



2023-2024 Financial Aid Overview

Presented by SUNY Fredonia's Financial Aid Office

www.fredonia.edu





FAFSA 2023-2024

www.suny.edu





PREPARING FOR THE FAFSA[®]

The FAFSA asks questions about you and your finances, so have the information below handy.

Don't have all your info ready yet? That's okay; you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit StudentAid.gov/dependency.)

GATHER THIS INFORMATION



Social Security
number

A# 123-456-789

Alien registration
number



Federal tax
information
or tax returns



Records of
untaxed income



Cash, savings, and
checking account
balances



Investments other
than the home in
which you live



The State University
of New York

Website:
FAFSA.gov



An official website of the United States government.

[Help Center](#)

[Submit a Complaint](#)

[English](#) | [Español](#)

Federal **StudentAid**
An OFFICE of the U.S. DEPARTMENT of EDUCATION

[UNDERSTAND AID](#) ▾

[APPLY FOR AID](#) ▾

[COMPLETE AID PROCESS](#) ▾

[MANAGE LOANS](#) ▾



Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

Returning User?

[Correct info](#) | [Add a school](#)

[View your Student Aid Report \(SAR\)](#)

[Log In](#)

FAFSA® Announcements

www.suny.edu



TIP:
FAFSA is available
October 1st.
Complete the
application ASAP!

- Fall 2023 students you will be using 2021 federal taxes.
- You will notice two aid years for FAFSA. Be sure to complete the 2023-2024 application.



The State University
of New York

TIP:
Remember, “you”
refers to the
student, unless
otherwise noted.

✓
Student Demographics

✓
School Selection

✓
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

STUDENT INFORMATION

Personal Information for Student

i

Because the FAFSA® form belongs to the student, “you” and “your” always (unless otherwise noted) refer to the student.

Your Social Security Number

...-..-1519

Your First Name

TestE ?

Your Middle Initial

?

Your Last Name

Perez ?

Your Date of Birth

Month

Day

Year

02

05

2001 ?

Previous

Continue



The State University
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TIP:
You may add up to
10 schools. School
in the #1 spot will
auto populate in
the NYS Payment
Application.

✓
Student Demographics

2
School Selection

3
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

SCHOOL SELECTION

College Search

i

TestE, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

i

Here's where you'll search for the colleges to which you'd like to send your FAFSA® information. You can add up to 10 colleges at a time to your FAFSA form. [Learn what to do if you're applying to more than 10 colleges.](#)
Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

i

Complete the fields below to search for a college to add to your FAFSA® form. Need help refining your search? [Try these search tips.](#)

Search by School Name, City, State

Search by Federal School Code

State
Select

City - optional

School Name - optional

Search

Previous



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✓
Student Demographics

✓
School Selection

3
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

SCHOOL SELECTION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above." ?

☐ Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

☐ Are you a veteran of the U.S. armed forces?

☐ At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

☐ As determined by a court in your state of legal residence, are you or were you an emancipated minor?

☐ Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

☒ None of the above

Previous

Continue

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Reporting Parent Information

- **If the parents are legally separated or divorced**
 - List the parent lived with the most during the last 12 months
 - Lived with both parents equally; list the parent who provided the most financial support in the last 12 months
- **If the divorced parent is remarried**
 - List parent and step-parent
- **Parents are unmarried, but living together**
 - List information for both parents



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✓
Student Demographics

✓
School Selection

✓
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

PARENT INFORMATION

Parent Marital Status

i

Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your parents?

Married or remarried

When did your parents get married or remarried?

Month

08

Year

1994

Previous

Continue



TIP:
The family size will
be pre-filled
according to your
previous answers.

✓
Student Demographics

✓
School Selection

✓
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

PARENT INFORMATION

Enter Information for Your Parents' Dependents

i

Do not include yourself (the student).

How many other dependent children do your parents have?

Include the other dependent children of your parents if they

- will rely on your parents for more than half of their [financial support](#) between July 1, 2023 and June 30, 2024;
- or
- can answer "no" to every [dependency status](#) question on the FAFSA® form.

1

?

How many other dependents do your parents have?

Include your parents' other dependents if they

- now live with your parents,
- currently receive more than half of their support from your parents,
- and
- will continue to receive more than half of their financial support from your parents between July 1, 2023 and June 30, 2024.

1

?

Previous

Continue

Parent Household Information

✓
Student Demographics

✓
School Selection

✓
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

PARENT INFORMATION

Parent Household Information

Your household size is 9.

You:	Your Parents:	Other Dependent Children of Your Parent(s):	Other Dependents of Your Parent(s):
1	2	2	2

Number in College

Out of the 7 dependents in your parents' household (as shown above), how many will be college students between July 1, 2022 and June 30, 2023? **DO NOT include your parents, but DO include yourself** and other members of the household.

Previous

Continue



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✓
Student Demographics

✓
School Selection

✓
Dependency Status

✓
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

PARENT INFORMATION

Parent Tax Filing Status

For 2021, have your parents completed their IRS income tax return or another tax return?


Already completed

What type of income tax return did your parents file for 2021?


IRS Form 1040

For 2021, what is your parents' tax filing status according to their tax return?

Married—filed joint return


RECOMMENDED
IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA® form with the IRS Data Retrieval Tool (DRT)!

 For your protection, your tax return information will not display on the IRS website or on the FAFSA® form.

Previous

Skip IRS DRT and Complete Manually

Proceed to the IRS >

www.suny.edu



Parent Log In to IRS Data Retrieval Tool

✓
Student Demographics

✓
School Selection

✓
Dependency Status

✓
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

PARENT INFORMATION

Parent Log In to IRS Data Retrieval Tool

i To use the IRS Data Retrieval Tool (DRT), have the parent listed in the FAFSA® form enter his or her credentials below. Otherwise, skip the IRS DRT. If you have any questions or problems using this tool, [view more information about the IRS DRT.](#)

Provide parent FSA ID credentials.

Which parent are you? [?](#)

☒ B. Smith (Parent 1)

☐ C. Smith (Parent 2)

FSA ID Username, Email Address, or Mobile Number [?](#)

[Forgot Username](#) | [Create an FSA ID](#)

FSA ID Password [?](#)

Show

[Forgot Password](#)

Skip IRS DRT and Complete Manually

Continue



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TIP:
Only one
parent is
required.

✓
Student Demographics

✓
School Selection

✓
Dependency Status

✓
Parent Demographics

✓
Parent Financials

✓
Student Financials

7
Sign & Submit

SIGN & SUBMIT

Signature Status

i

A parent must sign the FAFSA[®] form. If you're a parent, select "Provide Parent Signature" to sign your child's FAFSA form.

Note: If you're the student and your parent isn't present, select "Save FAFSA Form" and then "Exit FAFSA." Your parent should log in to the FAFSA form using the student's identifiers and the save key to sign and submit your FAFSA form.

Student Signed With FSA ID

Signed With FSA ID

Last Name

Anderson

Date of Birth

08/09/2002

Social Security Number

.....1483

Parent Signature Needed

UNSIGNED

Provide Parent Signature


Previous

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FAFSA Confirmation Page Link

 **Congratulations, joel!**
Your FAFSA was successfully submitted to Federal Student Aid.


Confirmation Number: F 13100003206 06/13/2018 12:36:28


Data Release Number ([DRN](#)): 9057



What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:
joestudent@gmail.com

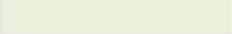
[PRINT THIS PAGE](#) 

Start your state application to apply for New York state-based financial aid. 

AT&T Wi-Fi 5:22 PM 100%
 


2019-2020 Confirmation Page

Here's What Happens Next:

- We just sent an email confirmation to 
- Within 3-5 business days, we'll send another email to let you know that your FAFSA form has been processed.
- Learn [what happens after you submit your FAFSA form](#).

[VIEW SUMMARY](#)

Start your application for New York's state-based financial aid!

[APPLY NOW](#) 

[HOME](#)

www.suny.edu





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Contact Us

NYS Student Aid Payment Application

Welcome to the *New York State Student Aid Payment Application*! This online application process allows you to apply for New York State's Tuition Assistance Program (TAP), as well as request a payment for a scholarship for which you have already been selected.

You must submit a FAFSA application to receive payment for TAP. If you have not submitted a FAFSA, go to <https://fafsa.gov>

A HESCPin account is required to apply. If you currently do not have one you will be able to create one.

Start my application

If you have any questions, please [Contact Us](#) link above.

Important: Due to the COVID-19 virus public health emergency, the processing of applications may be delayed while we work to resume normal operations.

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

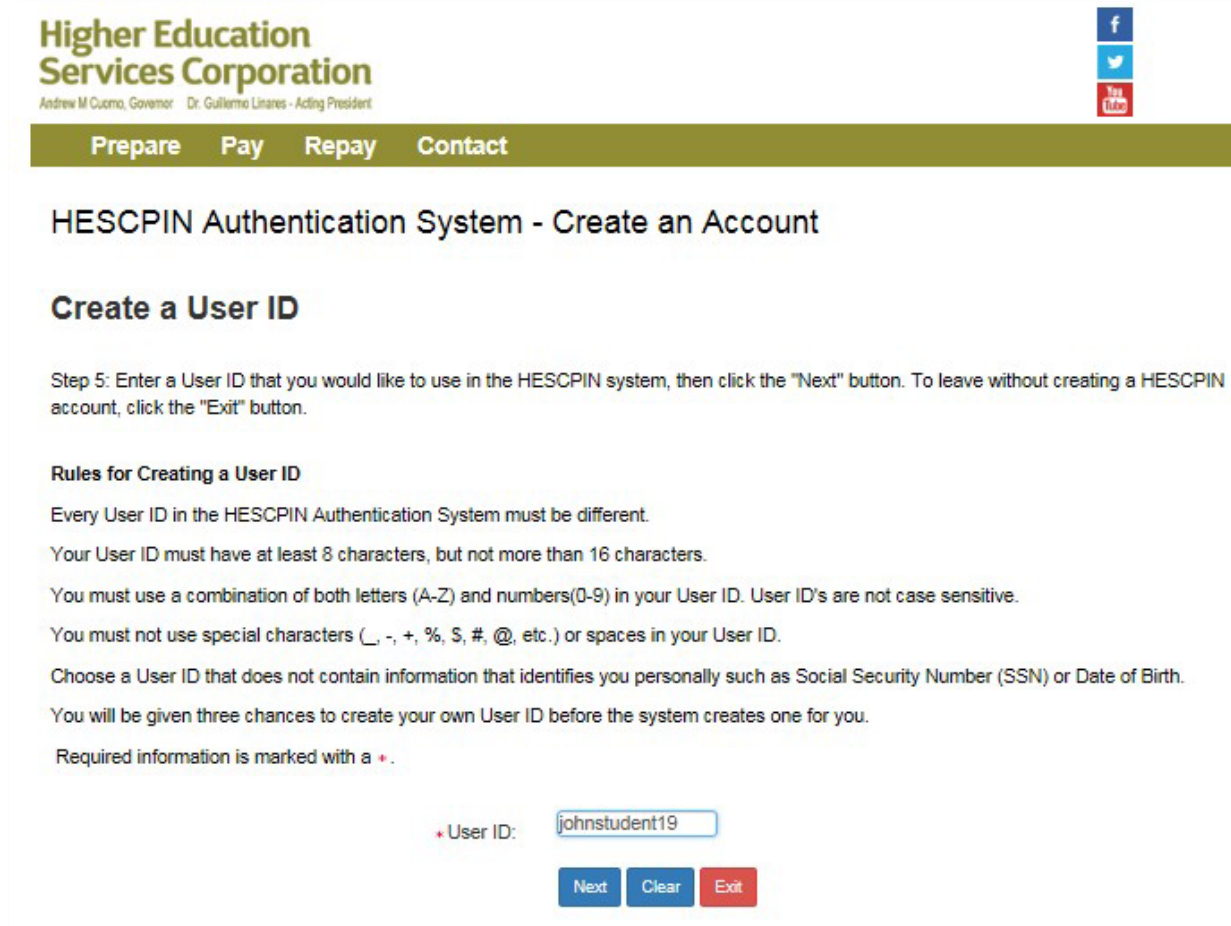
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Create a User ID and Pin

TIP:
Be sure to select
the correct year
(2023-2024).



Higher Education Services Corporation
Andrew M. Cuomo, Governor Dr. Guillermo Linares - Acting President

[Prepare](#) [Pay](#) [Repay](#) [Contact](#)

HESCPIN Authentication System - Create an Account

Create a User ID

Step 5: Enter a User ID that you would like to use in the HESCPIN system, then click the "Next" button. To leave without creating a HESCPIN account, click the "Exit" button.

Rules for Creating a User ID

- Every User ID in the HESCPIN Authentication System must be different.
- Your User ID must have at least 8 characters, but not more than 16 characters.
- You must use a combination of both letters (A-Z) and numbers(0-9) in your User ID. User ID's are not case sensitive.
- You must not use special characters (_ , - , + , % , \$, # , @ , etc .) or spaces in your User ID.
- Choose a User ID that does not contain information that identifies you personally such as Social Security Number (SSN) or Date of Birth.
- You will be given three chances to create your own User ID before the system creates one for you.

Required information is marked with a *.


* User ID:

[Next](#) [Clear](#) [Exit](#)



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Review Prefilled College Info From FAFSA

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Home Save Application Contact Us Help Logout

NYS Student Aid Payment Application

[PERSONAL INFO](#)
[COLLEGE](#)
[MARITAL STATUS](#)
[DEPENDENT](#)
[PARENT](#)
[PARENTS INCOME](#)
[INCOME](#)
[FAMILY MEMBERS](#)
[SIGNATURES](#)
[SUMMARY](#)

College

If you filed a 2021-2022 FAFSA, the college displayed below was taken from it. If you did not file 2021-2022 FAFSA or the college listed is not correct for one or more terms, use the **Search** button to select the college you are attending.

If you do not plan to attend any college (or will not attend a college in New York State) in a term listed below, click the **Will Not Attend** button to the right of the term.

If after submitting your application you do not attend the college displayed, you can submit a change on our Web site at www.HESC.ny.gov.

Term ?	College Name ?	College Code	Level of Study ?	Remove Term
Summer
Fall	SYRACUSE UNIVERSITY (UNDERGRAD)	0985	Four-year Undergraduate	<input type="button" value="Will Not Attend"/>
Winter
Spring	SYRACUSE UNIVERSITY (UNDERGRAD)	0985	Four-year Undergraduate	<input type="button" value="Will Not Attend"/>

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.


Deadline: Submit 2021-2022 TAP Applications by 12:00 a.m. Eastern Time, July 1, 2022.

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Signature Validation (Parent Signature)



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Home Save Application Contact Us Help Logout

NYS Student Aid Payment Application

PERSONAL INFO
COLLEGE
MARITAL STATUS
DEPENDENT
PARENT
PARENTS INCOME
INCOME
FAMILY MEMBERS
SIGNATURES
SUMMARY

Signature Validation

Income information for the individual(s) listed below must be verified with the New York State ("NYS") Department of Taxation and Finance to determine eligibility. A legal signature is required to acknowledge and confirm the information submitted. An electronic signature is available and can be used to satisfy this requirement. Alternatively, a handwritten signature may be submitted in accordance with the instructions provided.

Please choose the signature method for each individual:
NOTE: E-Signing requires verification of identity with the NYS Department of Motor Vehicles using a valid NYS Driver License number or NYS Non-Driver Identification number.

	Signature Method	Signature Status
Parent 1 101-01-0101	<input checked="" type="button" value="E-Sign"/> <input type="button" value="Paper"/>	<input type="text" value="Paper Signature"/>


Previous

Next

Choose E-
Sign or paper
signature



Submit with Student E-Signature

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Services Corporation** [Home](#) [Contact Us](#) [Logout](#)

NYS Student Aid Payment Application

I affirm, under penalties of perjury under the laws of New York State ("NYS"), that the information contained and/or submitted herein is true and complete. I authorize the NYS Higher Education Services Corporation ("HESC") to provide NYS agencies with any information needed to verify the statements made herein. I also authorize such agencies to provide HESC with information needed to assess my eligibility for NYS financial aid, including tax return information, for all periods reported herein and for any and all subsequent periods for which financial aid is sought.

I agree, and it is my intent, to sign this application by typing my name, checking the "I Affirm" box, and by electronically submitting this application. I understand that my signing and submitting this application in this fashion is the legal equivalent of having placed my handwritten signature on the submitted application and this affirmation. I understand and agree that by electronically signing and submitting this application in this fashion, I am affirming that I have read, understand, and agree to all provisions of this application.

* I Affirm ☒

Please type your first and last name

* E-Signature x

If you do not wish to continue to submit your application electronically, please select "Do Not Submit." A paper TAP application can be mailed to you upon request by calling the HESC Communications Center at 888-697-4372.

Submit my application


Important: Due to the COVID-19 virus public health emergency, the processing of applications may be delayed while we work to resume normal operations.

Do not submit my application



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Congratulations!

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NYS Student Aid Payment Application

Congratulations, you have submitted your online application!

HESC will contact you by e-mail when your application has been processed. **However, due to the COVID-19 virus public health emergency, the processing of applications may be delayed while we work to resume normal operations.**

You can check the status of your application at www.hesc.ny.gov. Since all communication from HESC regarding your online application will be via e-mail, it is important that you keep your e-mail address current in our records. You can update your e-mail address through the HESCPin process at www.hesc.ny.gov and select Student Access at the top of the page.

In some cases, we may need you to provide additional information or we may need to verify information. If this occurs, we will notify you by e-mail requesting the missing information or required verification documents.

To learn about other financial aid programs available to eligible New York State students, visit our [Grants, Scholarships, and Awards Quick Reference page](#).

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

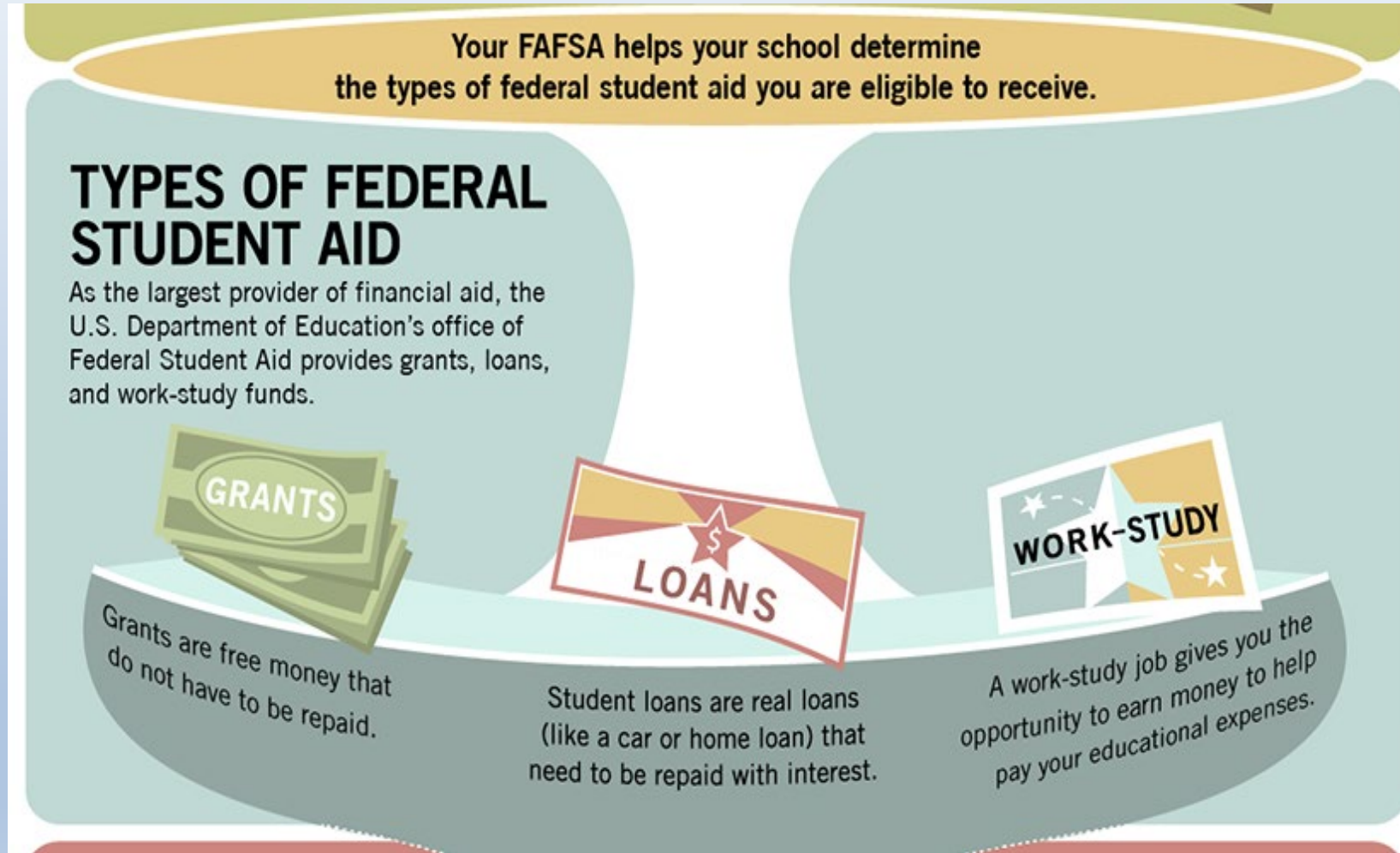
Deadline: Submit 2021-2022 TAP Applications by 12:00 a.m. Eastern Time, July 1, 2022.

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**Higher Education
Services Corporation**

Sources of Financial Assistance



Grants

Federal Pell Grant (Federal)

Pell eligibility is restricted to FAFSA calculated Expected Family Contributions (EFC's) that are 6,206 or below
Current annual maximum grant is \$6,895 in 2022-2023

Tuition Assistance Program (TAP) (State)

Funding levels are determined each year by the NYS budget process
Annual maximum is \$5,665
SUNY Tuition Credit for those who receive a TAP grant and are attending SUNY/CUNY

Federal Work Study Program

- Need based work program
 - Limited funds (typically first come first serve)
 - Must indicate “yes” to work study question on FAFSA
 - Early FAFSA application is critical at most schools

The Excelsior Scholarship

- Fall 2023 eligibility based on 2021 Federal AGI being less than \$125K. Award is calculated against current tuition rate. For 2022-23 annual SUNY/CUNY tuition rate is \$7,070.
- How it works:
 - Maximum annual award equals \$5,665 minus any amounts received for TAP, Pell or other scholarships
 - Remainder of tuition will be covered through a tuition credit paid by SUNY or CUNY
 - Must file FAFSA, NYS Payment Application and then Excelsior application

More information: hesc.ny.gov

The Excelsior Scholarship: Eligibility Requirements

- Be a resident of New York State
- Household federal adjusted gross income for 2021 cannot exceed \$125,000.
- Enroll in a SUNY or CUNY two or four year degree program
- Earn 30 credits per calendar year (including winter and summer terms)
- Live and work in New York following graduation for the length of time you participate in the scholarship program

Federal Direct Loans

- Maximum loan amount between the two types for first-year is \$5,500
- 2 Types
 - **Subsidized loan**
 - 4.99% with an origination fee of 1.057% (2022-2023 rates)
 - Need based loan
 - Federal government pays interest while student is in school
 - Can get up to \$3,500 out of the \$5,500 max in this type
 - **Unsubsidized loan**
 - 4.99% with an origination fee of 1.057% (2022-2023 rates)
 - Not based on financial need
 - Student is responsible for interest while in school
 - Loan cannot exceed cost of education minus financial need

***Loan rates are subject to change*

Alternative Financing Options

- **Parent Loans for Undergraduate Students (PLUS)**

- For parent(s) of dependent students
- Borrow up to entire cost of college less financial aid
- Parent must pass credit check
- Fixed interest rate of 7.54% / Origination fee of 4.228% (2022-2023 rates)

- **Payment Plans**

- Varies across institutions. Families spread the direct costs over the semester or year.

- **Private Loans**

- Student loan with a co-signer
- Interest rate based on credit score and bank rate (Most lenders now offer both a fixed and a variable rate product)

Apply for outside scholarships at fastweb.com

The screenshot shows the fastweb.com website interface. At the top, there is a browser tab bar with several open tabs including 'Inbox - corrente@fredonia.edu', 'All Financial Aid Toolkit Resource', 'SUNY Fredonia - Calendar - We', 'SUNY - The State University of N', 'NYS Higher Education Services', and 'fw Find Scholarships for College for'. Below the browser bar is a dark blue navigation bar with the 'fastweb' logo and links for 'SCHOLARSHIPS', 'INTERNSHIPS', 'ONLINE LEARNING', 'STUDENT LOANS', 'PART-TIME JOBS', 'STUDENT DEALS', and 'ARTICLES'. There are also 'LOG IN' and 'SIGN UP' buttons. Below the navigation bar is an orange banner with the text 'Coronavirus Resources for Students'. The main content area features a large blue banner with the text 'Fastweb is your connection to **scholarships, colleges, financial aid** and **more.**' and a 'START YOUR SEARCH' button. Above this banner is a smaller section with the 'ACADEMY of ART UNIVERSITY' logo and a red box that says 'We Are Open For Summer!' with a 'GET STARTED' button. Below the blue banner is a white section titled 'What is Fastweb?' with the text 'We're the leading online resource in finding scholarships to help you pay for school'.

fastweb.com

SCHOLARSHIPS INTERNSHIPS ONLINE LEARNING STUDENT LOANS PART-TIME JOBS STUDENT DEALS ARTICLES

LOG IN SIGN UP

Coronavirus Resources for Students

ACADEMY of ART UNIVERSITY

We Are Open For Summer!

Learn more about our online and virtual onsite classes.

GET STARTED

Fastweb is your connection to **scholarships, colleges, financial aid** and **more.**

START YOUR SEARCH

What is Fastweb?

We're the leading online resource in finding scholarships to help you pay for school

Appeals for Extenuating Circumstances

- Loss of income (2021 reported vs 2023)
- Medical/dental expenses **NOT PAID** by insurance
- Death, legal separation or divorce.
- 1-time fluctuation in income.
- ***Follow the procedures of the Financial Aid Office where student will be attending.***



Questions?

SUNY Fredonia Financial Aid Office

Phone: (716)673-3253

Email: financial.aid@fredonia.edu

Website: www.fredonia.edu/finaid

www.suny.edu

