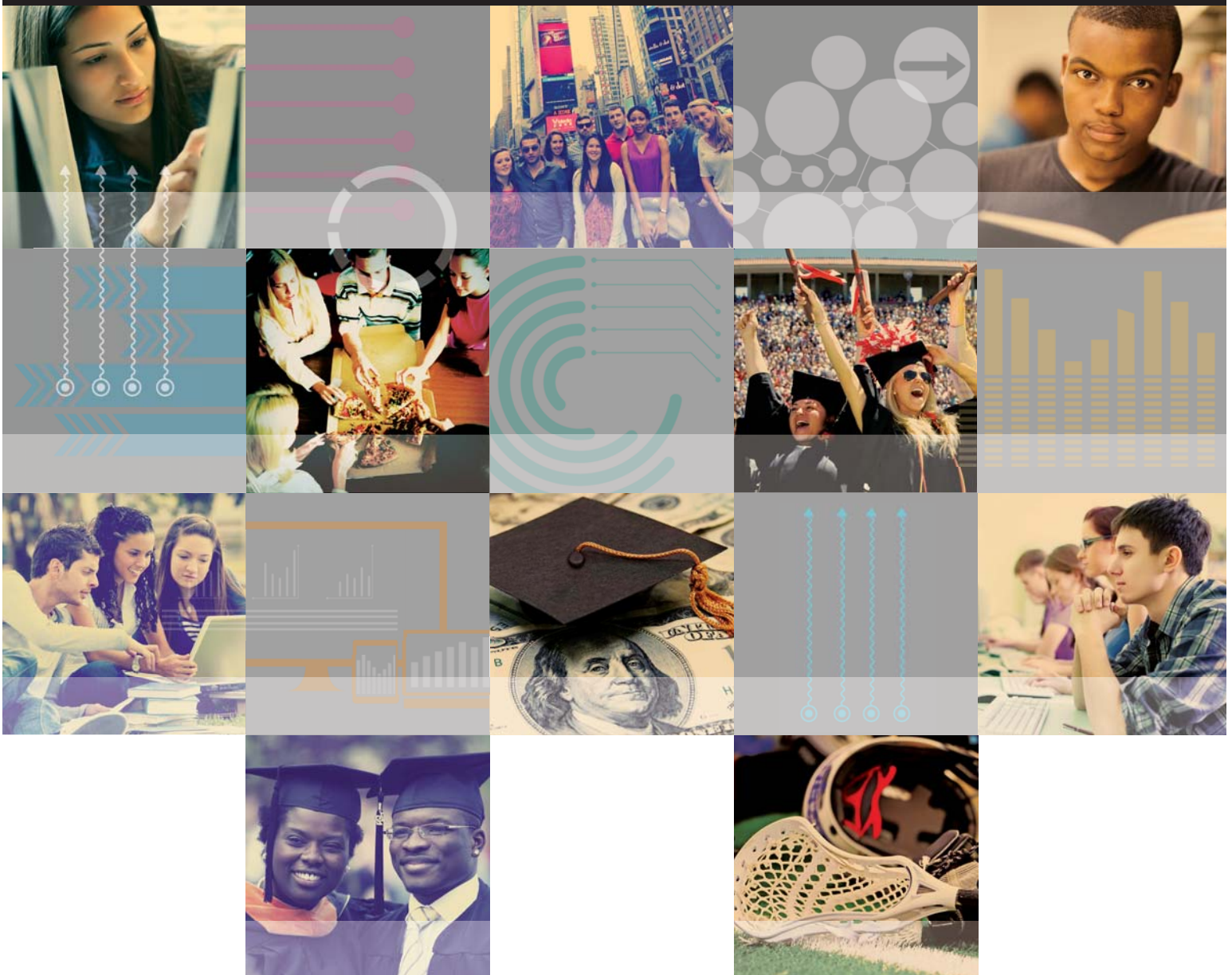


AFFORDING COLLEGE

FINANCIAL AID
INTERNET RESOURCES

NEW YORK'S 100+ COLLEGES
AND UNIVERSITIES

2014 EDITION



clcu COMMISSION ON INDEPENDENT
COLLEGES AND UNIVERSITIES

Six Steps to Financial Aid

Visit www.nycolleges.org, New York's 100+ private colleges and universities' admissions and financial aid website.

Choosing where to go to college is an important decision! There will be many options to weigh and choices to make. When you begin considering which colleges to attend, never let "sticker price" stop you from looking at colleges that may be right for you. The key to paying for college is knowing what is available and how to apply for all possible help. Very few students actually pay the full cost of attendance. If you need financial aid to help meet college costs, you are very likely to receive it.

This booklet will direct you to important information to learn about how to pay for your college education.

Step 1

Check with each college's financial aid office to determine which forms you need to file to be considered for all types of financial aid. **Every college is different.** Get your PIN (Personal Identification Number). If you intend to file your Free Application for Federal Student Aid (FAFSA) online (it's quicker), you and your parent(s) (if you are a dependent student) must apply for a PIN, which serves as your electronic signature for the FAFSA on the Web. For more information, visit www.pin.ed.gov. Don't wait to be accepted to a college before filing an application for financial aid. File as early as possible.

The most important financial aid application forms are:

- **FAFSA (Free Application for Federal Student Aid)** – Everyone applying for federal and most other financial aid must complete this **free** form. File online at www.fafsa.ed.gov or by mail. To request a paper FAFSA, call 1.800.4.FED.AID.
- **NYS TAP Application** – NYS residents attending a college in NYS use this free form with the FAFSA to apply for a NYS TAP grant and to request payment of NYS scholarship awards. Complete the online TAP application by linking to it directly from your FAFSA Confirmation Page. Even if you use a paper FAFSA, you can still do your TAP application online. You will be prompted to get a NYSHESC PIN (Personal Identification Number) to "sign" your online TAP application. If you don't apply for TAP online you can request an Express TAP Application (ETA) by contacting the

New York State Higher Education Services Corporation (HESC) at www.hesc.ny.gov or by calling 1.888.NYSHESC. HESC is the state agency that processes the TAP application. The ETA will be pre-filled with information from your FAFSA. If you provide your email address on your FAFSA, HESC will be able to process your TAP application faster. If no email is provided, you will be notified by letter.

- **PROFILE** – Some colleges may ask you to file the CSS Financial Aid PROFILE form to be considered for college-funded aid (the college's own grants and scholarships). Visit <http://student.collegeboard.org/CSS-financial-aid-profile>. There is a fee for filing this form.
- **College-specific financial aid application** – Some colleges may ask you to complete the college's own financial aid application to be considered for their college-funded grants, scholarships and loans. Check with each college for applications, requirements and deadlines.

Step 2

Complete and mail the FAFSA as soon as possible after January 1 (of your senior year in high school) to ensure that you're considered for all available funding. If your family hasn't yet completed its income tax returns, *estimate* your family's income as accurately as possible (from end-of-year pay stubs or W-2 forms). 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. It is very important to meet all deadlines and to 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 (SEOG)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Direct Loan

Step 3

You will receive your Federal Student Aid Report (SAR) via email after submitting your FAFSA on the Web (recommended). If you file the FAFSA by mail, you will receive your SAR in approximately 30 days. A paper SAR acknowledgment will be sent if a valid email address is not provided. Review your SAR's information carefully. Follow the directions to correct any errors.

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 meet college expenses. Determine your "net cost" by subtracting from tuition and fees and room and board (if you're living on campus) all grants and scholarships plus the total amount of your student loans.

Step 5

Review your financial aid award letters and compare your net costs. Decide which college to attend and let the college know by the deadline they have indicated – usually by May 1. Then, review your financial aid with your chosen college. In particular:

- If federal student loans are part of your package, the college will send instructions about the loan application process. You will need to complete and sign a form called the Master Promissory Note (MPN) in order to receive federal student loans (e.g., Direct Loan funds). Keep track of how much you are borrowing and the loan repayment terms and conditions.
- NYS students attending college in the state: Follow up on your NYS Tuition Assistance Program (TAP) grant. Visit www.hesc.ny.gov to review, and if necessary, correct the data on your TAP application.

Step 6

Make sure you know what you need to do to keep your financial aid, such as required grades and coursework. And, **you must apply to renew your financial aid each year** – on time – or risk losing it! Check your college's deadlines.

Applying for Financial Aid



File the FAFSA

Complete and mail the Free Application for Federal Student Aid (FAFSA) **as soon as possible after January 1**. If your family hasn't yet completed its income tax returns, **estimate** your family's income as accurately as possible. You'll have the opportunity to make corrections later in the process.

Some colleges may ask you to complete the college's own financial aid application to be considered for their college-funded grants, scholarships and loans. Obtain the forms from the colleges, if required, and be sure to meet the filing deadline.

When you file 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 (SEOG)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Direct Loan

The information you supply on your FAFSA is analyzed using a federal formula, established by Congress, to assess your family's financial situation. The analysis considers your family's income and assets (about 5.6 percent), many expenses, the size of the family and parents' need to save for retirement. In addition to establishing your eligibility for the programs bulleted above, the results of the analysis will estimate how much you (Student Contribution) and your parent(s) (Parent Contribution) can reasonably contribute toward college costs for the year, no matter the cost of college. This is known as the Expected Family Contribution (EFC).

The federal formula used to determine your EFC is complex. **As every family is unique, use the chart at right as a general guide.**

The colleges you list on your FAFSA will receive your EFC analysis and put together a "financial aid package" to help you meet your financial need. See pages 4-5 for more about financial need and financial aid packages.

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 the age of parent(s).
- The EFC figure may be pushed higher or lower with variations in other factors (for example, if just one parent works, the age of the older parent, the size of your family).
- 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 explanation directly to the financial aid office.

Always apply for aid

Even if you think you're not eligible for aid or did not receive aid for a prior year, **apply**. Financial aid programs and family situations can change. Don't limit your choices now or in the future.

More than 8 out of every 10 students receive financial assistance to attend college.

Each year, New York's Independent Sector provides to students more than \$3.3 billion in institutional grants and scholarships.

Sample Expected Family Contribution (EFC) for College Costs Calculated from the FAFSA

Net worth (assets minus what is owed against these assets; home equity is not considered)	Up to \$43,900		\$80,000	
	4	5	4	5
Family size (both parents working)	4	5	4	5
Number in college	1	1	1	1
Total income before taxes	EFC	EFC	EFC	EFC
\$0 - \$25,000	\$0	\$0	\$0	\$0
\$30,000	\$0	\$0	\$0	\$0
\$40,000	\$903	\$0	\$903	\$0
\$50,000	\$2,429	\$1,388	\$3,375	\$2,333
\$60,000	\$4,035	\$2,914	\$5,232	\$3,926
\$70,000	\$6,087	\$4,625	\$7,680	\$5,940
\$80,000	\$8,802	\$6,844	\$10,821	\$8,598
\$90,000	\$11,714	\$9,491	\$13,733	\$11,510
\$100,000	\$14,503	\$12,280	\$16,522	\$14,299
\$110,000	\$17,293	\$15,070	\$19,312	\$17,089
\$120,000	\$20,371	\$18,148	\$22,390	\$20,167

Based on 2013-14 federal methodology; parent age 45; two parents working.

NOTE: EFC is lower if family size is larger, if number in college is greater (with two in college roughly half the EFC per child), if two parents are working, or if parent is older than 45 years of age.



Your College Aid Packages



Building a financial aid package

When the colleges you listed on your FAFSA receive your EFC (Expected Family Contribution) analysis, each college will build a financial aid “package” or “award” for you. Each college’s financial aid package will be composed of different types of financial aid to help you cover all or part of the college’s cost of attendance (tuition, fees, room and board, books, transportation, personal expenses). The financial aid packages you receive will depend primarily on your calculated financial need (see explanation below) and the availability of funds at each college. Remember, every college is different. Your academic profile and other achievements may influence the size and composition of any merit-based aid in your package. Colleges have very little flexibility in awarding need-based aid.

What is Cost of Attendance (COA)?

A college’s published Cost of Attendance (COA) or Annual College Cost is the cost to attend the college for an academic year. **The COA is the sum of the following direct and indirect costs:**

- tuition
- estimated fees, such as an activities fee and any mandatory insurance
- room and board
- estimate for books
- estimate for transportation
- an estimate for personal expenses

Your bill from the college you choose to attend will include the direct costs of tuition, required fees, housing and a meal plan (if applicable). The other costs in the COA, the estimated indirect costs associated with attending the college for the academic year (travel, books, and personal expenses), you will pay as needed. Be sure to include these estimates in your college comparisons.

What is financial need?

Financial need is the difference between a college’s annual COA and your expected family contribution (EFC). As every family is different, with a different EFC (see page 3), each college will calculate a unique package for every student. Since college costs vary, the packages you receive from the colleges that accept you for admission will all be different.

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

Families in the sample packages on the next page have one child in college. If, however, your family has two children in college rather than one, your calculated EFC will be divided roughly in half between the two children. Remember that for federal aid, the EFC is calculated in the same way and will not change regardless of the college cost. The EFC figure may be pushed higher or lower with variations in other factors (for example, if just one parent works, the age of the older parent, the size of your family).

In addition to the EFC, other variables may come into play in the composition of a college’s financial aid package:

- the amount of money available for aid at the college – some colleges have greater resources than others;
- a student’s special talent or academic ability – some colleges will award students merit-based aid for special strengths or talents;
- grants or scholarships from other sources (e.g., state grants or scholarships, private scholarships or awards).

Financial aid packages

Private colleges with traditional deadlines will begin mailing financial aid awards in the spring. **Every financial aid award letter will be different.** When you receive your award letters, evaluate them carefully, assess the direct and indirect costs associated with attending each college, choose the college you will attend, and accept its offer by the stated deadline. If you don’t, you may lose it. Notify all the colleges to which you applied of your final decision.

Since 1974, New York’s Tuition Assistance Program (TAP) has provided grants to New Yorkers studying full time in an undergraduate program at a college or university in the state helping more than 4 million students achieve a college education. Today, TAP helps more than 310,000 moderate income students meet college expenses.

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 aid renewal requirements?
- What are the financial aid application deadlines?
- Are there state aid programs I should know about?
- When will you notify me of my aid eligibility?
- How will outside scholarships affect my financial aid package?
- Do you have a monthly payment plan?

Elements of a college financial aid package

1. Consideration of a Family's Unique Information

Analysis of the data supplied on the student's FAFSA results in an Expected Family Contribution (EFC) – a calculated estimation of the amount the family can reasonably contribute toward college costs. Income is just one of several variables considered in the federal formula (see page 3 for more).

2. The Family's Contribution (EFC)

2a. The calculated EFC determined from the family's unique FAFSA data, plus

+2b. A minimum Student Contribution from the student's summer earnings, savings, etc. (this will be specific to each college).

3. The College's Cost

The annual Cost of Attendance (COA) includes cost of tuition, estimated fees such as an activities fee and any mandatory insurance, room and board, an estimate for books, transportation, and personal expenses.

4. Putting a Package Together: Family's Need for Aid

The college subtracts the family's EFC from the COA and arrives at the family's need (COA – EFC = Need) for federal financial aid programs, some state programs, and in some cases, for the college's own aid.

Note: Colleges that request another financial aid form in addition to the FAFSA do so to look more closely at the family's financial situation before awarding institutional aid (aid from the college itself).

5. Family's Financial Aid Package from the College

Each college's financial aid package may include all or some of the types of aid below. See pages 6 -10 for more information about these programs.

- Grant or Scholarship from the private college or university (page 6)
- NYS TAP Grant* (page 6-7)
- Federal Pell & SEOG Grant (page 6-7)
- Federal Work-Study (page 8)
- Federal Direct & Perkins Loans (page 8)
- Total Financial Aid Package: Depending on the college and the amount available for grants or scholarships from the college's own funds, the total financial aid package may cover all of the family's need or may leave an amount not met by the aid programs listed above, called "unmet need." If this occurs, there are other alternatives.

*Program for New York State residents.

Sample financial aid packages

The tables below show examples of financial aid packages from different colleges for several different families. You will notice that each financial aid package contains different amounts of aid. The amount of aid awarded in a financial aid package will vary based on a family's EFC, federal and state aid funding levels, and the resources available at each college.

Every package, however, typically includes most of these components: grants and/or scholarship from the college, from the federal government, and from the state; federal work-study; student loans; and other aid. Refer to the left column for explanations of the elements in these packages.

FRESHMAN LIVING ON CAMPUS	Cost of Attendance (COA)	\$40,000
	Estimated Family Contribution (EFC)	- 0
	<i>Family's Need</i>	<u>40,000</u>
Family of 4, 1 in college	Institutional Grant/Scholarship	24,355
NYS Resident	Federal Grant (Pell and/or SEOG)	5,645
	NYS TAP Grant*	5,000
	Work-Study	1,500
	Federal Loans (Direct and/or Perkins)	3,500
Family Adjusted Gross Income (AGI) \$20,000	Total Financial Aid Package	\$40,000

FRESHMAN LIVING ON CAMPUS	Cost of Attendance (COA)	\$50,000
	Estimated Family Contribution (EFC)	- 3,815
	<i>Family's Need</i>	<u>46,185</u>
Family of 4, 1 in college	Institutional Grant/Scholarship	38,070
NYS Resident	Federal Grant (Pell and/or SEOG)	1,595
	NYS TAP Grant*	1,020
	Work-Study	2,000
	Federal Loans (Direct and/or Perkins)	3,500
Family Adjusted Gross Income (AGI) \$60,000	Total Financial Aid Package	\$46,185

FRESHMAN LIVING ON CAMPUS	Cost of Attendance (COA)	\$35,000
	Estimated Family Contribution (EFC)	- 6,849
	<i>Family's Need</i>	<u>28,151</u>
Family of 5, 1 in college	Institutional Grant/Scholarship	22,151
NYS Resident	Federal Grant (Pell and/or SEOG)	0
	NYS TAP Grant*	500
	Work-Study	2,000
	Federal Loans (Direct and/or Perkins)	3,500
Family Adjusted Gross Income (AGI) \$80,000	Total Financial Aid Package	\$28,151

FRESHMAN LIVING AT HOME (COMMUTER)	Cost of Attendance (COA)	\$15,000
	Estimated Family Contribution (EFC)	- 697
	<i>Family's Need</i>	<u>14,303</u>
Family of 4, 1 in college	Institutional Grant/Scholarship	5,188
NYS Resident	Federal Grant (Pell and/or SEOG)	4,695
	NYS TAP Grant*	3,420
	Work-Study	1,000
	Federal Loans (Direct and/or Perkins)	0
Family Adjusted Gross Income (AGI) \$40,000	Total Financial Aid Package	\$14,303

Note: Other state, federal or private grants, scholarships or loans may be available but are not reflected in the sample packages.



Major Sources of Aid

Financial Aid Programs

Grants and Scholarships

Grants and scholarships from NYS private colleges and universities = \$4 billion[☆]

- Aid from a college may range up to \$40,000 and sometimes 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 grants and scholarships from many private colleges and universities, you'll be asked to file the FAFSA. An additional college-specific financial aid application or the PROFILE may also be required. Check with each financial aid office to determine which forms you need to complete to be considered for all need-based and merit-based aid. See pages 12-15 for college contact information. **File the FAFSA as soon as possible after January 1.** File all other financial aid forms by their specified deadlines.

Federal Pell Grants at NYS private colleges and universities = \$483 million[☆]

- Pell Grants are awarded to undergraduate students enrolled full or part time in a degree or approved certificate program. In 2013-14, Pell Grant awards ranged up to \$5,645 per year. (See chart on page 7.)

- 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.

Federal Supplemental Educational Opportunity Grants (FSEOG)

- Funded jointly by the federal government and the colleges, SEOG awards range from \$100 up to \$4,000 per year to full- or part-time enrolled undergraduate students with financial need who are Pell Grant recipients with the lowest EFCs. Colleges select recipients and determine award amounts based on the SEOG funds available at their college. To apply, file the FAFSA.

NYS Tuition Assistance Program (TAP) grants at private colleges and universities = \$232 million[☆]

- TAP is a grant program for NYS residents attending a NYS college full time. In 2013-14, awards for first-time freshmen at private colleges and universities ranged up to \$5,000 per year for up to four years (five years for certain programs).
- Eligibility for TAP is based on NYS net taxable income plus state, federal or local government pension income. The chart on page 7 shows TAP awards at selected federal adjusted gross incomes minus NYS exemptions and standard deductions. Note that, if you itemize your deductions, your estimated NYS taxable income will be lower and your TAP award will be higher.

According to the U.S. Bureau of Labor Statistics, in 2012, bachelor's degree recipients age 25 and over earned 63% more a week than those with a high school diploma.

Source: Bureau of Labor Statistics, www.bls.gov/emp/ep_chart_001.htm. Accessed July 26, 2013.

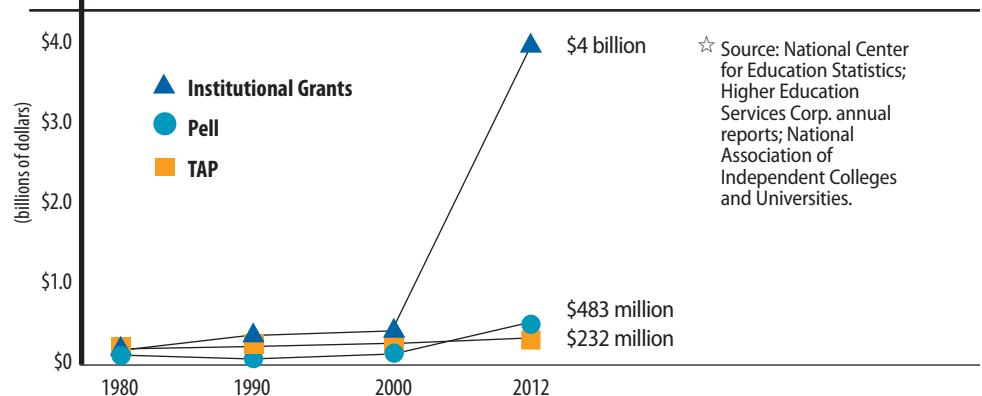
Grants and scholarships are funds you do not have to repay. They are available from colleges, your state, the federal government, professional and service organizations, private foundations and many employers. Some grants are based on your financial need while others are awarded for academic merit, a specific career goal, special talent 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. Some loans are based on financial need. Federal education loan programs most often provide the lowest interest rates. These include: federal Direct loans, federal Perkins loans, and federal PLUS loans.

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

NYS Tuition Assistance Program (TAP), Pell, and Institutional Grants in Independent Sector





Federal Pell Grant Program Awards 2013 – 2014

Number in college	A family of 4 one wage earner		A family of 5 one wage earner		A family of 4 two wage earners		A family of 5 two wage earners	
	1	2	1	2	1	2	1	2
Parent income before taxes								
\$0 – 25,000	\$5,645	\$5,645	\$5,645	\$5,645	\$5,645	\$5,645	\$5,645	\$5,645
35,000	5,495	5,295	5,645	5,645	5,645	5,645	5,645	5,645
40,000	4,695	4,895	5,645	5,645	5,595	5,295	5,645	5,645
45,000	3,995	4,495	4,995	4,995	4,795	4,895	5,645	5,395
50,000	3,195	4,095	4,295	4,595	4,095	4,495	5,095	5,095
55,000	2,495	3,695	3,495	4,295	3,295	4,195	4,395	4,695
60,000	1,595	3,195	2,695	3,895	2,595	3,795	3,595	4,295
62,000	1,295	2,995	2,395	3,695	2,195	3,595	3,295	4,095
65,000	695	2,695	1,895	3,395	1,695	3,295	2,795	3,895
70,000	0	2,095	995	2,895	795	2,795	1,995	3,495
75,000	0	1,395	0	2,295	0	2,195	1,195	2,995
80,000	0	0	0	1,595	0	1,495	0	2,395
83,000	0	0	0	1,195	0	995	0	1,995
85,000	0	0	0	895	0	695	0	1,795

NOTE: Based on 2013-14 federal methodology; award amounts based on 2013-14 schedule.

- The TAP application process begins with the FAFSA. To apply for a TAP grant, you must file a paper or online FAFSA and list a college in New York. Students completing the FAFSA online may file the TAP application by linking to it directly from your FAFSA Confirmation Page. If you do not begin the online TAP application when you file the FAFSA online, or if you complete a paper FAFSA, you will receive notification from HESC by email or postcard inviting you to complete the online TAP application. You may also request a paper ETA at that time by contacting HESC at www.hesc.ny.gov or calling 1.888.NYSHESC.

Part-time TAP

- Part-time TAP is available to NYS students in the 2013-14 academic year. Students enrolled in a NYS college part time (6-11 credits) who have completed 12 credits in each of two preceding semesters with a minimum 2.0 GPA will be eligible to receive Part-time TAP depending on need. Visit www.hesc.ny.gov, or call 1.888.NYSHESC for more information.

TEACH Grant (Teacher Education Assistance for College and Higher Education)

- TEACH is a federal grant providing up to \$4,000 per year to eligible students attending a participating institution who intend to teach in a public or private elementary or secondary school that serves students from low-income families. For more information, visit www.studentaid.ed.gov and search for "TEACH Grant."

Scholarships from private sources

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

NYS Tuition Assistance Program (TAP) Awards

Parent income before taxes (AGI)	Estimated NYS net taxable income	TAP awards at NYS private colleges and universities
\$0 - 23,600	\$ 6,600	\$5,000
25,000	8,000	4,930
35,000	18,000	4,020
45,000	28,000	2,820
55,000	38,000	1,620
65,000	48,000	500
75,000	58,000	500
85,000	68,000	500
96,200	79,200	500

NOTE: Based on 2013-14 dependent undergraduate TAP award schedule (2012 NYS standard deduction); family of 4 with 1 in college. TAP is based on total NYS taxable income; untaxed income is not a factor.



Major Sources of Aid

Financial Aid Programs

Student Loans

Federal Direct Loans

- Depending on your financial need and status as a dependent or independent student, there are two types of Federal Direct Loans with varying interest rates and borrowing limits:
 - **Subsidized Direct Loans are available only for undergraduate study.** Loans first disbursed between July 1, 2013 and June 30, 2014 have a fixed interest rate of 3.86% for the 2013-14 academic year. The interest on Subsidized Direct Loans is based on a student's financial need as calculated from the information on the FAFSA. There is no income cutoff as long as you demonstrate need. Students who receive a Subsidized Direct Loan disbursed between July 1, 2012, and July 1, 2014, will be responsible for paying any interest that accrues during the six-month grace period after the student graduates or leaves the college or university. Please see the table on page 9 for more information.
 - **Unsubsidized Direct Loans** have a fixed interest rate of 3.86% (for loans first disbursed between July 1, 2013 and June 30, 2014) and are not based on financial need. Undergraduate students must exhaust their Subsidized Direct Loans (if eligible) prior to using unsubsidized loans. The interest on Unsubsidized Direct Loans accrues while the student is enrolled in college, although payments can be deferred until after graduation.
- Undergraduate students may borrow up to \$31,000 in Direct Loans, of which no more than \$23,000 may be Subsidized. Graduate and professional students may borrow up to \$138,500, of which no more than \$65,500 may be from Subsidized undergraduate Direct Loans. Borrowing limits for students in medical school are higher.
- Repayment begins six months after you're no longer enrolled at least half-time. See the table on page 9 for both annual and aggregate (total for your academic career) Direct Loan limits for undergraduate and graduate study.
- To apply for federal student loans, students must first complete the FAFSA.

Federal Perkins Loans

- In 2013-14, undergraduates could borrow up to \$5,500 per year; up to \$27,500 total for undergraduate study. Graduate/professional students may borrow up to \$8,000 per year. The maximum total for all years of study is \$60,000. The federal government will pay the fixed 5% interest until you begin repayment. Repayment begins nine months after you are no longer enrolled at least half time (up to 10 years to repay). Exceptional financial need and the availability of funds determine eligibility. To apply, file the FAFSA.

Alternatives for Parents and Students

Federal PLUS loans

PLUS Loans for parents of dependent undergraduate students

- PLUS is a federal loan program where parents and/or stepparents may borrow up to the cost of attendance, less other financial aid, each year for each undergraduate dependent child enrolled at least half-time. Eligibility is not based on need but parents must have acceptable credit history or an eligible co-signer. PLUS Loans can be used to meet the calculated family contribution.
- The interest rate is fixed at 6.41%. Repayment begins upon disbursement, and borrowers may have up to 10 years to repay. Interest may be tax deductible.
- Check with the college for application procedures.

PLUS Loans for graduate and professional degree students

- Graduate and professional degree students may borrow through the PLUS Loan program up to their cost of attendance minus other aid. Students must have first applied for maximum loan eligibility under the Direct Loan program and must have acceptable credit history.
- To apply, students complete the FAFSA and a Direct PLUS Loan application. Check with the college for loan application procedures.

Work-Study

Federal Work-Study program (FWS)

- Eligibility is based on financial need. Students usually work 10 to 15 hours per week during the academic year. 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.
- Community service jobs are also available for work-study students.

Changes in Federal Student Aid eligibility

- Eligibility criteria for Federal Student Aid for students who enroll in college after July 1, 2012, have changed. Students enrolling after July 1, 2012, must show that they qualify for higher education by:
 - Having a high school diploma or recognized equivalent such as a General Education Development (GED) certificate, or
 - Completing a high school education in a home-school setting approved under state law.
- After July 1, 2012, the following are no longer acceptable to establish eligibility for Federal Student Aid:
 - A passing score on an approved ability-to-benefit test,
 - The completion of six credit hours or equivalent coursework toward a degree or certificate, or
 - federally-approved standards established by a student's state of residence.



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 10 to 12 months. At the completion of service, full-time participants receive an education award that is equivalent to the maximum value of the Pell Grant for the award year in which the term of service is funded. 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.gov.

Federal Tax Incentives

- The Federal government offers tax credits and deductions to families and students with qualifying education expenses, including tuition and related fees, books and other required course materials paid for higher education. Interest paid on qualifying student loans may also be deducted to reduce the amount of your income subject to tax by up to \$2,500. For more information, contact your tax advisor.

New York State college tuition tax credit/deductions

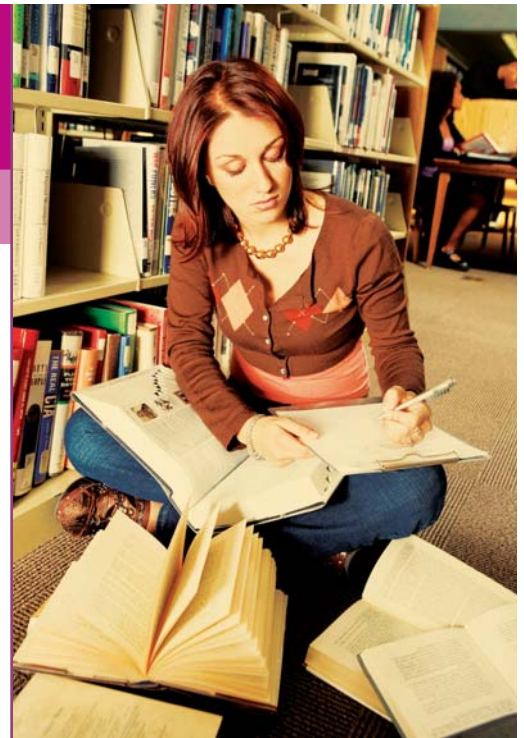
- New York State taxpayers may take either a:
 - 1) tax credit or an itemized tax deduction for college tuition expenses at an in-state or out-of-state institution for their dependent's, spouse's or their own undergraduate study; or,
 - 2) itemized deduction for qualified college tuition expenses up to a maximum of \$10,000 for each eligible student.

For more information consult your tax advisor or go to: www.hesc.ny.gov and search for "tuition tax credit."

New York's College Savings Program

- Start a college savings program with a minimum \$25 deposit. You need not be a NYS resident, although NYS taxpayers can receive a NYS income tax deduction for contributions up to \$5,000 annually (up to \$10,000 for married couples filing jointly). Qualified withdrawals are exempt from state and federal income taxes. Savings may be used to meet college costs at any eligible college or university. For details: 1.877.NYSAVES or www.nysaves.org

With grants, scholarships and other aid money, private colleges are often no more expensive – and sometimes less costly than state colleges.



Ways Your Aid May Change

Financial aid counselors see it all the time: a student loses his or her financial aid and has no idea why. Financial aid – whether it is loans, scholarships or grants – usually comes with strings attached. It is important to keep on top of your grants, scholarships and loans – and understand what is required to keep your awards. Here are the most common ways students lose or will see changes in their aid from one year to the next.

- 1 Not showing adequate progress toward your degree.
- 2 Not maintaining at least a 2.0 GPA overall – not just in your major.
- 3 Not finishing at least 70 percent of the classes you take.
- 4 Not knowing all of the conditions of your aid. Some stipulations to maintain aid go beyond these minimums.
- 5 Your family's financial situation changed resulting in a higher Expected Family Contribution (need-based aid).
- 6 Your sibling(s) graduated from an undergraduate program.

Source: Adapted from EduGuide.org

Federal Direct Loan Limits, 2014-15 Academic Year*

Dependent Students (whose parents were not denied a PLUS Loan)*	Total Annual Limit for Subsidized and Unsubsidized Direct Loans	Interest Rate
Freshmen	\$5,500 (no more than \$3,500 subsidized)	3.86% fixed for new loans July 1, 2013 - June 30, 2014**
Sophomores	\$6,500 (no more than \$4,500 subsidized)	
Juniors and Seniors	\$7,500 (no more than \$5,500 subsidized)	
Graduate and Professional Students		
Graduate and Professional Students	\$20,500 (unsubsidized only)	5.41% fixed
Graduate and professional students enrolled in certain health profession programs may receive additional unsubsidized Direct Loan amounts.		

Source: Adapted from www.direct.ed.gov, August 2013. *Independent students and dependent students whose parents were denied a PLUS Loan are able to borrow an additional Unsubsidized Direct Loan. **Subsidized Direct Loan interest is subject to change after June 30, 2014.

Financial Aid Programs

Internet Resources

Other Programs

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. Colleges and universities that currently offer HEOP may be found at: www.nysed.gov (search "HEOP").

Scholarships/Grants

- Learn more at www.nycolleges.org or www.hesc.ny.gov.
 - Aid for Part-Time Study (APTS)†: contact your college.
 - Flight 3407 Memorial Scholarship: 1.888.NYSHESC
 - Flight 587 Memorial Scholarship: 1.888.NYSHESC
 - Military Service Recognition Scholarship (MSRS): 1.888.NYSHESC
 - NYS Aid to Native Americans†: 1.518.474.0537
 - NYS Math and Science Teaching Incentive Scholarship: 1.888.NYSHESC
 - NYS Memorial Scholarship for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers: 1.888.NYSHESC
 - NYS Recruitment Incentive and Retention Program (RIRP) - Army National Guard†: www.dmna.state.ny.us/education
 - NYS Regents Award for Children of Deceased and Disabled Veterans†: 1.888.NYSHESC
 - Scholarship for Academic Excellence†: contact your guidance office.
 - Veterans Tuition Awards†: 1.888.NYSHESC
 - World Trade Center Memorial Scholarship: 1.888.NYSHESC

Loan Forgiveness Programs

- District Attorney and Indigent Legal Services Attorneys Loan Forgiveness Program†: 1.888.NYSHESC
- Licensed Social Worker Loan Forgiveness Program†: 1.888.NYSHESC
- Loan Forgiveness for Public Service Employees: 1.800.4.FED.AID
- Perkins Loan Cancellation Programs: 1.800.4.FED.AID
- Direct Loan Forgiveness for Teachers: 1.888.NYSHESC

Veterans Education Benefits

For veterans with active duty service, there are a number of programs available to help with the costs of college. For example, the Post-9/11 GI Bill provides students attending private colleges and universities in New York State up to \$18,077.50 per per academic year. In some cases, this benefit can be transferred to other family members. For program overviews, visit www.gibill.va.gov/benefits/index.html.

In addition, several private, not-for-profit colleges and universities in New York State are participating in the Yellow Ribbon Program, a matching program that will cover some or all of any tuition and fee charges not covered by the Post-9/11 GI Bill. For additional information, visit www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html.

ROTC Programs

The Army, Marine Corps, Navy, and Air Force offer financial assistance to qualified students. Scholarships may range up to full tuition plus fees, books and uniform; a monthly stipend may also be awarded. Students incur a service obligation (generally for a total of eight years) in return for a four-year scholarship (some three-, two- and even one-year scholarships are available).

The application deadline is usually in December of the high school senior year. For a list of ROTC programs at private colleges and universities in New York go to: www.nycolleges.org (search "ROTC").

- Go College! NY – A new website designed especially for students new to the college search process: www.GoCollegeNY.org
- College Navigator, a U.S. Department of Education website, allows students to search colleges and universities: www.nces.ed.gov/collegenavigator
- Federal Student Aid Information Center: 1-800-4FED-AID, or www.studentaid.ed.gov
- FAFSA4caster provides students and families with an opportunity to estimate eligibility for federal student aid. Visit: www.fafsa4caster.ed.gov
- Funding Education Beyond High School – A Guide to Federal Student Aid: www.studentaid.ed.gov/resources
- NYS Higher Education Services Corporation – For more information on the Express TAP Application (ETA) and NYS grants and scholarships: 1-888-NYSHESC, or www.hesc.ny.gov
- HOPE Scholarship and Lifetime Learning Credits and other federal incentive programs: www.irs.gov/publications/p970
- NYS college tuition tax credit/deductions: www.hesc.ny.gov (search "tax credit")
- The Internal Revenue Service (IRS) site provides information about new tax laws (tax credits and deductions for college expenses): www.irs.gov
- Hispanic College Fund, Inc.: www.hispanicfund.org
- Hispanic Scholarship Fund: www.hsf.net
- United Negro College Fund, Inc.: <https://scholarships.uncf.org>
- Fastweb.com: A database of thousands of private scholarships: www.fastweb.com
- New York's 529 College Savings Program can help families save for college with significant tax benefits: 1-877-NYSAVES, or www.nysaves.com
- The Upromise® Rewards Program is a savings-through-purchase program. When you shop at hundreds of companies, a percentage of the purchase price is deposited into a savings account. Upromise® can be tied to the New York 529 College Savings Program: www.upromise.com
- The College Savings Plan Network website has information on state-sponsored prepaid tuition and college savings plans: www.collegesavings.org

† New York State programs for New York State residents.

Calendar

For students entering college in the 2014-2015 academic year

2013

September and October

- Colleges encourage visits from students and their parents/guardians. It's your chance to "try on" a campus. Use the map on pages 12-15 to plan your trips. Also, ask your school counselor about college fairs in your area. College fairs offer good opportunities to talk with college representatives and start to build relationships.
- Collect admission applications from colleges. Contact the admission offices directly by phone or email.
- Ask your teachers and others for the letters of recommendation you need for your admission applications. Make a list of all admission and financial aid application deadlines!

Sep. 6:	Registration deadline for Oct. 5 SAT & Subject Tests.
Sep. 21:	ACT test date.
Sep. 27:	Registration deadline for Oct. 26 ACT.
Oct. 3:	Registration deadline for Nov. 2 SAT & Subject Tests.
Oct. 5:	SAT & Subject Tests date.
Oct. 16:	PSAT/NMSQT test date.
Oct. 19:	PSAT/NMSQT test date.
Oct. 26:	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/college office. Attend financial aid workshops and college fairs.
- Continue completing your college applications. Pay careful attention to the deadlines!
- If you plan on completing the FAFSA online (recommended), get a federal student aid PIN for you and your parents at www.pin.ed.gov. Obtain the Free Application for Federal Student Aid (FAFSA) worksheet from your school counselor or online at www.fafsa.ed.gov. Check with all the colleges to which you are applying to determine if there are other financial aid forms you must complete to qualify for all types of aid. Obtain all required forms.

Nov. 2:	SAT & Subject Tests date.
Nov. 8:	Registration deadline for Dec. 7 SAT & Subject Tests.
Nov. 8:	Registration deadline for Dec. 14 ACT.
Dec. 7:	SAT & Subject Tests date.
Dec. 14:	ACT test date.
Dec. 27:	Registration deadline for Jan. 25 SAT & Subject Tests.

2014

January

- Attend local college financial aid awareness activities and workshops.
 - **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 submit all other required financial aid forms. Watch your deadlines! You'll receive your Student Aid Report (SAR) within four weeks after filing your FAFSA by mail; sooner if you complete it online. Review your SAR carefully. Follow directions to correct errors.
- | | |
|----------|--|
| Jan. 10: | Registration deadline for Feb. 8 ACT - Outside NYS only. |
| Jan. 25: | SAT & Subject Tests date. |

February and March

- If you have not already done so, visit the colleges.
 - Start to look for a summer job.
 - In March, many colleges will begin to notify students of college acceptance. See April for more information.
 - New York State students who file the FAFSA online may apply for TAP online by linking to it directly from your FAFSA confirmation page. For more information call 1.888.NYSHESC.
- | | |
|---------|--|
| Feb. 7: | Registration deadline for Mar. 8 SAT only. |
| Feb. 8: | ACT test date - Outside NYS only. |
| Mar. 7: | Registration deadline for Apr. 12 ACT. |
| Mar. 8: | SAT only test date; U.S. only. |

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, usually by May 1. Pay close attention to those deadlines!**
- If you still wish to expand your options, some colleges will accept admissions and financial aid applications at this time. Visit www.nycolleges.org/view-college-information for college contact information.

Apr. 4:	Registration deadline for May 3 SAT & Subject Tests.
Apr. 12:	ACT test date.

May and June

- May 1 is the traditional deadline for students to notify colleges of their college choice. If you decline admission and have received an aid package, notify the college financial aid office so it can offer the award to another student.
- NYS residents applying for TAP: Check your email for correspondence from HESC about your TAP award. If you decide to attend a college in New York State, review, provide additional information, or make corrections to your TAP application information as necessary or if requested by HESC. If you applied by mail, review, correct information if necessary and return your Express TAP Application (ETA) to HESC. Be sure your TAP Award Certificate contains the code for the college you will attend. Visit www.hesc.ny.gov for more information, or call 1.888.NYSHESC.
- Follow up on the progress of your grants, scholarships, loans, work-study and other forms of student aid.

May 3:	SAT & SAT Subject Tests date.
May 5-9 & 12-16:	Advanced Placement Program® Exams.
May 9:	Registration deadline for Jun. 7 SAT & Subject Tests.
May 9:	Registration deadline for Jun. 14 ACT.
Jun. 7:	SAT & SAT Subject Tests date.
Jun. 14:	ACT test date.

- Don't forget to send thank-you notes to all who helped you through the college search.

NOTE: Register for the SAT® exams on line at www.collegeboard.org. Register for ACT Assessment® exams on line at www.act.org. Registration deadlines listed here refer to regular U.S. postmark dates. Visit above websites for international deadlines and U.S. late registration deadlines.

Campus Locator

New York's 100+ Private Colleges and Universities

Western New York



- Alfred University**
Alfred (B,G) 800.541.9229
www.alfred.edu/admissions
- Canisius College**
Buffalo (B,G) 800.843.1517
www.canisius.edu/admissions
- D'Youville College**
Buffalo (B,G) 800.777.3921
www.dyc.edu/admissions
- Daemen College**
Amherst (B,G) 800.462.7652
www.daemen.edu/admissions
- Hilbert College**
Hamburg (A,B,G) 800.649.8003
www.hilbert.edu/admissions
- Houghton College**
Houghton (A,B,G) 800.777.2556
www.houghton.edu/admission
- Medaille College**
Buffalo (A,B,G) 800.292.1582
www.medaille.edu
- Medaille College/Amherst Campus**
Amherst (A,B,G) 888.252.2235
www.medaille.edu
- Niagara University**
Niagara Falls (A,B,G) 800.462.2111
www.niagara.edu/admissions
- St. Bonaventure University**
St. Bonaventure (B,G) 800.462.5050
www.sbu.edu/admissions
- Trocaire College**
Buffalo (A,B) 716.827.2545
www.trocaire.edu/admissions
- Villa Maria College of Buffalo**
Buffalo (A,B) 716.961.1805
www.villa.edu/admission

Finger Lakes



- Finger Lakes Health College of Nursing**
Geneva (A) 315.787.4005
www.flhealth.org/nursingeducation
- Hobart and William Smith Colleges**
Geneva (B,G) 800.852.2256
www.hws.edu/admissions
- Keuka College**
Keuka Park (B,G) 800.33.KEUKA
www.keuka.edu
- Medaille College/Rochester Campus**
Rochester (A,B,G) 585.272.0030
www.medaille.edu
- Nazareth College**
Rochester (B,G) 585.389.2860
<http://admissions.naz.edu>
- New York Chiropractic College**
*Seneca Falls (G) ** 800.234.6922
www.nycc.edu
- Roberts Wesleyan College**
Rochester (A,B,G) 800.777.4RWC
www.roberts.edu/admissions
- Rochester Institute of Technology**
Rochester (A,B,G) 585.475.6631
www.rit.edu/emcs/admissions
- St. John Fisher College**
Rochester (B,G) 800.444.4640
www.sjfc.edu/admissions/freshman/
- University of Rochester and Eastman School of Music**
Rochester (B,G) 888.822.2256
<http://enrollment.rochester.edu/admissions/>

Colleges are listed alphabetically in each region of the state by Name of College, with the *City* in which it is located in italics. Degrees offered appear in parentheses with bachelor's degrees indicated by (B) and associate degrees indicated by (A). Campuses that offer graduate degrees (master's, doctorate, or first professional) are indicated by (G).

KEY: College Name	Phone
City (Degrees Offered)	Web

* Graduate-only campus.

Central New York



- Cazenovia College**
Cazenovia (A,B) 800.654.3210
www.cazenovia.edu/admissions
- Colgate University**
Hamilton (B,G) 315.228.7401
www.colgate.edu
- Le Moyne College**
Syracuse (B,G) 800.333.4733
www.lemoyne.edu
- St. Joseph's College of Nursing at St. Joseph's Hospital Health Center**
Syracuse (A) 315.448.5040
www.sjhcon.org/admissions
- Syracuse University**
Syracuse (A,B,G) 315.443.3611
<http://admissions.syr.edu>
- Wells College**
Aurora (B) 800.952.9355
www.wells.edu/admissions

Southern Tier



- Cornell University**
Ithaca (B,G) 607.255.5241
<http://admissions.cornell.edu>
- Elmira College**
Elmira (A,B,G) 800.935.6472
www.elmira.edu/admissions
- Ithaca College**
Ithaca (B,G) 800.429.4274
www.ithaca.edu/admission

Mohawk Valley

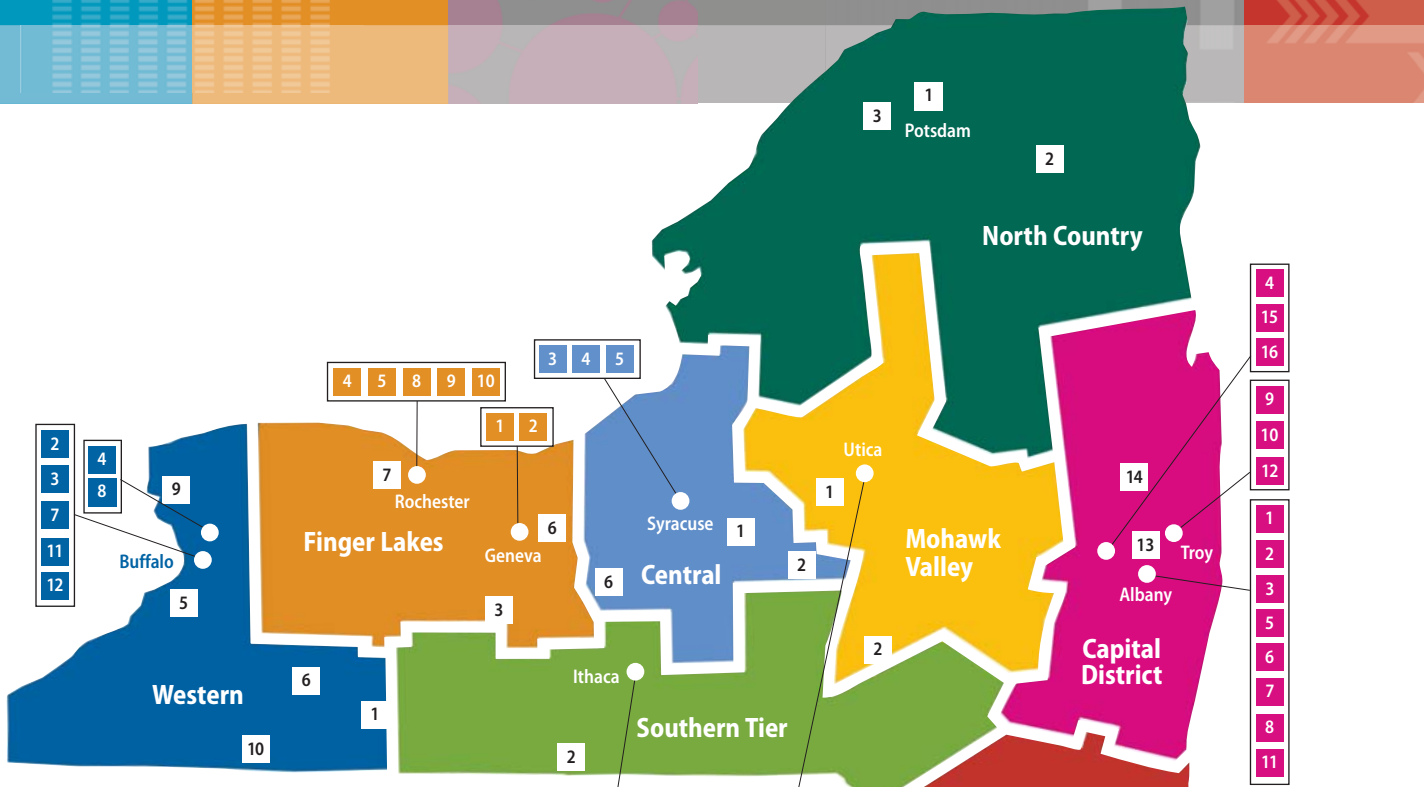


- Hamilton College**
Clinton (B) 800.843.2655
www.hamilton.edu/admission
- Hartwick College**
Oneonta (B) 888.HARTWICK
www.hartwick.edu/admissions
- St. Elizabeth College of Nursing**
Utica (A) 315.798.8144
www.secon.edu
- Utica College**
Utica (B,G) 800.782.8884
www.utica.edu

North Country



- Clarkson University**
Potsdam (B,G) 800.527.6577
www.clarkson.edu/admissions
- Paul Smith's College**
Paul Smiths (A,B) 800.421.2605
www.paulsmiths.edu
- St. Lawrence University**
Canton (B,G) 800.285.1856
www.stlawu.edu

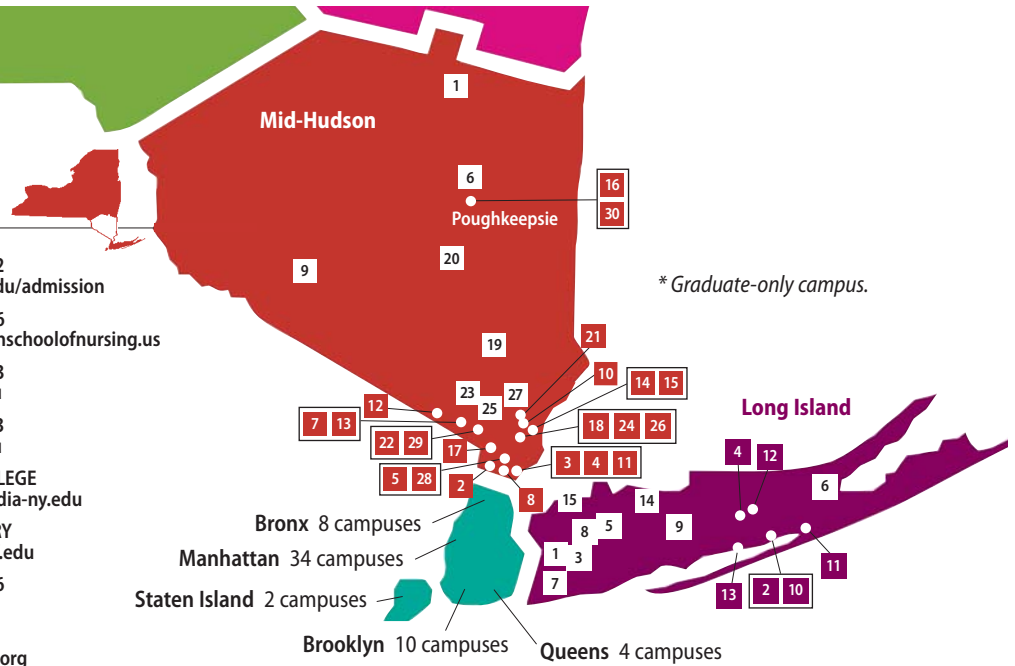


Capital District



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|--|--|--|
| 1. Albany College of Pharmacy and Health Sciences, Albany (B,G) | 888.203.8010
www.acphs.edu/admissions.aspx | |
| 2. Albany Law School
Albany (G) * | 518.445.2326
www.albanylaw.edu | |
| 3. Albany Medical College
Albany (G) * | 518.262.5521
www.amc.edu/academic | |
| 4. The Belanger School of Nursing
Schenectady (A) | 518.243.4471
www.ehson.org | |
| 5. The College of Saint Rose
Albany (B,G) | 800.637.8556
www.strose.edu/admissions | |
| 6. Excelsior College
Albany (A,B,G) | 888.647.2388
www.excelsior.edu/admissions | |
| 7. Maria College
Albany (A,B) | 518.438.3111 x217
www.mariacollege.edu | |
| 8. Memorial School of Nursing
Albany (A) | 518.471.3260
www.nehealth.com/son | |
| 9. Rensselaer Polytechnic Institute
Troy (B,G) | 518.276.6216
http://admissions.rpi.edu | |
| 10. The Sage Colleges/Russell Sage College (B), Sage Graduate School
Troy (G) * | 888.VERY.SAGE
www.sage.edu/admission | |
| 11. The Sage Colleges/Sage College of Albany, Albany (B) | 888.VERY.SAGE
www.sage.edu/admission | |
| | | 12. Samaritan Hospital School of Nursing, Troy (A) |
| | | 518.271.3285
www.nehealth.com/son |
| | | 13. Siena College
Loudonville (B,G) |
| | | 888.AT.SIENA
www.siena.edu/admissions |
| | | 14. Skidmore College
Saratoga Springs (B,G) |
| | | 800.867.6007
www.skidmore.edu/admissions |
| | | 15. Union College
Schenectady (B) |
| | | 888.843.6688
www.union.edu/admissions |
| | | 16. Union Graduate College
Schenectady (G) * |
| | | 518.631.9831
www.uniongraduatecollege.edu |

Mid-Hudson



- | | |
|--|--|
| 1. Bard College
Annandale-on-Hudson (A,B,G) | 845.758.7472
www.bard.edu/admission |
| 2. Cochran School of Nursing
Yonkers (A) | 914.964.4296
www.cochranschoolofnursing.us |
| 3. The College of New Rochelle
New Rochelle (B,G) | 800.933.5923
www.cnr.edu |
| 4. The College of New Rochelle/School of New Resources, New Rochelle (B) | 800.933.5923
www.cnr.edu |
| 5. Concordia College
Bronxville (A,B,G) | 800.YES.COLLEGE
www.concordia-ny.edu |
| 6. The Culinary Institute of America
Hyde Park (A,B) | 800.CULINARY
www.ciachef.edu |
| 7. Dominican College
Orangeburg (A,B,G) | 866.432.4636
www.dc.edu |
| 8. Dorothea Hopfer School of Nursing
Mount Vernon (A) | 914.361.6221
www.hopfer.org |
| 9. Fei Tian College
Cuddebackville (B) | 845.672.0550
http://feitiancollege.org |
| 10. Fordham University/Westchester Campus, West Harrison (G) * | 914.367.3426
www.fordham.edu/admiss/index.asp |
| 11. Iona College
New Rochelle (B,G) | 800.231.IONA
www.iona.edu/admissions |
| 12. Iona College Rockland Graduate Center
Pearl River (G) * | 866.850.IONA
www.iona.edu/rockland |
| 13. LIU Hudson
Orangeburg (G) * | 845.359.7200
www.liu.edu/hudson |
| 14. LIU Hudson
Purchase (G) * | 800.GRAD.LIU
www.liu.edu/hudson |
| 15. Manhattanville College
Purchase (B,G) | 800.328.4553
www.mville.edu/ |
| 16. Marist College
Poughkeepsie (B,G) | 800.436.5483
www.marist.edu/admission |
| 17. Mercy College/Dobbs Ferry Campus (main campus), Dobbs Ferry (A,B,G) | 877.MERCY.GO
www.mercy.edu/admissions |
| 18. Mercy College/Yorktown Campus
Yorktown Heights (B,G) | 877.MERCY.GO
www.mercy.edu/admissions |
| 19. Mount Saint Mary College
Newburgh (B,G) | 888.YES.MSMC
www.msmc.edu/admissions |
| 20. New York Medical College
Valhalla (G) * | 914.594.4000
www.nymc.edu |
| 21. New York University/Silver School of Social Work at St. Thomas Aquinas College, Sparkill (G) * | 212.998.5910
www.nyu.edu/socialwork |
| 22. Nyack College and Alliance
Theological Seminary, Nyack (A,B,G) | 800.33NYACK (College)
800.541.6891 (Seminary)
www.nyack.edu/admissions |
| 23. Pace University/Lubin Graduate Center, White Plains (G) * | 914.422.4283
www.pace.edu/prospectivestudents/graduate |
| 24. Pace University/Pleasantville-Briarcliff Campus, Pleasantville (A,B,G) | 800.874.PACE
www.pace.edu/prospectivestudents/undergraduate |
| 25. Pace University/White Plains Campus School of Law, White Plains (G) * | 914.422.4210
www.law.pace.edu/admissions |
| 26. Polytechnic Institute of New York University/Westchester Graduate Center, Hawthorne (G) * | 914.323.2000
www.poly.edu/westchester |
| 27. Sarah Lawrence College
Bronxville (B,G) | 800.888.2858
www.slc.edu/admission |
| 28. St. Thomas Aquinas College
Sparkill (A,B,G) | 800.999.STAC
www.stac.edu |
| 29. Vassar College
Poughkeepsie (B,G) | 800.827.7270
www.admissions.vassar.edu |

* Graduate-only campus.

New York City (The 5 Boroughs)



Bronx

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|--|---|
| 1. Albert Einstein College of Medicine of Yeshiva University (G) | 718.430.2000
www.einstein.yu.edu |
| 2. Boricua College/Bronx Campus (A,B,G) | 347.964.8600
www.boricuacollege.edu |
| 3. College of Mount Saint Vincent
Riverdale (A,B,G) | 800.665.CMSV
www.mountsaintvincent.edu |
| 4. The College of New Rochelle/School of New Resources/Co-op City (B) | 800.933.5923
www.cnr.edu |
| 5. The College of New Rochelle/School of New Resources/John Cardinal O'Connor Campus (B) | 800.933.5923
www.cnr.edu |
| 6. Fordham University (B,G) | 800.FORDHAM
www.fordham.edu/admissions |
| 7. Manhattan College
Riverdale (B,G) | 800.MC2.XCEL
www.manhattan.edu |
| 8. Mercy College/Bronx Campus (A,B,G) | 877.MERCY.GO
www.mercy.edu/admissions |

Brooklyn

- | | |
|---|--|
| 1. Boricua College/Brooklyn Campus (A,B,G)
Northside Center
Graham Center | www.boricuacollege.edu
718.782.2200
718.963.4112 |
| 2. Bramson ORT College/
Extension Center (A) | 718.259.5300
www.bramsonort.edu/admissions |
| 3. The College of New Rochelle/School of New Resources/Brooklyn Campus (B) | 800.933.5923
www.cnr.edu |
| 4. Institute of Design and Construction (A) | 718.855.3661
www.idc.edu |
| 5. LIU Brooklyn (A,B,G) | 800.LIU.PLAN
www.liu.edu/brooklyn/admissions.aspx |
| 6. Polytechnic Institute of New York University (B,G) | 800.POLYTEC
www.poly.edu/admissions |
| 7. Pratt Institute (B,G) | 800.331.0834
www.pratt.edu/admissions |
| 8. St. Francis College
Brooklyn Heights (A,B,G) | 718.489.5200
www.sfc.edu/admissions |
| 9. St. Joseph's College/Brooklyn Campus (B,G) | 718.940.5800
www.sjcny.edu/admissions |
| 10. Touro College
Lander College/Flatbush (A,B,G) | www.touro.edu
718.252.7800 |

Manhattan

- American Academy McAllister Institute of Funeral Service (A) 866.932.2264
www.funeraleducation.org
- American Museum of Natural History, Richard Gilder Graduate School (G) * 212.769.5055
http://rggs.amnh.org
- Bank Street College of Education (G) * 212.875.4404
www.bankstreet.edu
- Barnard College (B) 212.854.2014
www.barnard.edu/admissions
- Boricua College (A,B,G) 212.694.1000
www.boricuacollege.edu
- The College of New Rochelle/School of New Resources/District Council 37 (B) 800.933.5923
www.cnr.edu
- The College of New Rochelle/School of New Resources/Rosa Parks Campus (B) 800.933.5923
www.cnr.edu
- Columbia University (B,G) 212.854.2522
http://undergrad.admissions.columbia.edu
- Cooper Union (B,G) 212.353.4120
www.cooper.edu/admissions
- Fordham University/Lincoln Center Campus (B,G) 800.FORDHAM
www.fordham.edu/admissions
- Helene Fuld College of Nursing (A,B) 212.616.7282
www.helenefuld.edu
- The King's College (B) 888.969.7200
www.tkc.edu/admissions
- Manhattan School of Music (B,G) 917.493.4436
www.msmnyc.edu
- Marymount Manhattan College (B) 800.MARYMOUNT
www.mmm.edu/index_admin.html
- Mercy College/Manhattan 877.MERCY.GO
Campus (B,G)
www.mercy.edu/admissions
- Metropolitan College of New York (A,B,G) 800.33THINK x5001
www.mcny.edu/admissions/admissions1.php
- The New School:
Eugene Lang College The New School for Liberal Arts (B) 800.292.3040
www.newschool.edu/lang/admission
- Mannes College The New School for Music (B,G) 800.292.3040
www.newschool.edu/mannes/admission
- Parsons The New School for Design (A,B,G) 800.292.3040
www.newschool.edu/parsons/admission
- The New School for Jazz and Contemporary Music (B) 800.292.3040
www.newschool.edu/jazz/admission
- The New School for Public Engagement (B,G) 800.292.3040
www.newschool.edu/public-engagement/admission
- The New School for Social Research (G) * 800.292.3040
www.newschool.edu/nssr/
- New York College of Podiatric Medicine (G) * 800.526.6966
www.nycpm.edu
- New York Institute of Technology/Manhattan Campus (A,B,G) 800.345.NYIT
www.nyit.edu/admissions
- New York School of Interior Design (A,B,G) 800.33.NYSID
www.nysid.edu/admissions
- New York University (A,B,G) 212.998.4500
http://admissions.nyu.edu
- Nyack College and Alliance Theological Seminary, Nyack (A,B,G) 800.33NYACK (College)
800.541.6891 (Seminary)
www.nyack.edu/admissions
- Pace University/New York City Campus (A,B,G) 800.874.PACE
www.pace.edu/prospectivestudents/undergraduate
- Phillips Beth Israel School of Nursing (A) 212.614.6114
www.futurenursebi.org
- Pratt Institute/Manhattan Campus (A,B,G) 800.331.0834
www.pratt.edu/admissions

- The Rockefeller University (G) * 212.327.8086
www.rockefeller.edu/graduate
- St. John's University/Manhattan Campus (B,G) 888.9STJOHNS
www.stjohns.edu/admission
- Teachers College, Columbia University (G) * 212.678.3710
www.tc.columbia.edu/admissions/index.asp
- Touro College (A,B,G) 212.463.0400
www.touro.edu
- Touro College/Harlem site (A,B,G) 212.463.0400
www.touro.edu
- Touro College of Osteopathic Medicine (G) * 212.851.1199
www.touro.edu/med
- Weill Cornell Graduate School of Medical Sciences (G) * 212.746.6565
http://weill.cornell.edu/gradschool/
- Weill Cornell Medical College (G) * 212.746.1067
www.med.cornell.edu/education/admissions
- Yeshiva University (A,B,G) 212.960.5277
www.yu.edu/admissions

Queens

- Bramson ORT College Forest Hills (A) 718.261.5800 x640
www.bramsonort.edu/admissions
- St. John's University/Queens Campus (main campus) (A,B,G) 888.9STJOHNS
www.stjohns.edu/admission
- Touro College The Lander College for Men (B) 718.820.4800
http://lcm.touro.edu
Other sites: See www.touro.edu
- Vaughn College of Aeronautics and Technology, Flushing (A,B,G) 866.6VAUGHN
www.vaughn.edu

Staten Island

- St. John's University/Staten Island Campus (A,B,G) 888.9STJOHNS
www.stjohns.edu/admission
- Wagner College (B,G) 718.390.3411
www.wagner.edu/admissions

Long Island

- Adelphi University Garden City (A,B,G) 800.ADELPHI
http://admissions.adelphi.edu
- Dowling College Oakdale (B,G) 800.369.5464
www.dowling.edu/admissions
- Hofstra University Hempstead (B,G) 800.HOFSTRA
www.hofstra.edu/admission
- LIU Brentwood Brentwood (B,G) 631.273.5112
www.liu.edu/brentwood/admissions
- LIU Post Brookville (B,G) 800.LIU.PLAN
www.liu.edu/cwpost/Admissions
- LIU Riverhead Riverhead (B,G) 631.287.8010
www.liu.edu/Riverhead/Admissions
- Molloy College Rockville Centre (A,B,G) 888.4MOLLOY
www.molloy.edu/admissions-and-aid
- New York Institute of Technology/Old Westbury Campus Old Westbury (A,B,G) 800.345.NYIT
www.nyit.edu/admissions
- Polytechnic Institute of New York University/Long Island Graduate Center, Melville (G) * 631.755.4300
www.poly.edu/li/admissions
- St. John's University/Oakdale Campus, Oakdale (G) * 800.9STJOHNS
www.stjohns.edu
- St. Joseph's College/Long Island Campus, Patchogue (B,G) 631.687.5100
www.sjcnyc.edu/admissions/apply-now/85
- Touro College/Jacob D. Fuchsberg Law Center, Central Islip (G) * 631.761.7010
www.tourolaw.edu
- Touro College/School of Health Sciences, Bay Shore (G) * 866.TOURO.4.U
www.touro.edu/shs
- Watson School of Biological Sciences at Cold Spring Harbor Laboratory Cold Spring Harbor (G) * 516.367.6890
www.cshl.org/gradschool
- Webb Institute Glen Cove (B) 866.708.WEBB
www.webb-institute.edu



Financial Aid • Pages 2-10

- Six Steps to Financial Aid
- Applying for Financial Aid
- Your Aid Packages
- Financial Aid Programs: Sources of Aid

Internet Resources • Page 10

The most important financial aid forms are available online. Learn where to go on the Web for answers to your financial aid and college search questions.

Calendar • Page 11

Now is the time to make an organized plan for your college search. Be sure you leave enough time to meet the deadlines for your admission and financial aid applications.

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From phone numbers to Web addresses and degrees offered, this campus locator map and directory puts New York's 100+ private colleges at your fingertips.



Visit www.nycolleges.org, New York's 100+ private colleges and universities' admissions and financial aid website:

- Find a campus
- Find out what academic programs the colleges offer
- Read campus profiles
- Learn about financial aid
- Request more information
- Download admission and financial aid publications

www.nycolleges.org
www.cicu.org

New York's 100+ Private Colleges and Universities

Adelphi University	Hamilton College	Polytechnic Institute of NYU
Albany College of Pharmacy and Health Sciences	Hartwick College	Pratt Institute
Albany Law School	Helene Fuld College of Nursing	Rensselaer Polytechnic Institute
Albany Medical College	Hilbert College	Roberts Wesleyan College
Alfred University	Hobart and William Smith Colleges	Rochester Institute of Technology
American Academy McAllister Institute	Hofstra University	The Rockefeller University
American Museum of Natural History, Richard Gilder Graduate School	Houghton College	The Sage Colleges
Bank Street College of Education	Institute of Design and Construction	Samaritan Hospital School of Nursing
Bard College	Iona College	Sarah Lawrence College
Barnard College	Ithaca College	Siena College
The Belanger School of Nursing	Keuka College	Skidmore College
Boricia College	The King's College	St. Bonaventure University
Bramson ORT College	Le Moyne College	St. Elizabeth College of Nursing
Canisius College	Long Island University	St. Francis College
Cazenovia College	Manhattan College	St. John Fisher College
Clarkson University	Manhattan School of Music	St. John's University
Cochran School of Nursing	Manhattanville College	St. Joseph's College
Colgate University	Maria College	St. Joseph's College of Nursing at St. Joseph's Hospital Health Center
College of Mount Saint Vincent	Marist College	St. Lawrence University
The College of New Rochelle	Marymount Manhattan College	St. Thomas Aquinas College
The College of Saint Rose	Medaille College	Syracuse University
Columbia University	Memorial School of Nursing	Teachers College, Columbia University
Concordia College	Mercy College	Touro College
Cooper Union	Metropolitan College of New York	Trocaire College
Cornell University	Molloy College	Union College
The Culinary Institute of America	Mount Saint Mary College	Union Graduate College
D'Youville College	Nazareth College	University of Rochester
Daemen College	The New School	Utica College
Dominican College	New York Chiropractic College	Vassar College
Dorothea Hopfer School of Nursing	New York College of Podiatric Medicine	Vaughn College of Aeronautics and Technology
Dowling College	New York Institute of Technology	Villa Maria College of Buffalo
Elmira College	New York Medical College	Wagner College
Excelsior College	New York School of Interior Design	Watson School of Biological Sciences at Cold Spring Harbor Laboratory
Fei Tian College	New York University	Webb Institute
Finger Lakes Health College of Nursing	Niagara University	Wells College
Fordham University	Nyack College	Yeshiva University
	Pace University	
	Paul Smith's College	
	Phillips Beth Israel School of Nursing	



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Affording College is published annually by the Commission on Independent Colleges and Universities (cicu), a not-for-profit organization, 17 Elk Street, PO Box 7289, Albany, NY 12224-0289. Vol. 16, November 2013.

Design: Ambrosino Design, Inc., Saratoga Springs, NY

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

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