

The Application Process

Planning ahead: College Apps, Financial Aid, and
Scholarships

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THE LIST

KNOW Your Options

Creating a College List

- Creating a realistic and comprehensive college list is one of the most difficult aspects of the college application process.
- Each college looks at different characteristics and may weigh individual characteristics differently.
- Even within colleges, different students may fall under different criteria depending on a combination of factors.

SUNY, CUNY, Private, Out of State Public – Know your options!

- SUNY – State University of New York – In State Public: There are 64 SUNY Schools.
 - Vary between 4 Year University, 4 Year College, 2/4 year Technical School, and 2 year Community College.
 - Tuition varies with the 4 Year University being the most expensive at a Cost of Attendance (Tuition, room, board, books, travel, and personal) of \$24,000/ year.
 - Universities are the biggest and offer the most resources.
 - Some Community Colleges offer amazing partner programs with 4 year SUNY Schools.

SUNY: Which Path fits?

- Depending on your interests, qualifications, and financial characteristics, some SUNY Schools may make more sense than others.
- Transferring between SUNY Schools is relatively easy.
- For instance, if I want to go to SUNY Binghamton but my GPA is too low, I may want to attend SUNY Broome first.
- Students enrolled in the Binghamton Advantage Program are eligible to transfer to Binghamton University after one or two years depending on the program. Students following the engineering track must attend SUNY Broome for two years.
- Many SUNY Schools have similar agreements.

CUNY: The City University of New York

- **11 Senior Colleges**, each with a rigorous baccalaureate degree program and enriching campus experience.
- **7 Community Colleges** provide high-quality associate degree programs that prepare students for senior colleges or entry into professional careers.
- **6 Graduate, Honors and Professional Schools**, offering more than 30 doctoral programs and
 - Six CUNY colleges are among the top 10 nationwide in promoting social mobility, moving lower-income students into the middle class and beyond with excellent jobs.
 - CUNY has produced 70 Fulbright scholars, 10 Truman scholars, 7 Marshall Scholars, 7 Rhodes scholars in recent years, and two of the last three Pulitzers for poetry.
 - 8 in 10 CUNY college graduates carry no federal loan debt.

CUNY: Which path fits?

- CUNY is very similar to SUNY in that they are both public and each college operates independently.
- Some CUNY schools like Baruch and Hunter are extremely competitive while others only require a high school diploma.
- With one application you can apply to up to 6 schools. The application fee is \$65.

Public Schools

- Cost-conscious students often view state colleges as the least expensive route. In-state tuition and fees at public universities cost more than \$12,000 less compared with out-of-state rates.

Out of State Public

- Every state has their own public colleges. Unfortunately, only students from that state can receive in-state tuition. For example, the University of California Berkeley's tuition is \$42,112 (out-of-state) and \$14,098 (in-state).
- Some out of state public colleges may offer in state tuition to out of state students. It doesn't hurt to ask.

Private Schools

- ❑ Private colleges range from open enrollment to extremely competitive.
- ❑ Tuition ranges from \$20,000 to \$57,208.
- ❑ Room and board can add another \$15,000 to \$20,000.
- ❑ Financial Aid and Scholarships vary and often depend on the size of a college's endowment. The bigger the endowment, the more money that is available.
- ❑ Sometimes the more expensive colleges end up being the cheapest because they have the most money available for financial aid

For Profit Colleges

- The last type of college are those that operate for profit.
- Usually not a good option as students typically find themselves in significant debt.
- Some for profit colleges are Berkeley and ASA.
- Would not recommend due to amazing public options in New York.

Creating a list: Know the student

- What is my cumulative GPA?
- What is my SAT Super Score or ACT Composite?
- What activities have I participated in?
- Have I challenged myself academically?
- Have I taken advantage of all of the resources available to me?
- What was my household income for 2019?
- Who is considered a member of my household?
- Who claimed me on the 2019 1040?

Creating a list

- Creating a college list should be deliberate and based on numerous variables.
- Your list should be well rounded and contain safety, fit, and reach schools.
- When considering “fit,” it is important to consider academic and financial variables. Not just can I get in, but also can I afford to go there.

Creating a list

- Try and avoid the trap of applying to all of the same colleges as your friends and other students. Some schools place a limit on the number of students that they will accept from a given school or geographic region. Many colleges are looking for geographic diversity. Colleges want a balanced class that is representative of the world.
- Don't let "creating a list" be an obstacle to your college applications.
- Determine if you are willing to apply "Early Decision".

College Visits

There are several ways to visit with a college

- Go directly to the school and take a tour. It is best for the student and family to visit the school independently during an open house. Every college has an open house in the fall.
- Sign up for high school college visits. Admissions counselors are visiting your high school to speak with you.
- College Fairs – There are several college fairs that you can attend on your own. They are free and take place locally.
- Accepted Student Days – Most SUNY schools will invite accepted students to visit in the Spring. These are usually low or no cost trips from Manhattan on a bus chartered by the college. These are great opportunities.

Fly-In and Diversity Programs

Some schools offer programs which will pay for you to visit. They are competitive and require an application, but well worth the effort. Visit <https://getmetocollege.org/what-colleges-look-for/2019-fall-diversity-visit-programs>

Below are a few links directly to programs:

- ❑ <https://admissions.barnard.edu/barnard-bound>
- ❑ <https://www.bucknell.edu/journeytobucknell>
- ❑ <https://www.colgate.edu/admission-financial-aid/visit-colgate/open-house>
- ❑ https://www.dickinson.edu/info/20255/visit/1058/discover_diversity_at_dickinson
- ❑ <https://apply.emory.edu/core/>
- ❑ <https://www1.lehigh.edu/admissions/undergrad/visit/dap>
- ❑ <http://www.middlebury.edu/admissions/visit/programs>
- ❑ <https://www.du.edu/admission-aid/undergraduate/pioneer-prep>
- ❑ <https://admissions.richmond.edu/visit/>
- ❑ <https://enrollment.rochester.edu/multicultural-visitation-program/>
- ❑ <https://admissions.vassar.edu/vassarview/>

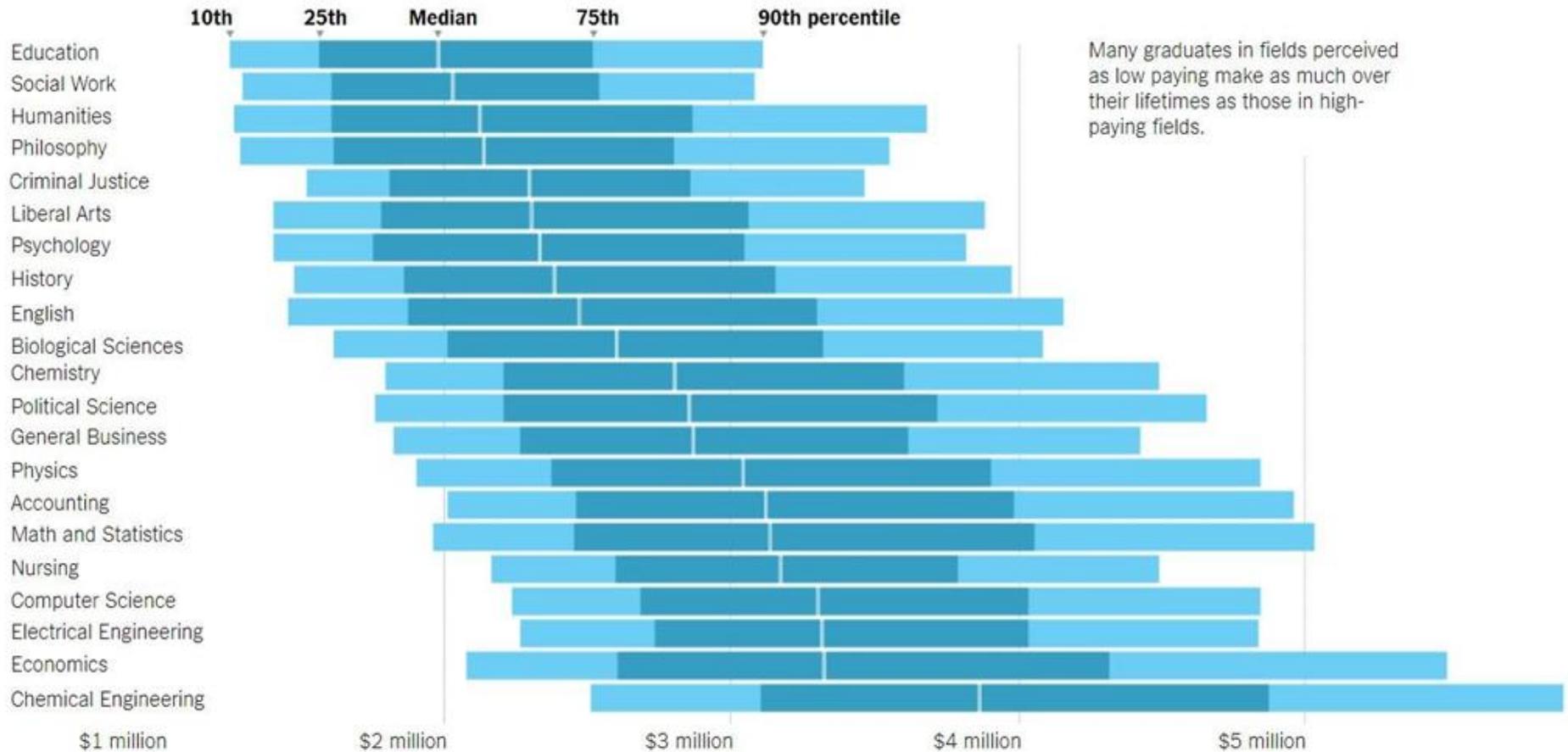
Choosing a major

When considering a major ask these questions:

- Pick a major based on abilities
- Pick a major based on values
- Pick a major based on interests
- Pick a major based on passions
- Will you still enjoy it years from now?
- Is it employable?
- Will it be around later in life?
- Will it pay?
- Your major matters when you complete an application. For instance, applying into a PA or Nursing program at a school may make it more difficult to get in.

Projected Earnings

Projected career earnings for college graduates in the ...



Many graduates in fields perceived as low paying make as much over their lifetimes as those in high-paying fields.

Most popular majors

Most popular majors at ...

Less selective colleges

MAJOR	SHARE OF DEGREES
1 Business, management, marketing and related support services	19.3%
2 Health professions and related programs	11.9
3 Psychology	6.5
4 Social sciences	6.3
5 Education	5.7
6 Biological and biomedical sciences	5.5
7 Engineering	5.2
8 Communication, journalism and related programs	5.1
9 Visual and performing arts	4.8
10 Homeland security, law enforcement, firefighting and related protective service	3.5

More selective colleges

MAJOR	SHARE OF DEGREES
1 Social sciences	19.4%
2 Biological and biomedical sciences	10.1
3 Engineering	10.1
4 Business, management, marketing and related support services	9.8
5 Psychology	6.3
6 Visual and performing arts	5.6
7 Health professions and related programs	3.8
8 Computer and information sciences and support services	3.6
9 Physical sciences	3.6
10 English language and literature/letters	3.5

Take a quiz

- Consider taking a college major assessment test, which helps you decide how to choose a major by asking several dozen questions.
- For tests to see what major is right for you, check out the “[What should I major in quiz](#)” by Loyola or the “[college major personality quiz](#)” from ThoughtCo.
- You can also visit [ONet Online](#), where you can explore occupations that you may not have considered or even knew existed.



THE LIST

Does it Fit?

Making the right match

- It is important to show an upward trend in gpa from 9th – 12th grade.
- Your essay should address your transcript, particularly when it comes to gaps in attendance and/or poor performance.
- Counselor recommendations and calls made to schools are considered.
- Typically, early aid is heavy and becomes less as the year proceeds.
- It is important to consider lesser competitive institutions; particularly since there may be more scholarship opportunities.
- Do not count on the waitlist. Most students never make it off of the waitlist.

Will I get in?

With the exception of a small number of colleges, college admissions is a holistic process. Each individual is comprised of a multitude of variables that are considered by the college admissions office at varying levels of importance:

- GPA
- TEST SCORES
- AP, SAT, ACT, REGENTS EXAMS, CUNY ASSESSMENT TEST
- RIGOR OF COURSEWORK/ACADEMIC ENGAGEMENT

Will I get in?

- EXTRACURRICULAR ACTIVITIES/DEMONSTRATED COMMUNITY SERVICE
- COLLEGE ESSAY/PERSONAL STATEMENT
- PERSONALITY/CHARACTERISTICS (Leadership, communication skills, self-efficacy, resiliency, social comfort)
- DIVERSITY
- INTERVIEW
- DEMONSTRATED INTEREST/COMMITMENT TO COLLEGE
- INCOME
- INTENDED MAJOR

Will I get in?

Your application must clearly show these traits and characteristics. Use every available opportunity to share these traits with the admissions office.

You can use your essay, email, phone, visit....Whatever it takes

Testing Options

SAT vs ACT

The SAT

- You should take at least two SAT/ACT tests.
- You can take as many as you like (two are covered by fee waiver if you qualify).
- Research shows that after 3 tests the score typically peaks. Remember many schools require all scores.
- Don't wait too long, it is best if you take the test by November of senior year.
- If you are applying to very competitive schools, check to see if you need to take the SAT II, subject tests.
- For a complete list Visit <http://www.compassprep.com/subject-test-requirements-and-recommendations/>.

The SAT

- If you have to take subject tests, you will most likely take 2-3. It is best to take one math, one science, and one history or Literature. Some schools may specify requirements depending on major.
- To register for both the SAT and subject tests visit www.collegeboard.com

Sending Scores: Method 1

- When you register for the SAT and for nine days after you take the test, you can send four free score reports to colleges and scholarship programs. However, note that you'd be doing this without first seeing your scores.
- Pros: These four score reports are free.
- Cons: You won't know your scores before they get sent out. This means you won't be able to use SAT Score Choice to pick which scores colleges see and which they don't see. Essentially, your scores will be sent out even if they aren't as strong as you'd like them to be.
- Given that most colleges will superscore, this is not a big deal since they will take the highest scores from all of your tests.

Sending Scores: Method 2

- You can also order SAT score reports through your College Board account anytime after you get your scores. In your account, you can see all of your SAT test dates and scores and choose which ones to send out.
- After you use your first four free sends, it costs \$12 to send a score report to a college, and each report can include a number of test scores on it. In other words, if you want to send three SAT scores to the University of Vermont and two to the University of Hawaii, you'd pay \$24. (Students eligible for a fee waiver have unlimited free score reports.) Note that rush reports cost more: \$31.

Which scores?

- Send scores with your **best section results** to **colleges that superscore** the SAT. These schools make a new composite score using your best Math, Evidence-Based Reading and Writing (EBRW), and Essay scores from any SATs you took.
- Send your **single highest score** to colleges that **neither superscore nor require all your scores.** For instance Penn State and Marquette do NOT superscore so they look at your highest composite.
- Many schools **require that you send all scores** so make sure that you check their website first.

Preparing for the SAT

- Yesterday you took the PSAT so you now have a valuable tool to study.
- Once your PSAT score report is available in December make sure that you can view your scores in your College Board account.
- While logged into your account open a new tab and navigate to [Khan Academy](#)
- Create an account and select SAT prep. You will be asked to link your College Board account with Khan Academy.
- Khan Academy will create a free individualized study plan complete with practice tests and questions!!

ACT vs SAT

- In general it makes sense to put all of your time and resources into the test that you're going to do better on percentile-wise.
- Take practice tests for both to determine
- Consider taking both the SAT and the ACT and then focusing on whichever test gives you the advantage.
- Taking the PSAT gives you an advantage on the SAT since its primary purpose is to prepare you for the exam. It is a risk-free opportunity to take the SAT.
- Students with a strong English background "may flourish on the ACT, which puts more emphasis on verbal skills, while for students who are strong in math, the SAT may reflect that much better.

SAT to ACT Conversion

1600-1570		1220-1200		910-880	16
36		25		870-830	15
1560-1530		1190-1160	24	820-780	14
35		1150-1130	23	770-730	13
1520-1490		1120-1100	22	720-690	12
34		1090-1060		680-650	11
1480-1450		21		640-620	10
33		1050-1030		610-590	9
1440-1420		20			
32		1020-990	19		
1410-1390	31	980-960	18		
1380-1360		950-920	17		
30					
1350-1330	29				

New to ACT (Expected fall 2020)

- For the first time in the ACT's history, students who have taken the test once will be given the option of retaking any one of the individual section tests (English, math, reading, science, and/or writing) rather than having to take the entire test again.
- Also for the first time, students will be able to take the test online during national test days at ACT test centers.
- For students who have taken the test more than once or who retake individual sections of it, ACT will permit them to combine their best scores on the subtests across all administrations, rather than the scores from just one sitting.



THE APPLICATION PROCESS EXPLORED

Step One: EOP/HEOP/SEEK or regular admission

- The first question to ask is which direction will the application go?
- This is the single most important designation to make.
- The earlier you can determine this, the easier the process will be moving forward.
- These programs offer significant advantages including additional financial aid and lower admission requirements.

EOP/HEOP/SEEK Continued

- EOP is a special program that is based on a combination of household income, household size, and GPA/SAT scores.
- The Financial criteria is the same at all schools, while the academic requirements depend on the institution.
- For instance, SUNY Albany's academic EOP requirements differ significantly from Columbia's HEOP.

EOP

- The Educational Opportunity Program is only at SUNY Schools.
- Each SUNY has their own academic criteria.
- For instance, a student may qualify academically at one school, but not at another.
- Each school has a different method for verifying Financial Eligibility, some different than others.
- Most schools now use the same electronic EOP form Completed online and sent to all relevant schools.

HEOP

- This is very similar to EOP except that it is offered at select New York State Private Colleges like Fordham, NYU, Columbia, Barnard, Cornell, Hamilton, Colgate, and Saint Thomas Aquinas College.
- Every college has the same financial criteria, but different academic criteria.
- Each college has different means of verifying household income. It is a very difficult and time consuming process.
- The financial packages will vary but are typically meet full need

SEEK

- Seek is very similar to EOP and HEOP except it is offered at CUNY schools.
- Academic requirements differ depending on the CUNY.
- Many students will not only receive enough grant money to pay the entire tuition, but will also receive a refund of up to \$3,000.

Economic Guidelines

Household Size (including head of household)	Total Annual Income 2019
1	\$23,107
2	\$31,284
3	\$39,461
4	\$47,638
5	\$55,815
6	\$63,992
7	\$72,169
8	\$80,346*

Be prepared

- EOP/HEOP/SEEK is a very competitive program with few spots at each school. The quicker you can submit documents to all schools, the more likely you are to get accepted into the program.
- This process can take months and be extremely frustrating.

CUNY ASAP

You may be eligible for ASAP if you answer YES to the following questions:

- Have you applied and been accepted to a CUNY college that offers ASAP?
- Are you eligible for New York City resident tuition (at the community colleges) or New York State resident tuition (at all other colleges)? (as per the CUNY tuition and fees manual)
- Do you agree to enter into a **full-time associate degree program** in an ASAP-approved major?
- Are you fully skills proficient or have no more than two outstanding developmental course needs in reading, writing, and math based on CUNY Assessment Test scores?*
- Have you completed the Free Application for Federal Student Aid (FAFSA) and the New York State Tuition Assistance Program (TAP) application?**

CUNY ASAP Cont...

- CUNY's Accelerated Study in Associate Programs (ASAP) helps students earn associate degrees within three years by providing a range of financial, academic, and personal supports including comprehensive and personalized advisement, career counseling, tutoring, waivers for tuition and mandatory fees, MTA MetroCards, and additional financial assistance to defray the cost of textbooks.
- ASAP also offers special class scheduling options to ensure that ASAP students get the classes they need, are in classes with other ASAP students, and attend classes in convenient blocks of time to accommodate their work schedules. As students approach graduation, they receive special supports to help them transfer to 4-year colleges or transition into the workforce, depending on their goals

College Readiness and CUNY

Reading And Writing

Students may meet the college readiness requirement in reading and writing by documenting any one of the following:

- SAT Evidence-Based Reading and Writing (EBRW) section score of 480 or higher
- ACT English score of 20 or higher
- NY State English Regents score of 75 or higher

Mathematics

- SAT Math Section (exam date March 2016 and thereafter), score of 530 or higher
- ACT Math score of 21 or higher

or

NY State Regents:

Common Core Regents: Score of 70 or higher in Algebra I or a score of 70 or higher in Geometry or a score of 65 or higher in Algebra 2.

or

CUNY's Skills Assessment Tests (CATs)

Students who do not achieve the required scores on SAT, ACT, or New York State Regents Exams can satisfy the college readiness requirements by passing the CUNY Assessment Tests in Reading, Writing and Mathematics, with the following scores:

- Reading Test score of 55 or higher
- Writing Test score of 56 or higher
- Elementary Algebra (Math 5) score of 57 or higher

There are some exceptions to the readiness requirements. SEEK students must meet the University's college readiness requirement in reading and writing within one year of initial enrollment, and must meet the college readiness requirement in mathematics within two years of initial enrollment.

Regular admission

- For those that do not qualify for EOP, you will go through the regular admission process.
- The process for both EOP and regular begins with the same application.

The Application as a Process

- Just because you submit an application does not mean that you can no longer send information to a college. The application is only the first step in the process.
- Once you apply to a school a file is opened. The file remains open until they receive all of your documentation. Upon receipt of all required documentation, the school can render a decision.
- Even after a school renders a decision, you can appeal with updated info. (SAT scores, mid-year grades, etc..)
- This process will go on well into March and sometimes into May. That gives you plenty of time to complete the application process.

Application Type

- Regular – standard deadline or rolling admissions
- Early Action – early admission decision no obligation
- Early Decision – early decision binding obligation
 - Does improve chances in most circumstances, particularly with regard to HEOP.
 - Can not apply early action or decision for EOP
 - May offer multiple Early Decision Deadlines.

The SUNY Schools

- ❑ For students with low household incomes who want to apply for SUNY schools (EOP), make sure you check the appropriate box on the common application or the SUNY application
- ❑ If you would like a fee waiver for the SUNY schools and you are using the SUNY application, then you must fill out a SUNY fee waiver form. If you qualify for EOP then you DO NOT need to fill out this form. This form can be downloaded [online](#) or obtained from my web site.
- ❑ To apply to SUNY Community Colleges DO NOT USE the SUNY application. Visit the school's web site to apply because it is free.
- ❑ The deadline for most SUNY schools is rolling which means that the earlier you apply the better.
- ❑ Students are accepted until there is no more space available
- ❑ I highly recommend using the Common App to apply to SUNY (except for FIT).
- ❑ SUNY Potsdam, all SUNY Tech Schools have different verification for waivers. These schools will require a fee waiver form even if you use the Common Application.

The CUNY Schools

- ❑ To apply to CUNY you must open a portal account at www.cuny.edu.
- ❑ Once you open a portal account you will be able to begin the application.
- ❑ For \$65 you will be able to apply to 6 schools. Make sure you select some safety schools (Borough of Manhattan Community College, New York City College of Technology).
- ❑ There will be few, if any, fee waivers for this application.
- ❑ You will need a credit card or \$65 money order made out to CUNY UAPC.
- ❑ The priority deadline for the CUNY application is February 1st, 2021. All applications received after that date will be reviewed on a space available basis. The deadline for the CUNY honors college is December 1st.
- ❑ Recommendations and essays are submitted/requested during the application. They are recommended but not required for most schools
- ❑ You can add some CUNY schools to the Common App but this is new. You may want to stick with the CUNY application for the time being.

The Common Application

- ❑ The Common Application is used for most colleges including some CUNY schools and most SUNY schools.
- ❑ You can apply to up to 20 schools using the Common App.
- ❑ The Common Application works in conjunction with Naviance.
- ❑ Some students may receive a fee waiver for most applications on the Common Application if they meet certain qualifications.
- ❑ Many colleges have NO application fee.

The Commonapp fee waivers

- If you received a fee waiver for the SAT, then you will automatically be eligible for a fee waiver for the commonapp.
- To apply for a fee waiver you must select the Common App fee waiver option (easier choice) on the common app. If you select this option, your counselor will have to verify that you meet the requirements.
- Individual colleges may also offer fee waivers that can be selected during the process.

Naviance and Family Connection

- All students have a Naviance account and will receive a tutorial on how to use it.
- Naviance allows students to research schools and their requirements and save them to a “Colleges I am Thinking About” list.
- In August the students will begin to match their Naviance account with the Common Application.
- Once they do this, they can move the colleges from the “Colleges I am Thinking About” list to the “Colleges that I am applying to” list.

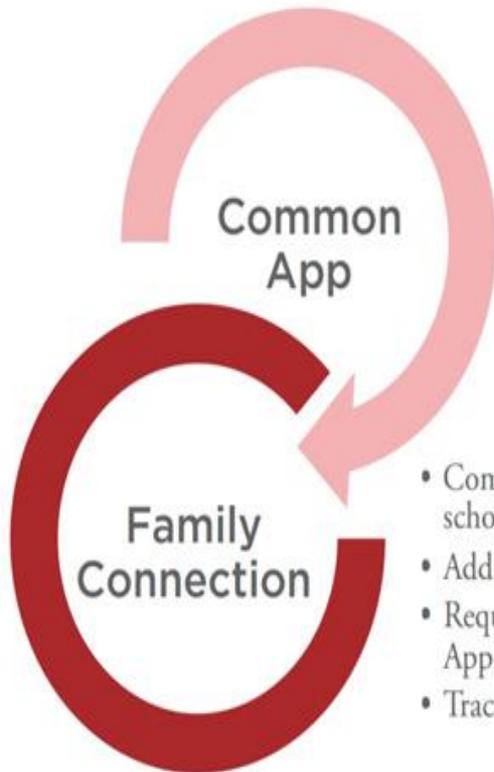
Naviance Student

Students can also use Naviance to sign up for college visits, keep track of application deadlines, build a resume, research colleges, and manage their applications, including the sending of transcripts and teacher recommendations.

Naviance Family Connection

What can students do in Family Connection?

Let's look at the student's college application activities, which prompt actions you will take in supporting his or her application process. The steps include procedures if students are applying to Common Applications destinations. If a step is required for Common Application, it is noted.



- Register for the Common Application after August 1st
- Enter high school information, add at least one college, and sign the FERPA Release Authorization on Commonapp.org
- Complete the Common Application Account Matching process (if applying to a Common Application school)
- Add non-Common Application colleges to the Colleges I'm Applying To list
- Request transcripts and teacher recommendation letters for Common Application and non-Common Application destinations
- Track status of requested transcripts and recommendations

Other applications

- Some schools do not accept the commonapp.
- For those schools, visit the school's website for the online application. It is usually found under the undergraduate admissions section of the web site.
- Be sure to add the college to Naviance.

Transcripts and Mid-year reports

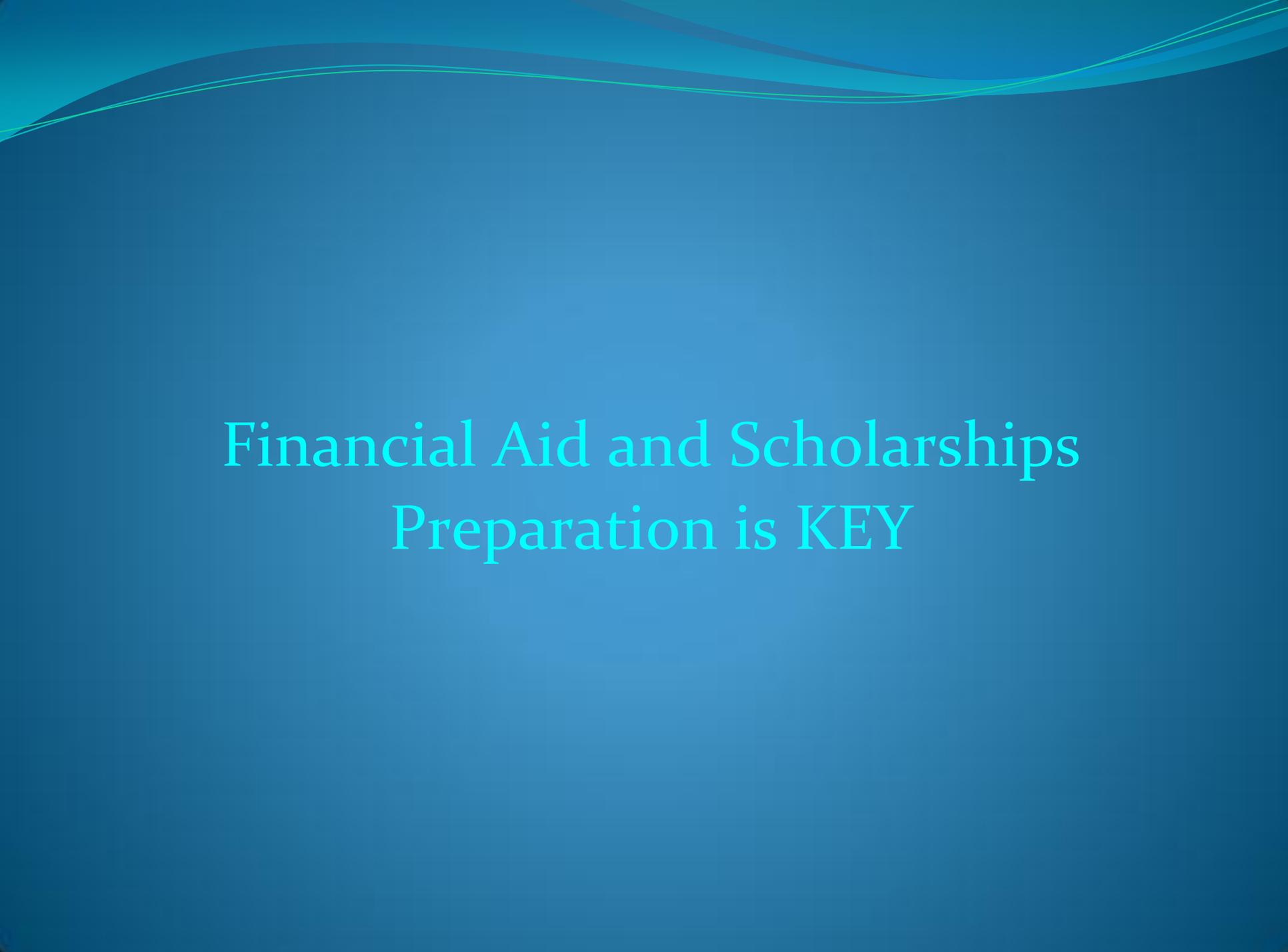
- Transcripts will be sent through Naviance.
- Mid senior year transcripts are sent in February through Naviance. They are actually very important.

Recommendations

- All students will receive a recommendation letter from their counselor.
- Some schools also require 1-2 teacher recommendations.
- Teacher recommendations are requested through Naviance only! DO NOT add a recommender in Common Application unless it is for an “other recommender”!!!
- You must speak with a teacher directly first before adding them to Naviance. Some teachers have a form that they require in order to submit a recommendation letter. The earlier you request the recommendation letter the better.
- Make sure you pick a teacher that knows you well.
- The more information that you provide to the teacher about yourself, the better the letter will be. Consider supplying the teacher with a resume.
- Speak to the teacher in your junior year.

College Essays

- ❑ Essays should be PERSONAL. They should set you apart from other applicants. It is your one opportunity to share with an admissions representative personal events in your life. Examples are: unusual family situations, family illness, neighborhood crime/poverty, languages spoken in house, first generation to college, accomplishments, etc.
- ❑ Essays will be copied to the Common Application by you.
- ❑ The essay cannot exceed 650 words.
- ❑ Essays should NOT restate your resume and application.
- ❑ They already have your GPA, test scores, extracurricular activities.
- ❑ Make sure that your essay highlights personal characteristics that colleges are looking for in a student.
- ❑ Have it done by September 2020



Financial Aid and Scholarships
Preparation is KEY

Scholarships

- ❑ There are many different scholarships.
- ❑ Some scholarships require an application, while others do not.
- ❑ Some schools automatically consider you for a scholarship, others do not.
- ❑ Scholarships are very competitive.
- ❑ If you do not meet the qualifications, do not waste your time. They can take hours or days to complete.
- ❑ www.fastweb.com, www.scholarships.com, www.goingmerry.com, www.collegeboard.org, and many more...
- ❑ NEVER pay for a scholarship!

College Board Opportunity Scholarships

Earn Credit through your Collegeboard account. The more effort you put in, the more opportunities you have to earn a scholarship. Complete all six tasks, and you're eligible to earn \$40,000. Scholarships will be awarded through monthly drawings to students who complete each action. For information on the requirements, visit the link below:

https://opportunity.collegeboard.org/?SFMC_cid=EM199403-&rid=52533362

Excelsior Scholarship (Free Tuition)

Eligibility

An applicant must:

- ❑ be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term;
- ❑ be a U.S. citizen or eligible non-citizen;
- ❑ have either graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test, as defined by the Commissioner of the State Education Department;
- ❑ have a combined federal adjusted gross income of \$125,000 or less;
- ❑ be pursuing an undergraduate degree at a SUNY or CUNY college, including community colleges and the statutory colleges at Cornell University and Alfred University;
- ❑ be enrolled in at least 12 credits per term and complete at least 30 credits each year (successively), applicable toward his or her degree program;
- ❑ if attended college prior to the 2018-19 academic year, have earned at least 30 credits each year (successively), applicable toward his or her degree program prior to applying for an Excelsior Scholarship;
- ❑ be in a non-default status on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award;
- ❑ be in compliance with the terms of the service condition(s) imposed by a NYS award that you have previously received; and
- ❑ execute a Contract agreeing to reside in NYS for the length of time the award was received, and, if employed during such time, be employed in NYS.

Excelsior Scholarship

- The application becomes available for the scholarship in April of the senior year.
- You must first have committed to a SUNY or CUNY in order to complete the application.
- TAP and PELL will be applied first to tuition and the remainder in balance will be paid by the scholarship.
- Will NOT cover fees (500-1500)
- Will convert to a NO INTEREST loan if you default on the contract.

New York STEM Scholarship

- For those that do not qualify for the Excelsior Scholarship you might qualify for the NYS STEM Scholarship.

An applicant must:

- be a NYS resident and have resided in NYS for 12 continuous months prior to the beginning of the fall college term;
- be a U.S. citizen or eligible non-citizen;
- be a high school senior/recent high school graduate who will be enrolled full time at a public or private college located in NYS, beginning in the fall term following his or her high school graduation;
- be ranked in the top 10 percent of his/her high school graduating class at a NYS high school;
- be matriculated in an approved undergraduate program leading to a degree in Science, Technology, Engineering or Mathematics at a public or private college located in NYS;
- maintain a cumulative grade point average (GPA) of 2.5 or higher;
- execute a Service Contract agreeing to reside and work in the field of Science, Technology, Engineering or Mathematics in NYS for five years. [View the terms and conditions of the service contract.](#)

Financial Aid

- Financial Aid will be addressed more thoroughly at a later point..
- Some schools require additional financial information such as the CSS financial aid profile. The deadline for this varies, but it can be as early as November.

FAFSA

- The FAFSA is the FREE application for Federal Student Aid.
- The application for the 2021-2022 college school year will become available in October of 2020.
- The FAFSA will determine if you are eligible for the PELL grant.
- ALL students regardless of income should complete the FAFSA.
- Most colleges require the FAFSA before they can award academic scholarships.
- use the FAFSA forecaster to estimate how much aid you will get.
- Use Net Price Calculators to estimate cost

CSS Profile

The CSS Profile is a scholarship application administered by the College Board and is required by many private colleges.

The CSS Profile is not like the FAFSA, it is much more complicated.

The CSS Profile digs much deeper into your financial situation.

The CSS Profile is required by BOTH parents.

Under certain very specific circumstances the CSS Profile for the noncustodial parent can be waived.

Financial Aid – other items

- Many colleges will require additional paperwork:
 - 2018 and 2019 tax transcripts
 - Dependency verification forms
 - Signed copies of 2019 tax return
 - Signed copy of 2018 tax return
- If issues arise, more verification may be requested:
 - If the student is not listed as a dependent on the tax return of the primary parent.
 - If the income is so low that questions arise regarding viability.
 - If parents are married and living together but file separate returns where one or both is head of household.

2019 Tax Return

- You have not yet filed your 2019 tax return so this information can save you from a huge headache next year.
- Make sure that the facts on the tax return match the living situation.
- Two people can NOT be the head of the same household.
- You can NOT be the “head of household” if you are Married and Living together in the same house.
- If you are remarried and living with your spouse, both incomes are required.

Head of Household

To qualify for the Head of Household filing status while married, you must:

- File your taxes separately from your spouse
- Pay more than half of the household expenses
- Not have lived with your spouse for the last 6 months of the year
- Provide the principle home of a qualifying dependent
- Claim an exemption for your dependent
- If you meet all of these requirements, you may file as Head of Household even while married.

If you mess up?

- If you make errors on your 2019 tax return and these errors come to light during the financial aid process, a school may make adjustments to your FAFSA without your knowledge.
- In some cases a college will require that you complete a 1040X amended return to make adjustments.
- Avoid this at all costs!
- Colleges are VERY thorough in the review of financial documents.

LOANS

- All students will be awarded \$5,500 in Government direct loans.
 - \$3,500 Subsidized
 - \$2,000 Unsubsidized
 - 4.53% low interest rate
 - Loans are considered financial aid and will be a piece of all financial aid packages for students that choose to go away to college. The only completely free option for most people is CUNY.
 - Loans can help to begin the process of building a credit history and can lower interest rates in the future. Not all debt is bad unless you default on it.

Loan Forgiveness

- Have you ever wished your student loans would just go away? While there's no way to snap your fingers and have your student loan debt magically disappear, there are ways to get it forgiven.
- There are various student loan forgiveness programs out there for people who work in public service, education, and other areas. Some states are even helping debt-saddled graduates pay off their loans.
- Whether you're struggling with six-figure debt or looking for "free money" to pay off your student debt, student loan forgiveness could save the day.

Loan Forgiveness

- To download a document of loan forgiveness programs, visit my web site at <https://www.admissionsandaid.com/downloads.html>

FSA ID

- ❑ All students and parents must create an FSA ID in order to apply for financial aid.
- ❑ You could do this now, but be sure to write down your username and password.
- ❑ Your parent will also need an account. You will need their email address and password.
- ❑ <https://fsaid.ed.gov/npas/index.htm>.
- ❑ The name must be exactly as it is on the social security card.
- ❑ If you, the parent, have already created an FSAID, you will need to use this. You CAN NOT create a new one.

NCAA Clearinghouse

- If you are going to play division I or II athletics in college you need to complete the NCAA application found at <https://web3.ncaa.org/ecwr3/>
- This will allow the recruitment process to begin.
- All students must meet academic requirements that will be reviewed with their guidance counselor.
- For Q&A visit [this link](#)

Admissions Deadlines

- CUNY General Admission: February 1st.
- CUNY Macaulay Honors College: Dec. 1st.
- Most SUNY Schools: Rolling
- SUNY Binghamton: January 15th.
- Columbia: January 1st.
- NYU: January 1st.
- Most Competitive schools: Jan. 1st – 15th.
- Fordham University: January 15th.

Other Deadlines

- CSS Profile: Varies per school can be as early as November 15th
- FAFSA Deadline: Varies per school can be as early as January 15th.

Upcoming Events

- HEOP Scholars day at Barnard: Friday 10/25/2019 2:00pm
- NACAC performing and visual arts college fair at Jacob Javitz: November 12th from 6:30 - 9:00pm (pre-register)
<http://www.gotomystemfair.com/>
- Big Apple College Fair: October 20th 1-4 at Jacob Javitz
- NYSACAC Regional College fair: October 21st 10-12 at Saint Joseph's College
- National Portfolio Day: October 26th 1-5 at the Jacob Javitz Center.
- College Access Fair: October 26th at the Fordham University Rose Hill Campus in the Bronx. Register to attend at <http://cicu.org/caf2019>.

Links

- www.collegeboard.com
- www.fastweb.com
- www.scholarships.com
- www.admissionsandaid.com (MY PERSONAL SITE)
- www.fafsa.ed.gov
- www.studentloans.gov
- <https://fsaid.ed.gov/npas/index.htm>
- www.goingmerry.com

Questions

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