

Paying for College

2024 – 25 Guide





Providing students with access to a quality education, regardless of financial means, has always been **CUNY's** mission.

75%
CUNY students
graduate
with **\$0 debt**

67%
in-state undergrads
attend **tuition-free**

CUNY students dream big, work hard and accomplish much — often winning the most prestigious academic awards in the nation. If you think you will need assistance to pay for educational expenses, we recommend that you apply for financial aid. Funding is available from the federal, state and city government, as well as from **CUNY**, to help you.

An Affordable, High-Quality College Education

Type of College	New York State Residents	Out-of-State Residents
Four-Year College	\$6,930 per year (full-time)*	\$14,880 per year (full-time)*
	\$305 per credit (part-time)	\$620 per credit (part-time)
Community College	\$4,800 per year (full-time)*	\$7,680 per year (full-time)*
	\$210 per credit (part-time)	\$320 per credit (part-time)

*Full-time tuition assumes taking 12–18 credits per semester. Fees range from \$370 to \$610 per year.

Types of Financial Assistance

Grants and Scholarships – money that does not have to be repaid and is usually awarded based on financial need or academic merit

Loans – money that is borrowed and repaid with interest

Federal Work-Study – money earned from part-time employment for students with financial need to assist with educational expenses

Financial Aid Applications

To determine whether you are eligible for financial aid, each year, you must complete:

FAFSA – the Free Application for Federal Student Aid determines federal financial aid eligibility. For more information please visit [Studentaid.gov](https://studentaid.gov)

New York State Aid Visit – Visit hesc.ny.gov to complete the TAP (Tuition Assistance Program), the Jose Peralta Dream Act applications and other New York State Scholarships such as the Excelsior Scholarship.



Apply for Financial Aid

1 Prepare to Apply

Gather records of income and assets for all contributors in the household (you and your parents, if independent and applicable, your spouse). For the 2024-2025 academic year, these records may include your 2022 tax returns and W-2 form(s), Social Security numbers, and other records of income and assets.

2 Get an FSA ID

An FSA ID is a username and password that you use to log in as well as sign and make corrections to your FAFSA. Every contributor (student and parents, and if student is independent and married, spouses) must have a FSA ID in order to sign their sections and all contributors must consent and approve to disclose their federal tax information. You will need your FSA ID every year to complete the FAFSA form.

3 Complete the FAFSA

Applying for federal student aid is free. You can apply for the following academic year starting Dec. 31 of your senior year in high school, even before you have been admitted to CUNY. To apply, visit cuny.edu/financial-aid. For free help with completing your FAFSA, ask your school counselor, the Financial Aid Office at the college you plan to attend or the U.S. Department of Education or call 1-800-4-FED-AID (1-800-433-3243).

*If you are a student currently in foster care, or have a history in the foster care system, please contact your agency for assistance.



Apply for Financial Aid

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Complete the Application for New York State-Based Aid

After you complete the FAFSA, you will be taken to a confirmation page; click on the state application link to apply for New York State-based financial aid. If you miss the link to the Tuition Assistance Program (TAP) application, you will receive an email from NYS Higher Education Service Corporation (HESC) after your FAFSA is processed with information on how to apply for TAP. In addition to the TAP application, eligible students can file an Excelsior Scholarship or José Peralta Dream Act application at hesc.ny.gov by the published deadline.

5

Receive a FAFSA Submission Summary

A few days after you complete the FAFSA, you will receive an email with a link to your FAFSA Submission Summary. The FAFSA Submission Summary contains a summary of your FAFSA information and a calculation of your **Student Aid Index (SAI)** – the number used to determine your federal student aid eligibility. Review your FAFSA Submission Summary to see if additional information or corrections are needed. You can also access your FAFSA Submission Summary at studentaid.gov

6

Verify Your Data

You may see a note on your FAFSA Submission Summary stating you have been selected for verification; or your school might contact you to inform you that you've been selected. Verification is the federally mandated process to confirm the accuracy of the data provided by selected applicants. If you're selected for verification, your school may request additional documentation that supports the information you reported. Students may also be selected to verify certain FAFSA responses.

7

Receive Your Financial Aid Offer Notification

CUNY colleges that accepted you for admission will send you an offer notification to indicate the financial aid programs for which you may qualify.

Evaluate College Costs and Financial Aid Offers

You and your family must consider the cost of attending college when deciding where to enroll.

Cost of Attendance (COA)

The Cost of Attendance consists of the sum of educational costs payable to the school (also referred to as direct or billable costs) and costs paid to others (or indirect, non-billable or discretionary) costs. If you are a New York state resident and you plan to live at home, the estimated cost for attending CUNY full time includes tuition and fees plus approximately \$15,635 for all other costs. If you plan to live away from home, the estimated cost is approximately \$29,975.

Student Aid Index (SAI)

The SAI is the eligibility index used to determine your eligibility for federal, and in some instances, state and institutional need-based student financial aid. Generally, students with a higher SAI are eligible for less need-based financial aid. It is based upon the information provided by the student and their family on the FAFSA.

Financial Need

Financial need is the difference between the Cost of Attendance, Student Aid Index, and Other Financial Assistance.

COA - SAI - OFA = Financial Need

CUNY Net Price Calculator

A Net Price Calculator tool on the CUNY website calculates an estimated financial aid award package along with an estimated cost of tuition and fees. Visit [cuny.edu/financial-aid](https://www.cuny.edu/financial-aid) to access the Net Price Calculator.

Financial Aid Offer

Your financial aid offer may include various types of financial aid to help cover all or part of your college costs. If you have financial need, you may also be eligible for grants, work- study awards and subsidized loans.



Programs to Help Finance Your Education

CUNY Programs

College Scholarships

cuny.edu/scholarships

Each CUNY college offers academic and merit-based scholarships. To apply for scholarships at individual CUNY colleges, students need to complete the FAFSA and/or the New York State Aid Application, and, in some cases, an individual scholarship application.

Peter F. Vallone Academic Scholarship

The Peter F. Vallone Academic Scholarship is awarded to eligible New York City high school students who succeed academically. All students who apply to CUNY are automatically considered for the scholarship, which will provide \$700 for the 2024-2025 academic year and is subject to change. To qualify, you must:

- Be a resident of New York City
- Graduate from a New York City high school with a GPA of at least 80
- Enroll at a CUNY college as a full-time student within one year of graduating from high school
- Register as a full-time student each semester and maintain at least a 3.0 cumulative GPA
- Attend CUNY before attending any other postsecondary institution

Tuition Payment Plan

CUNY colleges participate in a monthly payment plan to help families budget tuition and fee expenses.

mycollegepaymentplan.com/cuny

Outside Scholarships

Thousands of private organizations provide scholarships to college students. To search for scholarships, you should use free search services such as:

bigfuture.collegeboard.org

You do not need to pay someone to help you with your scholarship search.

New York State Programs

hesc.ny.gov

To be considered for New York State programs you must:

- Meet residency requirements defined by New York State
- Submit the FAFSA and TAP applications
- Be admitted into a degree program
- Make academic progress toward your degree
- Not be in default on a federal student loan or owe a refund of financial aid

Tuition Assistance Program (TAP)

TAP is a New York State grant for students attending college in New York on a full-time basis. TAP grants are based on the applicant's and their family's New York State net taxable income. Undergraduate TAP awards range from \$1000 to \$5,665 annually. Prior to completing your TAP application, you must first file the FAFSA.

Programs to Help Finance Your Education

Senator José Peralta New York State DREAM Act

The DREAM Act gives undocumented and other students access to New York State – administered grants and scholarships, like the Excelsior Scholarship and the Tuition Assistance Program. The application and additional information can be found at

cuny.edu/NYS-DREAM

Part-Time Assistance for New York State Residents

New York State also provides financial aid programs for students pursuing a degree on a part-time basis (3–11 credits per semester), the Part-Time Tuition Assistance Program, the Aid for Part-Time Study Program and the Part-time Scholarship. The amount of each grant/scholarship is determined by the student's family income, number of credits taken and the availability of funds from New York State. Additional information can be found at

cuny.edu/TAP

SEEK (Search for Education, Elevation and Knowledge) is a New York State program available at CUNY four-year colleges that is designed to assist students who are both academically and financially disadvantaged. SEEK students benefit from additional opportunities for demonstrated financial need.

CD (College Discovery) is the companion program to SEEK at CUNY community colleges. Admission into the CD or SEEK program is part of the CUNY admission process.

cuny.edu/SEEK-CD

ASAP (Accelerated Study in Associate Program) and ACE (Accelerate, Complete and Engage) are offered at CUNY colleges to allow motivated students to complete degrees more quickly and efficiently.

cuny.edu/ASAP



Programs to Help Finance Your Education

Excelsior Scholarship

The Excelsior Scholarship enables eligible New York residents to receive state support for any tuition costs that are not covered by other financial aid. To be eligible for the 2024-2025 academic year, your 2022 household federal adjusted gross income must be \$125,000 or less. Students are required to complete all required applications (FAFSA and/or NYS applications) by the published deadline, and attend a CUNY college full-time (minimum 12 credits) and complete 30 credits per academic year. Awardees must agree to reside in New York State and not be employed in any other state for the number of years equal to the duration they received the Excelsior Scholarship. Additional application information can be found at

cuny.edu/excelsior

State Scholarships and Awards

New York State offers a variety of special scholarships for students who excel in high school or plan to pursue particular academic objectives or meet certain criteria. For information about these scholarships visit

hesc.ny.gov

Federal Student Aid Programs

studentaid.gov

To be eligible for federal financial aid programs, students must:

- Be a United States citizen or eligible non-citizen
- Complete a FAFSA
- Gain admission to a degree-granting program
- Be in good academic standing and make satisfactory progress toward the completion of a degree
- Not be in default on a federal student loan or owe a refund of financial aid
- Register for at least six credits; Pell and TEACH Grants are an exception to this rule and can be awarded if you are registered for as little as one credit

Federal Pell Grants

For the 2024–2025 academic year, Pell Grants provide up to \$7,395 per year and are awarded to undergraduate students who have not yet earned a bachelor's degree. The Federal Pell Grant will provide additional funding for students attending summer sessions based on credits enrolled.

Contact your college's Financial Aid Office for more information.

Programs to Help Finance Your Education

Federal Supplemental Educational Opportunity Grants (FSEOG)

If you demonstrate exceptional financial need, CUNY may award you funds from FSEOG. Funds are limited and preference is given to students who receive a Pell Grant.

Federal Work-Study (FWS)

The Federal Work-Study program offers you the opportunity for part-time employment that accommodates your academic schedule. Each college's Financial Aid Office provides you with the tools to find a Federal Work-Study job.

Loans

Federal Direct Loans

The Direct Loan program allows you to borrow funds from the federal government to help cover your cost of attendance. These loans must be repaid with interest.



There are two types of Direct Loans available: Subsidized and Unsubsidized. To qualify for a Subsidized Direct Loan, you must demonstrate financial need. Interest is not charged as long as you are enrolled for at least 6 credits. These loans will accrue interest after you graduate or drop below 6 credits.

If you do not demonstrate financial need, you may still qualify for an Unsubsidized Direct Loan. However, interest will begin to accrue as soon as the loan is disbursed.

To be considered for a Federal Direct loan, you must:

- Complete the FAFSA
- Accept your Federal Direct Loan in your Financial Aid Offer or request the loan with the Office of Financial Aid at the college
- Complete an entrance interview at Studentaid.gov

Additional information:

- You must sign a promissory note.
- If you request a Federal Direct Loan, you may decline the loan later by notifying the Financial Aid Office at the college.
- You do not need a co-signer to qualify for a Federal Direct Loan, and there is no credit check.
- The interest rate for Undergraduate students for Subsidized and Unsubsidized Federal Direct Loans issued through June 30, 2025 is 6.53 percent.
- Repayment periods vary from 10 to 30 years.
- Repayment begins six months after you graduate, leave college or drop below 6 credits.

Programs to Help Finance Your Education

Federal PLUS Loans for Parents

Your parents may be eligible to apply for a Federal PLUS Loan to help pay your college expenses. You must complete the FAFSA before your parent(s) can apply for a PLUS Loan.

Additional information:

- PLUS loan borrowers are subject to eligibility and credit checks.
- For the 2024-2025 academic year the interest rate on Federal PLUS Loans is 9.08 percent.
- The interest rate may be recalculated on July 1 each year.
- Contact the Office of Financial Aid at the college for more information about Federal PLUS Loans.
- Repayment on PLUS Loans begins 30 days after disbursement. Your parent(s) can defer payment as long as you are enrolled for at least 6 credits, although interest will continue to accrue.

Veteran Education Programs

There are programs to help veterans finance their education from the Federal and New York State governments. For more information on these benefits, visit www.cuny.edu/veterans and choose *Financing Your Education*.

cuny.edu/veterans

Federal Income Tax Credits and Deductions

Tax credits can offset the costs of higher education by reducing the amount of your income tax. Certain borrowers can receive a tax deduction for the interest actually paid on student loans for postsecondary education expenses. For information on these benefits visit irs.gov to view IRS Publication 970, Tax Benefits for Education.

irs.gov



Maintaining Eligibility for Aid

Attendance

To qualify for financial aid you must begin attending your classes. Attendance information is verified from your instructors and is used to determine whether you began attending each of your classes. The credits for unattended classes will not be counted when calculating your enrollment status for determining your financial aid eligibility.

Withdrawal

Federal financial aid is awarded with the expectation that you will attend school for the entire period for which the awards were intended. If you withdraw from all of your classes before you have completed the semester, the college will determine the portion of your federal awards you are entitled to receive according to a prescribed attendance formula. Any unearned disbursed portion of the aid will need to be repaid to the college/U.S. Department of Education. Withdrawing from some or all of your classes may also impact your eligibility for New York

State financial aid for the current or subsequent semester(s).

Satisfactory Academic Progress (SAP)

In accordance with federal and state guidelines and CUNY policy, you must be making satisfactory progress in your program of study to remain eligible for federal and state awards. Your academic record will be evaluated at least once each year according to the satisfactory progress standards established for each financial aid program. Please see your college's website for more detailed information regarding these standards.

Financial Aid Lifetime Limits

The amount of Federal Pell Grant Funds you may receive is limited to 12 full-time semesters or the part-time equivalent. New York State TAP is limited to a total of 8 full-time payments or the part-time equivalent, and for students enrolled in certain programs, you may receive aid up to 10 semesters. For loan limits per program, please visit

cuny.edu/federal-direct-loans

The information contained in this booklet was accurate at the time of publication.



FAFSA and TAP School Codes

When completing your FAFSA and TAP applications, you must provide a college code for each CUNY college for which you wish to have your information sent. The FAFSA and TAP codes for the individual CUNY colleges are listed below.

Four-Year Colleges	Federal FAFSA Code	New York State TAP Code
Baruch College	007273	1409
Brooklyn College	002687	1410
The City College of New York	002688	1411
College of Staten Island	002698	1417
Hunter College	002689	1413
John Jay College of Criminal Justice	002693	1414
Lehman College	007022	1412
Medgar Evers College	010097	1415
New York City College of Technology	002696	1405
Queens College	002690	1416
York College	004759	1418
CUNY School of Professional Studies	004765	1420
CUNY School of Labor and Urban Studies	004765	1422

Community Colleges

Borough of Manhattan Community College	002691	1404
Bronx Community College	002692	1400
Guttman Community College	042101	1421
Hostos Community College	008611	1401
Kingsborough Community College	002694	1402
LaGuardia Community College	010051	1403
Queensborough Community College	002697	1407

CUNY Offices of Financial Aid Contact Information

Visit cuny.edu/financial-aid/ and select **Financial Aid Contacts**

Four-Year Colleges

Baruch College

151 E. 25th St., Room 880
New York, NY 10010
(646) 312-1360
baruch.cuny.edu
financial.aid@baruch.cuny.edu

Brooklyn College

2900 Bedford Ave.
West Quad Center, Room 308
Brooklyn, NY 11210
(718) 951-5051
brooklyn.edu
finaid@brooklyn.cuny.edu

The City College of New York & The Sophie Davis School of Biomedical Education

160 Convent Ave.
Administration Bldg., Room 104
New York, NY 10031
(212) 650-6656
ccny.cuny.edu
financialaid@ccny.cuny.edu

College of Staten Island

2800 Victory Blvd.
Building 2A, Room 401
Staten Island, NY 10314
(718) 982-2030
csi.cuny.edu
financialaid@csi.cuny.edu

Hunter College

695 Park Ave., Room 241 North
New York, NY 10065
(212) 772-4820
hunter.cuny.edu
finaid@hunter.cuny.edu

John Jay College of Criminal Justice

524 West 59th St.
New York, NY 10019
North Building Room 1280
(212) 237-8149
jjay.cuny.edu
financialaid@jjay.cuny.edu

Lehman College

250 Bedford Park Blvd. West
Shuster Hall, Room 136
Bronx, NY 10468
(718) 960-8545
lehman.cuny.edu
financialaid@lehman.cuny.edu

Medgar Evers College

1637 Bedford Ave., Room S108
Brooklyn, NY 11225
(718) 270-6141
mec.cuny.edu
finaid@mec.cuny.edu

New York City College of Technology

300 Jay St.
Namm Hall Room, NG-13
Brooklyn, NY 11201
(718) 260-5700
citytech.cuny.edu
financialaid@citytech.cuny.edu

Queens College

65-30 Kissena Blvd.
Dining Hall, Room 128
Queens, NY 11367
(718) 997-5102
qc.cuny.edu
financialaid@qc.cuny.edu

School of Labor and Urban Studies

Office of Fellowships & Financial Aid
c/o CUNY Graduate Center
365 Fifth Ave., Room 7201
New York, NY 10016
877-428-6942/212-817-7460
slu.cuny.edu
financialaid@slu.cuny.edu

School of Professional Studies

119 West 31st St.
New York, NY 10001
(646) 664-8270
sps.cuny.edu
financialaid@sps.cuny.edu

York College

94-20 Guy R. Brewer Blvd.
Room 1M08
Jamaica, NY 11451
(718) 262-2230
york.cuny.edu
finaid@york.cuny.edu

Community Colleges

Borough of Manhattan Community College

199 Chambers St., Room N365
New York, NY 10007
(212) 220-1430
bmcc.cuny.edu
finaid@bmcc.cuny.edu

Bronx Community College

2155 University Ave.
Colston Hall, Room 504
Bronx, NY 10453
(718) 289-5700
bcc.cuny.edu
financialaid@bcc.cuny.edu

Guttman Community College

50 West 40th St.
New York, NY 10018
(646) 313-8011
guttman.cuny.edu
financial.aid@guttman.cuny.edu

Hostos Community College

120 E. 149th St., Room B112-115
Bronx, NY 10451
(718) 518-6555
hostos.cuny.edu
finaid@hostos.cuny.edu

Kingsborough

Community College

2001 Oriental Blvd., Room U201
Brooklyn, NY 11235
(718) 368-4644
kbcc.cuny.edu
finaid@kbcc.cuny.edu

LaGuardia Community College

31-10 Thomson Ave., Room C107
Long Island City, NY 11101
(718) 482-7218
laguardia.edu
financialaid@lagcc.cuny.edu

Queensborough Community College

222-05 56th Ave.
Library Building, Room 409
Bayside, NY 11364
(718) 631-6367
qcc.cuny.edu
financialaid@qcc.cuny.edu

Have a Question?

If you have questions about financial aid or the programs available, visit cuny.edu/financial-aid/ or contact the financial aid office at the CUNY college you plan to attend. For help with your FAFSA or TAP application, refer to the websites and phone numbers listed below.

Useful Websites and Phone Numbers

The City University of New York

CUNY Financial Aid Information
cuny.edu/financial-aid/

CUNY Scholarship Information
cuny.edu/scholarships

Federal Student Aid

FAFSA
(Free Application for Federal Student Aid)
studentaid.gov

Federal Student Aid Information
1-800-4-FED-AID (1-800-433-3243)
studentaid.gov

Federal Student Loan Services
studentaid.gov

National Student Loan Data System (NSLDS)
studentaid.gov

New York State Higher Education Services Corporation

TAP Grant Information
1-888-NYS-HESC (1-888-697-4372)
hesc.ny.gov



Scan the QR code to go directly to the financial aid webpage.

cuny.edu/financial-aid | [X](#) @cuny | [@cunyedu](#) | [cunycm](#) | [cunyedu](#)

1 University, 25 Colleges

Baruch
COLLEGE



BRONX
COMMUNITY
COLLEGE

Brooklyn
The City
University
of New York
College



The City College
of New York

THE CITY UNIVERSITY
OF NEW YORK
**College of
Staten Island**

THE CITY UNIVERSITY OF NEW YORK
**CRAIG NEWMARK GRADUATE
SCHOOL OF JOURNALISM**

CU NY **GRADUATE
CENTER**

CUNY | **SPH** | **GRADUATE SCHOOL OF
PUBLIC HEALTH & HEALTH POLICY**



**CUNY SCHOOL
OF LABOR AND
URBAN STUDIES**

CUNY SCHOOL OF LAW

CU NY | **School of
Professional Studies**



GUTTMAN
COMMUNITY COLLEGE

Hostos
Community College

HUNTER
The City University of New York

**JOHN
JAY**
COLLEGE
OF
CRIMINAL
JUSTICE

KINGSBOROUGH
COMMUNITY COLLEGE
* DREAMS BEGIN HERE *

LaGUARDIA
COMMUNITY COLLEGE



LEHMAN
COLLEGE

MACAULAY
HONORS COLLEGE



NEW YORK CITY COLLEGE OF TECHNOLOGY
CITY TECH

QUEENS
COLLEGE



QUEENSBOROUGH
COMMUNITY COLLEGE

YORK College