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## Special Tips

### Apply for Financial Aid Every Year.

Financial aid programs change. Changes in your situation affect your eligibility.

### Meet the Deadlines.

Check with each school to get its deadline. To meet deadlines, you can file your financial aid applications using estimated income (if your tax forms have not been completed). Accurate, estimated income figures may be taken from end-of-year pay stubs or W-2 forms.

### Don't Pay For Financial Aid Information That You Can Get For Free.

See your counselor or college financial aid advisor, or visit the Higher Education Services Corporation on the Internet at <https://www.hesc.ny.gov/>.

### Attend Financial Aid Workshops.

Usually sponsored by the high school guidance office, financial aid workshops can provide valuable information and assistance in filling out the forms and in learning about aid programs. Talk to your high school counselor or local college financial aid administrator to learn about dates and locations.

### For More Financial Aid Information Contact:

Higher Education  
Services Corporation (HESC)  
Student Information  
Albany, NY 12255  
or  
contact HESC's website at:  
[www.hesc.ny.gov](http://www.hesc.ny.gov)

or  
call 1-888-NYSHESC (1-888-697-4372)

#557 Revised 1/2015



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# HOW TO APPLY FOR FINANCIAL AID

**Grants!  
Loans!  
Savings!  
Counseling!**







## What Is Student Financial Aid and Who Provides It?

Financial aid from the federal government consists of Federal Pell Grants, Work-Study, Perkins Loans, Supplemental Education Opportunity Grants, and the federal loan programs, which include Stafford and PLUS Loans. New York State financial aid consists of the Tuition Assistance Program (TAP), Aid for Part-Time Study (APTS), scholarships and other awards.

## How Do I Apply for Financial Aid?

### Get the Right Applications!

Contact your high school counselor or the Financial Aid Office at the college to which you have applied. Some colleges also have their own financial aid applications. Make sure you complete all required applications.

### What Happens Next?

Once the FAFSA is processed, you will receive a Student Aid Report (SAR) or a Correction FAFSA. If corrections are needed, follow the instructions carefully and provide any missing or inaccurate information. If requested, take or send the SAR to your college Financial Aid Office. Keep a copy for your records.

After you send back the Express TAP Application (ETA), you will get a TAP/State Scholarship Award Notice. If additional information is needed to process your TAP award, you will receive a Request for Information from the NYS Higher Education Services Corporation (HESC). Be sure to provide the information by the date indicated.

The college Financial Aid Office will send you

an award letter, detailing the aid you are eligible to receive based on your applications. Accept or decline the offer of aid by replying by the deadline date. Supply any additional documents requested.

To apply for a Federal Stafford Loan (student loan), you must submit the FAFSA and complete a loan application. Contact the Financial Aid Office to find out about the loan application procedure your school uses.

### Information You Will Need:

- W-2 forms, or end-of-year pay stubs;
- records of untaxed income, such as child support and untaxed income from such agencies as: Social Services, Social Security and the Veteran's Administration;
- federal and state income tax forms for you, your parents and your spouse; and bank account balances, lists of stocks, bonds and other assets; and both the estimated value and mortgage balance of your other real estate (not including your home).

## YOUR CHECKLIST FOR SUCCESS

- It's faster and easier to apply for federal and New York State financial aid electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You and your parents will need to get a Federal Student Aid Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). The U.S. Department of Education will mail or e-mail the secure pin to you in about one week. You can use the PIN to "sign" your Free Application for Federal Student Aid (FAFSA) electronically.
- To apply for New York's Tuition Assistance Program (TAP), you can either request a hard copy of the application by calling 1-888-697-4372 or fill out the application online at [tapweb.org](http://tapweb.org). For more information regarding the program, please visit New York's Higher Education Services Corporation (HESC) at [www.hesc.ny.gov](http://www.hesc.ny.gov).
- Although it is recommended to file your FAFSA application electronically, if you prefer to send a hard copy of your application, you can obtain one from your high school counselor, the local library, or your college's financial aid office. You can also request a paper FAFSA by calling 1-800-4-FED-AID (1-800-433-3243) or 319-337-5665. If you are hearing impaired, please contact the TTY line at 1-800-730-8913.