Masters in Microbiology.



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www.nycolleges.org

Adelphi University
Albany College of Pharmacy
Albany Law School
Albany Medical College
Alfred University
American Academy McAllister
Institute
Audrey Cohen College
Bank Street College of
Education
Bard College
Barnard College
Boricua College
Bramson ORT College
Canisius College
Cazenovia College
Clarkson University
Cochran School of Nursing
Colgate University
College of Aeronautics
College of Mount Saint Vincent
The College of New Rochelle
The College of Saint Rose
Columbia University
Concordia College
The Cooper Union
Cornell University
The Culinary Institute of
America
Daemen College
Dominican College
Dowling College
D'Youville College
Elmira College
Excelsior College
Fordham University
Hamilton College
Hartwick College
Helene Fuld College of Nursing
Hilbert College
Hobart and William Smith
Colleges
Hofstra University
Houghton College
Institute of Design and
Construction
Iona College
Ithaca College
Jewish Theological Seminary
Keuka College
Le Moyne College
Long Island College Hospital
School of Nursing
Long Island University
Manhattan College
Manhattan School of Music
Manhattanville College
Maria College
Marist College
Marymount College
Marymount Manhattan College
Medaille College
Mercy College
Molloy College
Mount Saint Mary College
Nazareth College of Rochester
New School University
New York Chiropractic College
New York College of Podiatric
Medicine
New York Institute of
Technology
New York Medical College
New York School of Interior
Design
New York University
Niagara University
Nyack College
Pace University
Paul Smith's College
Phillips Beth Israel School
of Nursing
Polytechnic University
Pratt Institute
Rensselaer Polytechnic Institute
Roberts Wesleyan College
Rochester Institute of
Technology
The Rockefeller University
The Sage Colleges
Sarah Lawrence College
The School of Nursing of
Saint Vincents Catholic
Medical Centers
Siena College
Skidmore College
St. Bonaventure University
St. Elizabeth College of Nursing
St. Francis College
St. John Fisher College
St. John's University
St. Joseph's College
St. Joseph's Hospital School
of Nursing
St. Lawrence University
St. Thomas Aquinas College
Syracuse University
Teachers College, Columbia
University
Touro College
Trocaire College
Union College
University of Rochester
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University
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