



NEW YORK STATE SENATOR  
Betty Little

## Get The Facts On College Financial Aid

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Financial aid helps pay college costs. It comes from the federal government as Pell Grants, Work-Study, Perkins Loans, Supplemental Educational Opportunity Grants and the federal loan programs, including Stafford (student) and PLUS (parent) loans.

New York State financial aid consists of the Tuition Assistance Program (TAP), Aid for Part-Time Study (APTS), scholarships, and other special awards.

Financial aid from colleges can be institutional grants, scholarships, work programs and loans.

Applying for New York State and federal aid is FREE. You can start by going to [here](#).