Being financially prepared will help you to be successful in achieving your education goals by allowing you to focus on academics instead of how to finance your education.
COST OF ATTENDANCE (COA)

FINANCIAL AID HELPS PAY TO ATTEND COLLEGE

- Cost of attending college
- Direct costs: tuition and fees
- Indirect costs: transportation, meals, books and supplies, miscellaneous
COST ASSOCIATED WITH ATTENDING COLLEGE

City Tech Award Year 2017-2018 Tuition and Fees:

- Full-time (12 or more credits) $3,465.65 (NYS Residents) per semester

- Full-time (12 or more credits) $7,160.65 (Non NYS Residents) per semester
## Educational Expenses Per Semester
### 2017-2018 Award Year

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$682</td>
</tr>
<tr>
<td>Transportation</td>
<td>$544</td>
</tr>
<tr>
<td>Lunch</td>
<td>$616</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$894</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$2,145</td>
</tr>
</tbody>
</table>
## Students Living Away from Home

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$682</td>
</tr>
<tr>
<td>Transportation</td>
<td>$544</td>
</tr>
<tr>
<td>Lunch</td>
<td>$616</td>
</tr>
<tr>
<td>Food at Home</td>
<td>$1,050</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$2,171</td>
</tr>
<tr>
<td>Housing</td>
<td>$5,193</td>
</tr>
</tbody>
</table>
Financial aid is a major source in financing your education.
APPLYING FOR FINANCIAL AID

START October 1ST FOR THE UPCOMING AWARD YEAR

City Tech’s Priority filing period: October 1st to March 31st
Access (Renewal or First time applicant) your FAFSA at www.fafsa.gov

Get an FSA ID (the FSA ID is your electronic passport to federal student aid online). https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid#fsaid-intro

Use the IRS Data Retrieval Tool

City Tech College Code: 002696

Provide a valid email address

Review application status when receive email notification
Use NYS link on the FAFSA “Confirmation Page” to complete TAP application

Apply at [www.hesc.ny.gov](http://www.hesc.ny.gov)

TAP City Tech College Code: 1405

Part-time students (fewer than 12 credits/units):

Complete CUNY Supplement Application at [http://www.cuny.edu/admissions/financial-aid/info-resources/supplement-form.html](http://www.cuny.edu/admissions/financial-aid/info-resources/supplement-form.html) for the APTS award

CUNY PORTAL

[https://cunyportal.cuny.edu/cpr/authenticate/portal_login.jsp](https://cunyportal.cuny.edu/cpr/authenticate/portal_login.jsp)
Congratulations, PURPLE! Your FAFSA was successfully submitted to Federal Student Aid.

Does your brother or sister need to complete a FAFSA? If so, you can transfer your parents’ information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that’s all.

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

What Happens Next
- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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).

School(s) on your FAFSA:

<table>
<thead>
<tr>
<th>School Name</th>
<th>Graduation Rate</th>
<th>Retention Rate</th>
<th>Transfer Rate</th>
<th>Additional Information from College Navigator</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALABAMA AGRICULTURAL &amp; MECHEL UNIV</td>
<td>31%</td>
<td>58%</td>
<td>40%</td>
<td>NA</td>
</tr>
</tbody>
</table>

Eligibility Information

Estimated Expected Family Contribution (EFC) = 000000
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the eligibility criteria, you may be eligible for the following:

- **Pell Grant** Estimate - $5,920.00
- **Direct Stafford Loan** Estimate - $5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about federal tax benefits for education, including the American Opportunity Tax Credit (AOTC).
NEED HELP FILING FINANCIAL AID APPLICATIONS???

COME TO THE
FINANCIAL AID WEB LAB NG-08A

- In-person application assistance services are available at City Tech in **Room NG-08A**.

- Check the College’s Website for scheduled Web Lab hours.
FOLLOW – UP APPLICATION RESULTS

- Review Your “Student Aid Report” (SAR)
  (SAR) = Information from FAFSA
  Make Corrections (if necessary)

- Submit Requested Information
  Immediately
FOLLOW-UP APPLICATION RESULTS

- Should receive SAR online or paper depends on whether you provide a valid e-mail address on your FAFSA.

- If you used an FSA ID and provide a valid e-mail address, you will receive an e-mail with instructions on how to access an online copy of your SAR within 3-5 days.

- If you send signature page instead of using FSA ID, you will receive your SAR results in 2 weeks.

- If you do not provide a valid e-mail address on your FAFSA, you will receive either a SAR or an SAR acknowledgement via postal mail within 10-15 days.

- If you file a paper FAFSA, and you do not provide a valid e-mail address, you should receive a paper SAR within 3 weeks.

- Review your SAR to ensure information is correct.

https://studentaid.ed.gov/sa/fafsa/next-steps
FOLLOW-UP APPLICATION RESULTS

- Should receive result of TAP processing within one week of receiving SAR
- If did not apply for TAP using FAFSA Confirmation Page, you will receive information by e-mail when FAFSA is processed
- https://www.hesc.ny.gov
- Check your TAP status at: https://webapps.hesc.ny.gov/hescpub/main?target=renderer_tap_student_inq&select=1
EXPECTED FAMILY CONTRIBUTION (EFC)

- Determined by information provided on FAFSA
- Included on Student Aid Report (SAR) after processing
- EFC is the measure of your financial strength and is used to determine your eligibility for federal student aid (Federal Pell Grant, FSEOG, Loans, FWS)
- Colleges use the EFC to determine the amount and kind of financial aid package they will offer students.
WHAT IS FINANCIAL AID?

- Money awarded to students from federal, state or institutional agency to help pay for the cost to attend college

- TYPES OF FINANCIAL AID:
  - Grants: Federal Pell, Federal SEOG, NYS TAP
  - Federal Work Study
  - Loans- To be repaid (Federal Direct Loans)
  - Scholarship – Do not have to be repaid/based on merit
  - Military student aid such as ROTC and the GI Bill
  - Education tax benefit such as the HOPE scholarship tax credit
TYPES OF FINANCIAL AID

GRANTS (DO NOT HAVE TO BE REPAID)

- **Federal PELL Grant:**
  *There is a 6 year limit the equivalent of 12 full-time Federal Pell payments*

- **Federal Supplemental Educational Opportunity Grant (FSEOG)** Must be enrolled for 6 or more credits/units

http://www.youtube.com/watch?v=Pn4OECMTh5w
TYPES OF FINANCIAL AID
GRANTS (DO NOT HAVE TO BE REPAID)

➢ Tuition Assistance Program (TAP):

Only for New York State Residents
➢ Must be enrolled full-time (12 or more credits/units required for your major)
➢ There is a limit of 8 payments for (4 year Degree-Bachelor Programs) for TAP
➢ There is a limit of 6 payments (2 year Degree-Associate Programs) for TAP

➢ Aid for Part-time Study Program (APTS): Only for New York State Residents
(must be enrolled part-time (6-11 credits/units)
FEDERAL WORK-STUDY

- Provides employment to students while they are enrolled in school
- Earn wages for the amount of the award
- Work available on or off campus.
- Must be enrolled for at least 6 credits
- Available to students who have financial *need.

*Need = COA minus EFC
New York City Merit Scholarship

- Rewards New York City high school graduates
- No application Form required.
- Determined upon admission at CUNY

To qualify a student must:

- Enroll at a CUNY college as a full-time student
- Register as a full-time student each semester and maintain at least a 3.0 cumulative GPA
New York State Excelsior Scholarship

An applicant must:

- be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term;
- be a U.S. citizen or eligible non-citizen;
- have a combined federal adjusted gross income of $110,000 or less;
- be enrolled in at least 12 credits per term and complete at least 30 credits each year (successively), applicable toward his or her degree program;

CITY TECH LUMP SUM TUITION GRANT

- Must be enrolled in the Associate Degree Program.
- Must be a New York State Resident.
- Must have an outstanding tuition balance.

For additional Information, please go to the:

Scholarship & Residency Office
Room NG-09 or call 718-260-5054.

Note: The lump sum award may be adjusted if other funds become available.
Scholarship Websites:


For more information on scholarships:

- Speak with your high school counselor
- Speak to your employer or parent(s) employer (many companies have scholarships available)
- Contact the Scholarship and Residency Office at City Tech in the NAMM Building, room NG-09

REMEMBER
“NEVER GIVE MONEY TO GET MONEY”
TYPES OF FINANCIAL AID

Federal Direct Loans – Must be repaid!!

LOANS

*(ALL LOANS MUST BE REPAYED WITH INTEREST)*

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS Loan
## TYPES OF FINANCIAL AID

**Federal Direct Loans – Must be repaid!!**

<table>
<thead>
<tr>
<th>Direct Subsidized Loan</th>
<th>Direct Unsubsidized Loan</th>
<th>Federal Parent PLUS loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 6 credits</td>
<td>At least 6 credits</td>
<td>Available for your Parent(s) if you are a dependent undergraduate student</td>
</tr>
<tr>
<td>No interest while in school at least half-time (6 credits)</td>
<td>Must pay interest while in school</td>
<td></td>
</tr>
<tr>
<td>Repayment begins 6 months after you graduate, drop below 6 credits, or stop attending</td>
<td>Repayment begins 6 months after you graduate, drop below 6 credits, or stop attending</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Credit check required</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No grace period</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Repayment begins 60 days after the last disbursement</td>
</tr>
</tbody>
</table>
**TYPES OF FINANCIAL AID**

Federal Direct Loans – Must be repaid!!

Loan amounts are based on your level in college, dependency status, EFC (Subsidized Loan)

### Maximum Lifetime Loan Amounts (Federal Direct Loans)

<table>
<thead>
<tr>
<th></th>
<th>Maximum subsidized</th>
<th>Maximum subsidized and unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Undergraduate</td>
<td>$23,000</td>
<td>$31,000</td>
</tr>
<tr>
<td>Independent Undergraduate</td>
<td>$23,000</td>
<td>$57,500</td>
</tr>
</tbody>
</table>
ELIGIBILITY

TAP (NEW YORK STATE GRANT)

- Graduated from High School in a foreign country?
- May be required to pass an Ability to Benefit (ATB) test before the first day of classes
- Contact testing office – Room G-206 for more information
  (718) 260-5171
Contact the Office of Veterans Support Services on Campus at G-522 718-260-4980

Registrar: Contact:
Ms. Serrano at 718-260-5988

For Financial Aid: Contact:
Ms. Champagne at 718-260-5700
If Financial Aid does not cover your full tuition or if you are ineligible you may:

Enroll in the Tuition Payment Plan

*The monthly payment plan can help families budget tuition and fee expenses.*

- Login to CUNYfirst Self-Service and go to your Student Center
- Go to Finances and select Enroll/Manage Payment
- For more information visit Nelnet: [http://www.citytech.cuny.edu/bursar/resources.aspx](http://www.citytech.cuny.edu/bursar/resources.aspx)
Financial aid refunds are available to students that have enough Federal Pell Grant funds and TAP funding to cover the full tuition and fees and have excess financial aid remaining.

How do I access my refund?

- A check will be mailed to the mailing address listed in CUNYfirst

- Sign-up for Direct Deposit [http://www.citytech.cuny.edu/bursar/resources.aspx](http://www.citytech.cuny.edu/bursar/resources.aspx)

- If you do not have a bank account sign up for the CUNY Scholar Card [http://cunyscholarcard.com/](http://cunyscholarcard.com/)
CLAIMING YOUR CUNYFIRST ACCOUNT

HOW DO I ACCESS MY FINANCIAL AID AWARD PACKAGE IN CUNYfirst?

1. Login to CUNYfirst
2. Click on “Student Center”
3. Click on “View Financial Aid” (which is located under the “Finances” tab)
4. In the “Select Aid Year To View” tab, choose Aid Year “2018”
Account Inquiry 

Electronic Payments/Purchases  
Account Services

<table>
<thead>
<tr>
<th>summary</th>
<th>activity</th>
<th>charges due</th>
<th>payments</th>
<th>pending aid</th>
</tr>
</thead>
</table>

**Account Summary**

You owe 2,258.55. For the breakdown, access Charges Due.

- Due Now: 138.70
- Future Due: 2,119.85

**You have a past due balance of 138.70.**

<table>
<thead>
<tr>
<th>Term</th>
<th>Outstanding Charges &amp; Deposits</th>
<th>Pending Payments</th>
<th>Pending Financial Aid</th>
<th>Total Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011 Spring</td>
<td>10.00</td>
<td></td>
<td></td>
<td>10.00</td>
</tr>
<tr>
<td>2011 Fall</td>
<td>128.70</td>
<td></td>
<td></td>
<td>128.70</td>
</tr>
<tr>
<td>2012 Fall</td>
<td>2,119.85</td>
<td>1,519.85</td>
<td></td>
<td>600.00</td>
</tr>
<tr>
<td>2013 Spring</td>
<td></td>
<td>825.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,258.55</td>
<td>2,344.85</td>
<td></td>
<td>738.70</td>
</tr>
</tbody>
</table>

[http://www.cuny.edu/about/administration/offices/CIS/CUNYfirst/training/students/Account_Inquiry_Bills_Payments_and_Financial_Aid.pdf](http://www.cuny.edu/about/administration/offices/CIS/CUNYfirst/training/students/Account_Inquiry_Bills_Payments_and_Financial_Aid.pdf)
TIPS FOR A SUCCESSFUL COLLEGE EXPERIENCE

- File Federal & State applications early, starting October 1st of every academic year
- Follow up and check application results
- Attend all your classes
- Study hard and excel academically
- Avoid withdrawing from classes
- Money received is for educational purposes only
- Know your tuition bill before you start
- Know your Financial Aid Award amount

REMEMBER
“NEVER GIVE MONEY TO GET MONEY”

“DO NOT INVEST MORE THAN A POSTAGE STAMP FOR INFORMATION ABOUT SCHOLARSHIP OR TO COMPLETE A FAFSA”
CONTACT INFORMATION

- City Tech Financial Aid Website: [http://www.citytech.cuny.edu/financial-aid/](http://www.citytech.cuny.edu/financial-aid/)
- Telephone Number: (718) 260 – 5700 or 5790
- Web Lab: (718) 260 – 5705
- Federal Information: (800) 433 – 3243
- TAP: (888) 697 - 4372
CONTACT INFORMATION

ASAP Program
❖ Phone: 718-254-8624
❖ Email: ASAP@citytech.cuny.edu
❖ Online: http://www/citytech.cuny.edu/asap
❖ Location: 186 Jay Street, Room V216, Voorhees Building

SEEK Program
❖ Phone: 718-260-5680
❖ Email: seek@citytech.cuny.edu
❖ Online: http://www.citytech.cuny.edu/seek/
❖ Location: 250 Jay Street Midway Building
Best wishes for success!!!
HANDOUTS
ATTENDING CLASSES

- It is very important to attend all classes, attendance verification is taken the first three weeks of classes.

- You are ineligible for financial aid if you do not attend classes.

- You will receive a WN Grade for the class or classes you did not attend.

- Classes that are dropped before the first day:
  - Will not count towards academic record
  - No tuition and fee charges
  - No financial aid for classes dropped.
FEDERAL PELL GRANT AVAILABLE FOR SUMMER

- Complete award year 2018-2019 FAFSA (summer 2018)
- Complete award year 2019-2020 FAFSA (summer 2019)
- Enroll in summer classes

Benefits of attending summer classes

- A student can make-up classes or credits
- A student can meet the 30 credit requirement for program of study for Excelsior Scholarship eligibility (summer 2019 for incoming fall 2018 students)
BOOK ADVANCE

- A payment from Federal Pell or SEOG grants made to you if you have money remaining after your tuition and fees are covered.

- $682 maximum payment amount

- Payments are made only during the first 3 weeks of classes (fall and spring semesters)

- Should only be used for educational purposes (supplies, books, computer devices, uniforms, or equipment)

- You do not need to apply for the book advance

- No book advance from Federal Direct Loans

- Should be eligible for TAP
UNDERSTANDING YOUR BILL

- You will get a bill after you are registered for classes.
- Your bill will have your classes that you are registered for the semester and the total charges for the semester.
- Your bill should also have a due date or deadline when your payment is due.

In general, your tuition bill should be paid before your first day of classes. If you are eligible for Financial Aid, you will see the award as “Pending Aid”. Your pending aid (Pell, TAP, FSEOG, Federal Direct Loans) will be applied to your bill. Any remaining amounts will be paid to you directly as a refund based on payment calendar.

TAP always goes towards the tuition. It is not paid directly to the student.

Note: If you have no “Pending Aid” or if your “Balance Due” is greater than Pending Aid, you should pay your balance by the due date.
UNDERSTANDING YOUR BILL

Account Summary

You owe 2,258.55. For the breakdown, access Charges Due:

- Due Now: 138.70
- Future Due: 2,119.85

** You have a past due balance of 138.70. **

What I Owe

<table>
<thead>
<tr>
<th>Term</th>
<th>Outstanding Charges &amp; Deposits</th>
<th>Pending Payments</th>
<th>Pending Financial Aid</th>
<th>Total Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011 Spring Term</td>
<td>10.00</td>
<td></td>
<td></td>
<td>10.00</td>
</tr>
<tr>
<td>2011 Fall Term</td>
<td>128.70</td>
<td></td>
<td></td>
<td>128.70</td>
</tr>
<tr>
<td>2012 Fall Term</td>
<td>2,119.85</td>
<td>1,519.85</td>
<td></td>
<td>2,639.65</td>
</tr>
<tr>
<td>2013 Spring Term</td>
<td></td>
<td></td>
<td></td>
<td>825.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,258.55</td>
<td>2,344.85</td>
<td>738.70</td>
<td></td>
</tr>
</tbody>
</table>

Pending Financial Aid

<table>
<thead>
<tr>
<th>Award</th>
<th>Term</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CD Fees</td>
<td>2012 Fall Term</td>
<td>69.85</td>
</tr>
<tr>
<td>Federal SEOG</td>
<td>2012 Fall Term</td>
<td>200.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>2012 Fall Term</td>
<td>1,250.00</td>
</tr>
<tr>
<td>Federal SEOG</td>
<td>2013 Spring Term</td>
<td>200.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>2013 Spring Term</td>
<td>312.50</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>2013 Spring Term</td>
<td>312.50</td>
</tr>
<tr>
<td>Total Pending Financial Aid for this view</td>
<td></td>
<td>2,344.85</td>
</tr>
</tbody>
</table>