



# How to Apply for Financial Aid

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# Official Website for Financial Aid

<https://fafsa.ed.gov/spa/fafsa/>

## Login

### Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2021

☐ I am the student

OR

☐ I am a parent, preparer, or student from a Freely Associated State

NEXT 

**NEW APPLICANTS PROCEED TO NEXT  
SLIDE**

**IF YOU FORGOT YOUR FSA ID  
INFORMATION, GO TO SLIDE NUMBER 11**

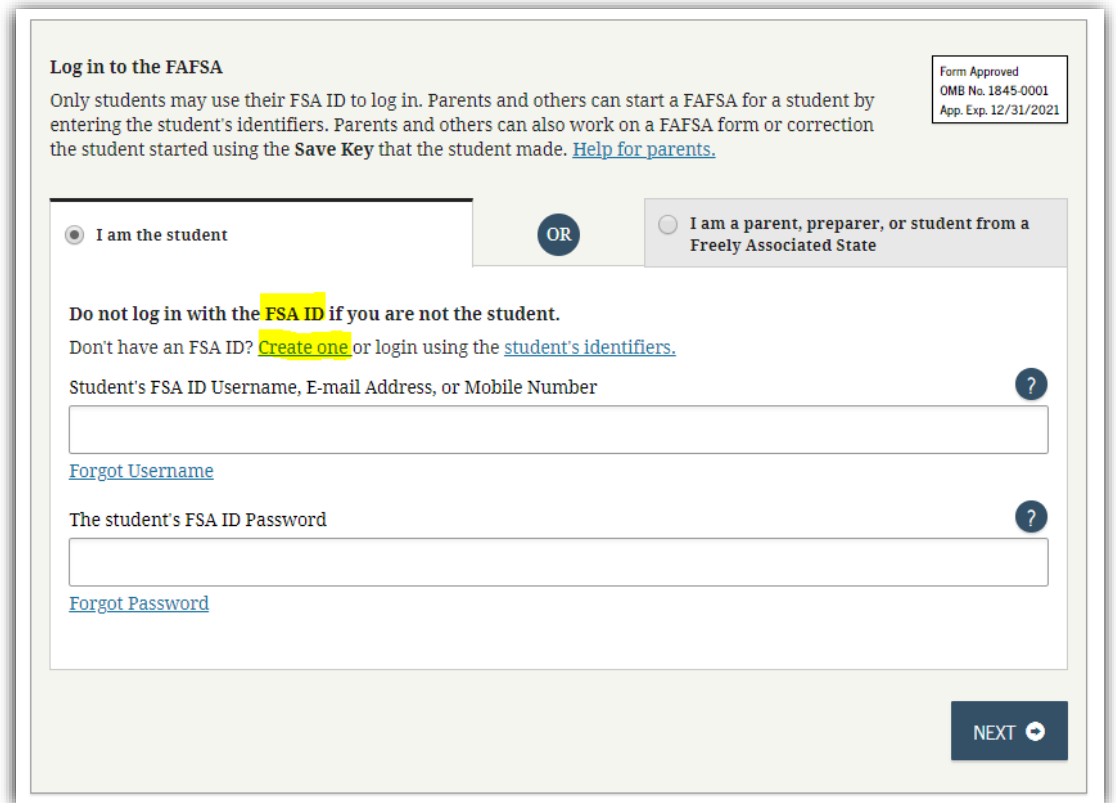
**IF YOU ALREADY HAVE AN ACCOUNT, GO  
TO  
SLIDE NUMBER 21**

# New Applicants have to create a FSA ID

## FSA ID

( Federal Student Aid  
Identification)

The FSA ID is used to verify your  
personal information such as  
name, last name, date of birth and  
social security number



The screenshot shows the 'Log in to the FAFSA' page. At the top right, there is a small box stating 'Form Approved OMB No. 1845-0001 App. Exp. 12/31/2021'. The main heading is 'Log in to the FAFSA'. Below this, a paragraph explains that only students can use their FSA ID to log in, while parents and others can start a FAFSA for a student by entering their identifiers. It also mentions that parents and others can work on a FAFSA form or correction using the 'Save Key' and provides a link to 'Help for parents'. There are two radio button options: 'I am the student' (selected) and 'I am a parent, preparer, or student from a Freely Associated State'. An 'OR' button is between them. Below the options, a warning states 'Do not log in with the FSA ID if you are not the student.' and provides a link to 'Create one' for those without an FSA ID. The login section has two input fields: 'Student's FSA ID Username, E-mail Address, or Mobile Number' and 'The student's FSA ID Password'. Each field has a 'Forgot' link (Username or Password) and a help icon. A 'NEXT' button is at the bottom right.

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

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☒ I am the student OR ☐ I am a parent, preparer, or student from a Freely Associated State

Do not log in with the FSA ID if you are not the student.  
Don't have an FSA ID? [Create one](#) or login using the [student's identifiers.](#)

Student's FSA ID Username, E-mail Address, or Mobile Number ?

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

NEXT ➔

Step 1:

Provide the personal information requested on the image provided on the right side



**\*NOTE:**

**PASSWORD CAN NOT CONTAIN  
YOUR PERSONAL INFORMATION.**

**USE Uppercase, Lowercase, Number  
and minimum 8+ characters**

## Create an Account (FSA ID)

Step 1 of 6

### Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Note: A user can only have one account associated with his or her Social Security number.

Username



Email Address



Confirm Email Address



Password

Show Password



✓ Uppercase

✓ Lowercase

✓ Number

✓ 8+ characters

Confirm Password

Show Password



Cancel

Continue

Step2:

Provide your personal information



**\*Note:**

**Social Security Number**  
**(Digits only)(NO DASH OR SLASH)**

Step 2 of 6

## Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Social Security Number

Previous

Continue

## Create an Account (FSA ID)

Step 3 of 6

### Contact Information

#### Mailing Address

Address



City



State



ZIP Code



#### Language Preference

Language



#### Phone Number

Mobile Phone Number



Confirm Mobile Phone Number



[+ Add Alternate Phone Number](#)

Step 3  
Provide your personal information requested  
on the left side

**\*Note:**  
we encourage everyone to include your  
phone number or personal email (both if  
possible because that's the best and easier  
way to recover your account.)

**ADD THIS OPTIONS**

**ALWAYS CHECK THE POINTED OPTIONS  
ARE MARKED**

### Mobile Phone Account Recovery

We strongly recommend setting up mobile phone account recovery. This option is used to help you restore access to your account by sending you a code via text message if you are locked out.

☐ Yes, I would like to use my mobile phone for account recovery.

### Communication Preferences

#### Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to provide you with required communications and documents related to your federal aid.

Select whether you want your required communications electronically (email) or by postal mail.

☒ **Recommended:** By email

By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's [Terms and Conditions](#).

☐ By postal mail

If you choose to have your correspondence delivered by postal mail, you must provide a mailing address in the U.S., U.S. Territories or Canada.

#### Informational Emails

☐ I want to receive email communications from ED and its federal student loan servicers about programs for which I may be eligible, such as grant programs, student loan forgiveness programs, and income-driven repayment plans.

If you choose to receive informational email messages, you may opt out by selecting "Unsubscribe" at the bottom of the emails you receive.

## Create an Account (FSA ID)

Step 4 of 6

### Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them or if you need to unlock your account.

Note: Answers are not case-sensitive.

#### Challenge Question 1

Question

 ?

Answer

 ?

#### Challenge Question 2

Question

 ?

Answer

 ?

#### Challenge Question 3

Question

 ?

Answer

 ?

#### Challenge Question 4

Question

 ?

Answer

 ?

## Step 4:

### Challenge Questions

You will have to select 4 different questions with the respective answer.

This is used as a last tool to recover your account if somehow the email or phone are not available anymore.



### \*Note:

AFTER YOU HAVE COMPLETED THE QUESTIONARY, CHECK THE ANSWERS SINCE ANY UPPERCASE OR LOWERCASE, SPACE, NUMBER OR SYMBOLS WILL COUNT. (KEY SENSITIVE)

### Challenge Question 3

Question

 ?

Answer

 Hide Answer ?

### Challenge Question 4

Question

 ?

Answer

 Hide Answer ?



Step 5:

Verify your personal information

This is your last chance to change your personal information if needed.



## Create an Account (FSA ID)

Step 5 of 6

### Confirm & Verify

Verify the information you provided for your account below. If there is an error, select "Edit" in the section where the error exists to correct the information.

#### Account Information

Edit 

USERNAME

EMAIL ADDRESS

PASSWORD

\*\*\*\*\*

#### Personal Information

Edit 

NAME

DATE OF BIRTH

01/10/1997

SOCIAL SECURITY NUMBER

#### Contact Information

Edit 

MAILING ADDRESS

Step 6:

Verify your email and phone number and  
then go to the Fafsa website



- <https://fafsa.ed.gov/spa/fafsa/>

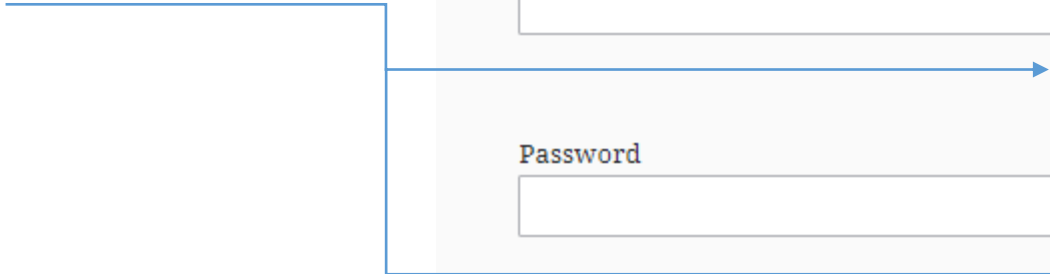
## RECOVERING FSA ID

If you don't remember the username or password, but remember the email, phone or challenge question. Follow next steps.

**IF YOU REMEMBER , THEN GO TO POWER POINT NUMBER 21**

LOG-IN

Select “Forgot My Username”  
“Forgot My Password”



## Log In

FSA ID Username, Email, or Mobile Phone

[Forgot My Username](#)

Password

[Forgot My Password](#)

[Log In](#)

or

[Create an Account](#)

Forgot Username:

If you desire to recover the username

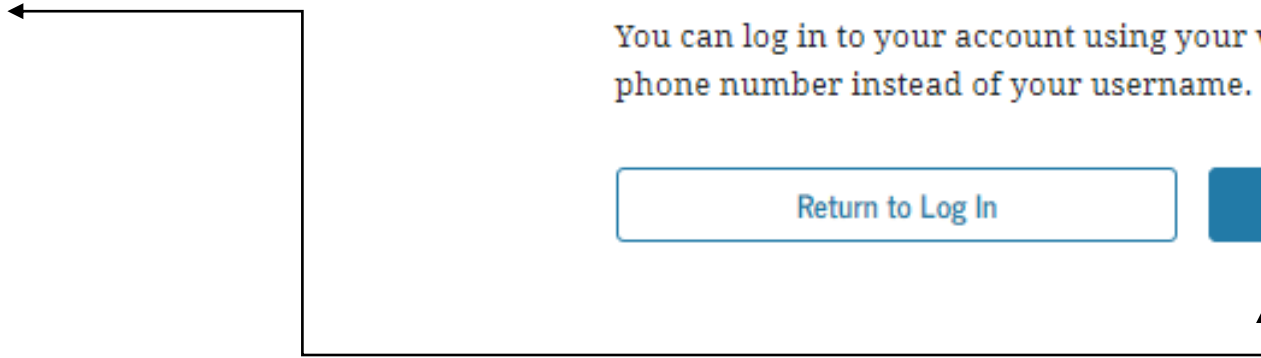
Go here

## Did You Know?

You can log in to your account using your verified email address or verified mobile phone number instead of your username.

[Return to Log In](#)

[I Still Want to Recover My Username](#)



## Retrieve Your Username

If you don't have access to the email or mobile phone, select Challenge Questions.

## Retrieve Your Username

Select one of the following options to retrieve your username:



Email a secure code.



Text a secure code to my mobile phone.



Answer my challenge questions.

Last Name



Social Security Number



Date of Birth

Month

Day

Year



Cancel

Continue

## Challenge Questions

Provide the information requested

If the information you enter is found, then  
you will have this with the respective  
Username

### Answer Your Challenge Questions

Whats my favorite color

Show Answer

What is your mother's maiden name?

Show Answer

Cancel

Continue

## We Found You!

Your username is

Log In as

If you selected  
“Forgot My Password”  
Provide The Username, Email, or  
Mobile Phone

Date of Birth is required  
Month and Day

## Reset Your Password

Enter the following information to look up your account:

Username, Email, or Mobile Phone

Date of Birth

Month

Day



Cancel

Continue



## Reset Your Password

If you provided the right information on the prior slide, this is the following outcome

Email or Challenge Questions

**NOTE:**

**WE ADVISE TO SELECT EMAIL**

**CHALLENGE QUESTION COULD RESET YOUR PASSWORD, BUT THEY WILL BLOCK YOU FOR 30MINUTES AND THEN THE SYSTEM WILL ALLOW YOU TO LOG-IN**

**PHONE NUMBER DOES NOT SHOW BECAUSE THE APPLICANT DIDN'T VERIFY IT WHEN HE APPLIED FOR THE FSA ID.**

## Reset Your Password

Select one of the following options to reset your password:



Email a secure code.



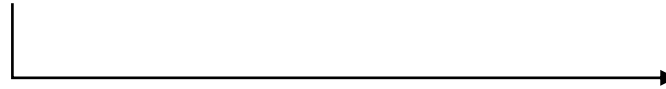
Answer my challenge questions.

Cancel

Continue

Security Code Sent

Check your email and find the Security code .



Close ✕

Secure Code Sent

An email containing a secure code was sent to the email: @gmail.com

Enter the secure code below.

[Resend Secure Code](#)

Cancel

Continue

## Create a New Password

The Password its not supposed to be an old one or something related to your personal information:

**NO NAME LAST NAME DATE OF BIRTH OR SOCIAL.**



## Create a New Password

Enter your new password below. It may not include your name, date of birth, or Social Security number. Do not use a password you've used before.

New Password

Show Password



✓ *Uppercase*

✓ *Lowercase*

✓ *Number*

✓ *8+ characters*

Confirm New Password

Show Password



Cancel

Finish

YOU HAVE SUCCESSFULLY CREATED  
A NEW PASSWORD



Go back to the financial aid Link and  
proceed to enter your FSA ID information



YOU HAVE SUCCESSFULLY CREATED A NEW PASSWORD

You have successfully reset your password. Please use your new password to log in to your account.

## Log In

FSA ID Username, Email, or Mobile Phone



[Forgot My Username](#)

Password

Show Password



[Forgot My Password](#)

Log In

or

Create an Account

NOTE

IF YOU ARE UNDER 24 YEARS OLD

YOU HAVE TO CREATE AN ACCOUNT FOR YOUR FATHER OR MOTHER (FSA ID) THE SAME WAY YOU MADE IT FOR YOU BECAUSE AT THE END OF THE APPLICATION. FAFSA WILL REQUIRE YOUR PARENTS FSA ID (SAME STEPS AS WHEN THE APPLICANT MADE THEIR ACCOUNT)

Every applicant must use “I am the student”

**\*Note:**

**Always use the applicant ‘FSA ID’  
IF PARENTS HAVE A FSA ID, USE IT  
WHEN FAFSA APPLICATION  
REQUEST IT ON PARENTS FINANCIAL  
INFORMATION.**

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

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☒ I am the student

OR

☐ I am a parent, preparer, or student from a Freely Associated State

Do not log in with the FSA ID if you are not the student.

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

Student's FSA ID Username, E-mail Address, or Mobile Number ?

[Forgot Username](#)

The student's FSA ID Password ?

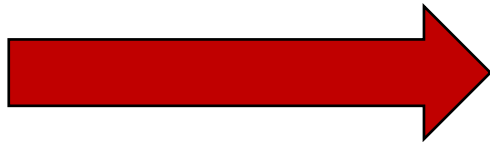
[Forgot Password](#)

NEXT ➔

## Disclaimer

must be accepted in order to apply for  
the Application.

NOTE:  
CHECK THIS



## Disclaimer

### Warning

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any state.
- If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

DECLINE

ACCEPT

## Academic Year for Financial aid

### NOTE

#### **START 2020-2021**

August 2020 To December(Fall Semester)

And

January 2021 to May (Spring Semester)

#### **START 2019-2020**

August 2019 To December(Fall Semester)

And

January 2020 to May (Spring Semester)

Summer and winter are not included in the Financial Aid Package

## For which school year are you applying for financial aid?

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

Which school year should I choose?

START 2020-2021 FAFSA

OR

START 2019-2020 FAFSA



The save key allows you to save the FAFSA form and return to it later



NOTE:

CREATE A 4 DIGIT SAVE KEY  
BECAUSE IT LAST UNTIL YOU SUBMIT  
YOUR FINANCIAL AID

IF YOU MAKE CORRECTIONS OR  
RENEW YOUR FINANCIAL AID, A NEW  
THE SAVE KEY WILL BE REQUIRE.

# Start Student's 2019-2020 FAFSA

STUDENT INFORMATION

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App. Exp. 12/31/2020

Create a Save Key.

The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key

?

Re-enter Save Key

?

MY FAFSA

NEXT

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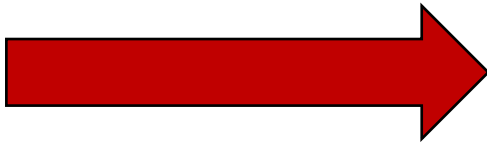
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## Personal Information for Student

Make sure you enter your personal information exactly as it appears on your Social Security card.

NOTE:

IF YOU LOG-IN WITH YOUR FSA ID,  
THE WHOLE APPLICATION WILL HAVE  
THE DETAILS FROM THE ACCOUNT  
PROVIDED ( JUST VERIFY YOUR  
INFORMATION)



### Personal Information for Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your last name

Your first name

Your middle initial

Your Social Security Number

Your date of birth

mm/dd/yyyy

PREVIOUS

NEXT

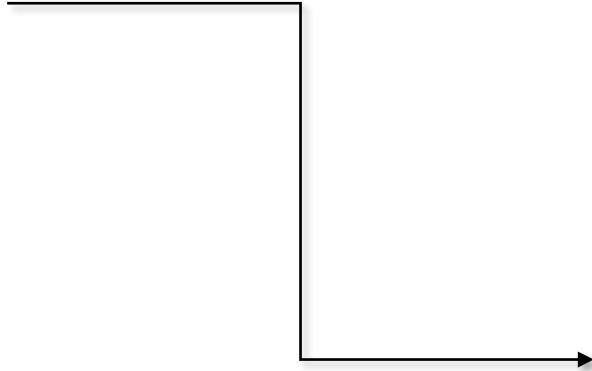
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## Student Information

Check your personal mailing address,  
city, state , Zip code and personal Email.



### Student Address and E-mail

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

#### STUDENT INFORMATION

Your permanent mailing address (include apt. number) ?

Your city (and country if not U.S.) ?

Your state ?

Select

Your ZIP code ?

Your e-mail address ?

PREVIOUS

NEXT

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Complete A and B point  
C and D are optional



### Student Phone and Driver's License

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

Are you male or female?  
☒ Male ☐ Female **A** ?

Your telephone number  
 **B** ?

Your driver's license number (if you have one)  
 **C** ?

Your driver's license state  
 **D** ?

PREVIOUS

NEXT

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## Student Residency and Eligibility

Student  
Demographics

School Selection

Dependency  
Status

Parent  
Demographics

Parent  
Financials

Student  
Financials

Sign & Submit

Confirmation

### STUDENT INFORMATION

What is your state of legal residence?

Select

Did you become a legal resident of your state before January 1, 2015?



Yes



No

Are you a U.S. citizen?

Select



PREVIOUS



NEXT

Provide the state you became legal resident of

Provide your status in the U.S:

Green Card, Citizen or a Special Circumstance

## Student Education:

Provide information of your High School Diploma, GED or Home School

### Notes:

College grade level

If you have under 30 college credits then  
Attended college before one year

If you have more than 30 College credits  
then sophomore will be your choice

Work-Study is a part time job in  
school(extra grant from financial aid)

### Student Education

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

#### STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2020-2021 school year? ?

High school diploma ▼

What college degree or certificate will you be working on when you begin the 2020-2021 school year? ?

Associate degree (occupational or technical program) ▼

Will you have your first bachelor's degree before you begin the 2020-2021 school year? ?

☐ Yes ☒ No

What will your college grade level be when you begin the 2020-2021 school year? ?

Select ▼

Are you interested in being considered for work-study? ?

☐ Yes ☐ No ☐ Don't know

PREVIOUS

NEXT

## Student Foster Care

If you have any record of a foster care system related to you select “yes”

Extra information will be requested from the financial aid office after your FAFSA is revised.

### Student Foster Care and Parent Education Completion

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Are you a foster youth or were you at any time in the foster care system?

☐ Yes ☒ No

Highest school completed by Parent 1

College or beyond

Highest school completed by Parent 2

College or beyond

PREVIOUS

NEXT

## High School Information

Provide the name and city

State can be found on the options.

### Note:

If you did not complete High School in USA

Provide name and location, then look for foreign country on "STATE"

Search for High School

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Application was successfully saved.

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Enter the name, city, and state of your high school, then click **Search**.

What is the name of your high school?

In what city is your high school located?

In what state is your high school located?  

Select

SEARCH

PREVIOUS

NEXT



## School Selection

You can add up to 10 schools at a time.  
You should add every school you're considering, even if you haven't applied or been accepted yet. However, you can remove schools at any time too.

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Application was successfully saved.

Ohma, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?  
☐ Yes ☒ No

State  
Select

City (optional)

School Name (optional)

SEARCH TIPS

PREVIOUS

SEARCH

If BMCC is your first choice, then select “YES”  
And add the Federal School Code: 002691



✱ Exit

🗑️ Reset FAFSA

📄 View FAFSA Summary

✓ Save

🔍 Help

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Enter the college's school code and click Search.

Do you know the college's [Federal School Code](#)?

☒ Yes ☐ No

Federal School Code

002691

← PREVIOUS

SEARCH 🔍

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In the dependency status section, you'll be asked a series of specific questions to determine whether you are required to provide parent information on the FAFSA form



If you are determined to be a dependent student, you'll be required to report information about your parent(s).

If you're determined to be an independent student, you won't have to provide parent information and you can skip the next step.



### Student Marital Status

Progress bar: Student Demographics (✓) School Selection (✓) Dependency Status (✎) Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

#### STUDENT INFORMATION

What is your marital status as of today? ?

I am single ▼

[← PREVIOUS](#) [NEXT →](#)

### Does Student Have Dependents?

Progress bar: Student Demographics (✓) School Selection (✓) Dependency Status (✎) Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

#### STUDENT INFORMATION

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021? ?

☐ Yes ☒ No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2021? ?

☐ Yes ☒ No

[← PREVIOUS](#) [NEXT →](#)

## Independent Student

You have the option to not use your parents information and you will be asked for your personal income information only.

### NOTE:

If you are under 24 years old. You still have to use your parents information.

If you have a special circumstance then you will be placed on a special situation on the financial aid office and they will request extra information by email giving you details about it.

## Independent Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

### STUDENT INFORMATION

You are considered an "independent" student. This means you are not required to answer questions about your parents. However, you may want to answer questions about your parents if:

- you are a law school or health profession student (such as a medical or nursing student), or
- your school requires parental information from all students.

Do you want to answer questions about your parents?

☒ Yes ☐ No

PREVIOUS

NEXT

# Parent Marital Status

Student Demographics   School Selection   Dependency Status   **Parent Demographics**   Parent Financials   Student Financials   Sign & Submit   Confirmation

## PARENT INFORMATION

✔ Application was successfully saved.

ℹ Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your [parents](#)? ?

Select ▼

← PREVIOUS

NEXT →

Parental Marital Status

You will have to ask your parents for their personal information.



## Personal Information for Parent

Student Demographics   School Selection   Dependency Status   **Parent Demographics**   Parent Financials   Student Financials   Sign & Submit   Confirmation

### PARENT INFORMATION

#### Enter information for your father

Father's Social Security Number



Father's last name



Father's first initial



Father's date of birth



Your father's e-mail address



← PREVIOUS

NEXT →

This is the part where you have to enter your parents personal information

## PARENT STATE OF LEGAL RESIDENCE

Provide the data requested.

### NOTE:

IF YOUR PARENTS ARE LIVING IN ANOTHER COUNTRY, SELECT FOREIGN COUNTRY AND COMPLETE THE FOLLOWING QUESTION.

### Parent State of Legal Residence

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

#### PARENT INFORMATION

What is your father's state of legal residence?

Select

Did your father become a legal resident of his state before January 1, 2015?

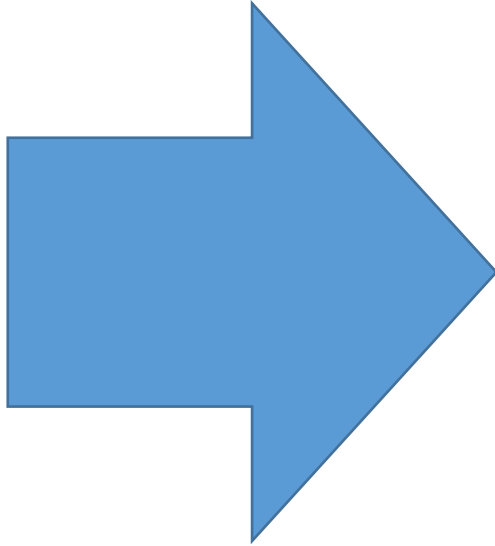
☐ Yes ☐ No

PREVIOUS

NEXT

## Parents Household information

Provide the number of family members on your parents household



Parent Household Info

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Household Size

Your father

1

Yourself, even if you do not live with your father

1

Your father's other children (even if they do not live with your father) if:  
a. Your father will provide more than half their support from July 1, 2020 through June 30, 2021 or  
b. These children can answer "No" to every [Dependency Status question on the FAFSA](#)

1

Other people if:  
a. they now live with your father,  
b. your father provides more than half of their support, and  
c. your father will continue to provide more than half of their support from July 1, 2020 through June 30, 2021

—

Your father's number of family members in 2020-2021 (household size)

2

Number in College

How many people in your father's household (as reported above) will be college students between July 1, 2020 and June 30, 2021? Do not include your father.

—

PREVIOUS

NEXT



## Parent Tax Filing Status

Here is where you and your parent(s) (if applicable) will provide your financial information. This step is incredibly simple if you use the IRS Data Retrieval Tool.

### Parent Tax Filing Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

✓ Application was successfully saved.

ⓘ

Attention! You must provide financial information from your father's 2018 tax return on the following pages.

For 2018, has your father completed his IRS income tax return or another tax return?

Select

PREVIOUS

NEXT

The IRS DRT allows you to import your IRS tax information into the FAFSA form with just a few clicks. Using this tool also may reduce the amount of paperwork you need to provide to your school.

## Parent Tax Filing Status

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Parent Financials ✎ Student Financials Sign & Submit Confirmation

### PARENT INFORMATION

For 2018, has your father completed his IRS income tax return or another tax return? ?

Already completed ▼

What type of income tax return did your father file for 2018? ?

IRS 1040 ▼

For 2018, what is your father's tax filing status according to his tax return? ?

Single ▼

#### IRS Data Retrieval Tool

Applying is faster and easier if your father transfers his tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

[LINK TO IRS ↕](#)

← PREVIOUS NEXT →

## Parent Log In to IRS DRT

This is the part where you will have to use your parents FSA ID

### Parent Log In to IRS DRT

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

You, the parent, should enter the information below and click **Next** to continue. Otherwise, click **Skip IRS DRT**.

If you have any questions or problems using this tool, click [FAFSA Help](#) for assistance.

Parent's FSA ID Username, E-mail Address, or Mobile Number

[Forgot Username](#) | [Create an FSA ID](#)

Parent's FSA ID Password

[Forgot Password](#)

SKIP IRS DRT

NEXT

After clicking the “LINK TO IRS” button. Click the “PROCEED TO THE IRS SITE” button. Then, provide the Information that is going to be asked just as it is in your 1040 tax return form.

# Student Leaving FAFSA

Student Demographics

School Selection

Dependency Status


Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION





**Leaving *FAFSA on the Web***

You are now leaving *FAFSA on the Web* and will be transferred to the IRS Web site. Your FAFSA information will be saved.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to *FAFSA on the Web* from the IRS Web site. If you do not transfer your information or choose not to return to *FAFSA on the Web* from the IRS Web site, you will have to log in to open your saved FAFSA.

**For your protection, your tax return information will not display on the IRS Web site or on the FAFSA.**

SKIP IRS DRT 

PROCEED TO IRS SITE 

Site Last Updated: Sunday, October 28, 2018

Download [Adobe Reader](#)

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Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2018 Federal Income Tax Return. ?

All fields are required unless marked otherwise.

First Name

Last Name

Social Security Number

No input required

Date of Birth

MM/DD/YYYY

Filing Status ?

Single

Street Address ?

See instructions.

Must match your 2018 Federal Income Tax Return

P.O. Box ?

Required if entered on your tax return

Apartment Number

IRS  
DATA RETRIEVAL  
TOOL

Form 1040

Department of the Treasury—Internal Revenue Service
(99)

2018

OMB No. 1545-0074

IRS Use Only—Do not write or staple in this space.

Filing status:

☐ Single
☐ Married filing jointly
☐ Married filing separately
☐ Head of household
☐ Qualifying widow(er)

Your first name and initial

Last name

Your social security number

Your standard deduction:

☐ Someone can claim you as a dependent
☐ You were born before January 2, 1954
☐ You are blind

If joint return, spouse's first name and initial

Last name

Spouse's social security number

Spouse standard deduction:

☐ Someone can claim your spouse as a dependent
☐ Spouse was born before January 2, 1954
☐ Full-year health care coverage or exempt (see inst.)

☐ Spouse is blind

☐ Spouse itemizes on a separate return or you were dual-status alien

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

Presidential Election Campaign (see inst.)

☐ You ☐ Spouse

City, town or post office, state, and ZIP code. If you have a foreign address, attach Schedule 6.

If more than four dependents, see inst. and ☒ here ☐

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) <input checked="" type="checkbox"/> if qualifies for (see inst.):	Child tax credit	Credit for other dependents
				<input type="checkbox"/>		<input type="checkbox"/>
				<input type="checkbox"/>		<input type="checkbox"/>
				<input type="checkbox"/>		<input type="checkbox"/>
				<input type="checkbox"/>		<input type="checkbox"/>

Sign Here

Joint return? See instructions. Keep a copy for your records.

Your signature

Date

Your occupation

Spouse's signature. If a joint return, **both** must sign.

Date

Spouse's occupation

If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Preparer's name

Preparer's signature

PTIN

Firm's EIN

Check if:

☐ 3rd Party Designee

☐ Self-employed

Firm's name ▶

Phone no.

Firm's address ▶

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 11320B

Form 1040 (2018)


NOTE: YOU CAN FIND THE IRS WEBSITE ON THE RIGHT AND THE FEREDAL TAX FORM ON THE LEFT  
MAKE SURE THE HOME ADDRESS, APT NO, CITY, TOWN, ZIPCODE, FIRST NAME AND LAST NAME ARE PLACED EXACTLY THE SAME ON THE IRS SITE FROM YOUR 1040FORM  
EVEN IF THERE IS AN OLD ADDRESS OR SOME MISSPELL ON YOUR ADDRESS OR NAME, PROVIDE THE SAME INFORMATION

If the “LINK TO IRS” works, then this page is supposed to reflect.

This means the IRS WEBSITE will transfer all our financial information from that year to your financial aid.

## NOTE

BEST WAY TO COMPLETE YOUR FINANCIAL AID, SO FINANCIAL AID OFFICE WONT ASK FOR ANY FINANCIAL DETAIL, UNLESS

Return to FAFSA | Help | Logout | Español

## 2018 Federal Income Tax Information

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	

Refer to your tax records if you have a question about the values you reported.

**Transfer My Tax Information into the FAFSA Form** ?

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

☒

**TRANSFER NOW** ?

**Do Not Transfer My Tax Information and Return to the FAFSA Form** ?

By clicking the “Do Not Transfer” button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.

☐

**DO NOT TRANSFER** ?

AFTER THE LAST SLIDE, THIS IS HOW  
YOUR FINANCIAL AID IS SUPPOSED  
TO LOOK LIKE

TRANSFERRED FROM THE IRS



### NOTE

USE THE IRS DATA RETRIEVAL TOOL  
ON THE APPLICANTS IF TAXES ARE  
ON FILE AND IF THE APPLICANT IS  
UNDER. REPEAT THE SAME  
PROCESS FOR YOUR PARENTS  
INFORMATION.

## Student IRS Info

Student Demographics

School Selection

Dependency Status

Parent Demographics


Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

 You have successfully transferred your 2018 IRS tax information.

Your IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What was your adjusted gross income for 2018?

Transferred from the IRS

PREVIOUS

NEXT

Site Last Updated: Sunday, March 15, 2020

Download [Adobe Reader](#)

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If the “PROCEED TO THE IRS SITE” does not work, you will have to compete the information manually, but you will have to type the financial information manually.

Parent IRS Info

Student Demographics School Selection Dependency Status Parent Demographics **Parent Financials** Student Financials Sign & Submit Confirmation

PARENT INFORMATION

What was your father's adjusted gross income for 2018? This amount is found on [IRS Form 1040-line 7.](#) ?

\$  .00

INCOME ESTIMATOR

← PREVIOUS NEXT →



## Student Household information

If you are independent, you will have to provide your personal information only.

### Student Household Info

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Household Size

You

1

Your spouse, based on your marital status

0

Your number of family members in 2020-2021 (household size)

1

Number in College

How many people in your household (as reported above) will be in college in 2020-2021?

1

PREVIOUS

NEXT

## Student Tax Filling Status

The same way you used the “PROCEED TO THE IRS SITE” or “LINK TO IRS” for your parents, you will have to use it for yourself.

### NOTES:

IF YOU DIDN'T FILE TAXES IN 2018,  
THEN LOOK FOR “WILL NOT FILE”

### Student Tax Filing Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

✓ Application was successfully saved.

?

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

?

**Attention!** You must provide financial information from your 2018 tax return on the following pages.

For 2018, have you completed your IRS income tax return or another tax return?

Already completed

What income tax return did you file for 2018?

IRS 1040

For 2018, what is your tax filing status according to your tax return?

Single

IRS Data Retrieval Tool

Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

LINK TO IRS

PREVIOUS

NEXT

## Agreement of Terms:

You will have to “Agree” on the left side bottom and hit next to proceed on the next step

### Agreement of Terms

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

#### STUDENT INFORMATION

##### READ BEFORE PROCEEDING

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your username and password, and/or any other credential or

I, the student, agree to the terms outlined above.

☒ Agree ☐ Disagree

PREVIOUS

NEXT

## Signature Options:

You will have to “SIGN THIS FAFSA” or your financial aid won't be fully submitted.

### Signature Options

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

You changed one or more of your personal identifiers (last name, first name, or date of birth), and this change will be processed when you submit your FAFSA.

You will need to update your FSA ID with the personal identifiers submitted with this application.

**Student Signature for**  
Social Security Number:   
Last Name:   
Date of Birth:

SIGN THIS FAFSA

SIGNATURE STATUS

NEXT

At the End

You will have to submit the same for your Parent Signature and submit your financial aid.

Signature Status

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

You have provided all necessary signatures. Click **Submit My FAFSA Now** to submit your FAFSA.

**Student Signed With FSA ID**

Social Security Number: XXX-XX-  
Last Name:  
Date of Birth:

Signature Status: **Signed Electronically**

**Parent Signed With FSA ID**

Social Security Number: XXX-XX-  
Last Name:  
Date of Birth:

Signature Status: **Signed Electronically**

PREVIOUS **SUBMIT MY FAFSA NOW**

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## Confirmation Page


This confirmation page will be the last step of completing your financial aid.

In 3 to 5 business days, you should get an E-mail stating that the application has been processed Successfully and if there's additional information needed or not.

For more information about TAP, GO NEXT SLIDE



### 2020-2021 Confirmation Page



## Congratulations,

Your FAFSA was successfully submitted to Federal Student Aid.


Confirmation Number: F

Data Release Number ([DRN](#)).


What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail 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).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:


PRINT THIS PAGE 

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



# Application for TAP

The New York State Tuition Assistance Program (**TAP**) helps eligible New York residents pay tuition at approved schools in New York State. Depending on the academic year in which you begin study, an annual TAP award can be up to \$5,165. **Because TAP is a grant, it does not have to be paid back**

## **NOTE**

**YOU HAVE TO COMPLETE YOUR FINANCIAL AID IN ORDER TO PROCEED WITH TAP**  
**FAFSA WILL TRANSFER YOUR PERSONAL INFORMATION**  
**FAFSA(FEDERAL) AND TAP(STATE)**

# TAP Application

Click the blue hyperlink  
“Click here”  
to proceed



Higher Education  
Services Corporation

Contact Us

NYS Student Aid Payment Application

Welcome to the *New York State Student Aid Payment Application*! This online application process allows you to apply for New York State's Tuition Assistance Program (TAP), as well as request a payment for a scholarship for which you have already been selected.

To complete your online application, you must first create a user name and personal identification number (PIN). [Click here.](#)

You must submit a FAFSA application to receive payment for TAP. If you have not submitted a FAFSA, go to <https://fafsa.gov>

If you have any questions, click the **Contact Us** link above.

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

[Terms and Conditions](#) [Privacy Policy](#) [Accessibility Policy](#) [Browser Requirements](#)



# Sign in with your TAP Account

If you do not have an account click the hyperlink “First time users click here to register with HESC”

If you already have an account, but do not remember, then select on “I forgot my User ID or PIN”

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### HESCPIN Authentication System

[First time users click here to register with HESC](#)

**Returning Users Enter your HESCPIN User ID and PIN.**

To sign in to the HESCPIN Authentication System, enter your User ID and PIN, then click the "Enter" button. To leave without signing in, click the "Exit" button.

Required information is marked with a \*.

\*User ID:

\*PIN:

\*Last four digits of SSN:

[Enter](#)

[Clear](#)

[Exit](#)

[I forgot my User ID or PIN](#)

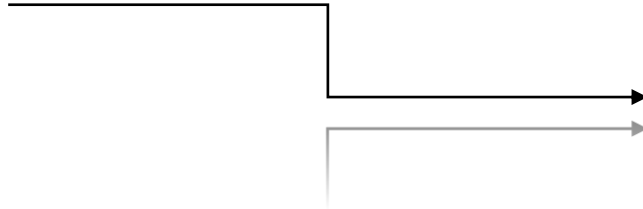
NEW APPLICANTS PROCEED TO NEXT SLIDE

IF YOU ALREADY HAVE AN ACCOUNT, GO TO  
SLIDE NUMBER 64

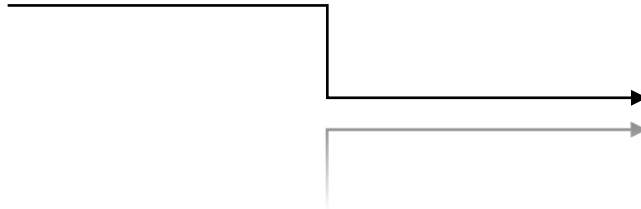
# Create an Account

## User Information

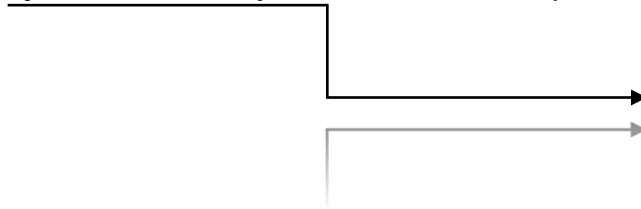
Provide the information requested as it is in your social security card.



## Address Information: Provide your current address.



## Telephone Information: provide your current Land and telephone numbers ( you just have to put one of them).



## HESCPIN Authentication System - Create an Account

### Check Your Identity

The following information will be used for identity verification. Review the identity information that you have entered. If all information is correct, click the "Next" button to check your identity. If any information is incorrect, click the "Go Back" button to enter the correct information. To leave without verifying identity, click the "Exit" button.

Required information is marked with a \*.

### User Information

\*SSN:  -  -

\*Confirm SSN:  -  -

\*Date of Birth:  /  /

\*First Name:

\*Last Name:

Middle Initial:

### Address Information

Please provide mailing address information to which printed communications and notifications can be delivered. Do not enter an email address.

\*Mailing Address Line 1:   
Street address, P.O. box, company name, c/o

Mailing Address Line 2:   
Apartment, suite, unit, building, floor, etc.

\*City:

\*US State/Territories:

\*Zip Code:

Zip 4:

### Telephone Information

\*Please complete at least one of the following, or both if available:

Landline Telephone Country Prefix:

Landline Telephone Number:

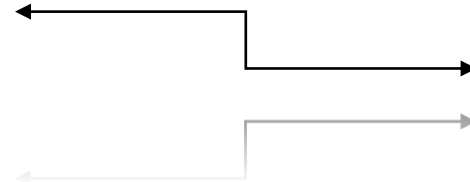
Mobile Telephone Country Prefix:

Mobile Telephone Number:

Provide your state ID number. if you do not have one skip this section.

### NOTE

SOMETIMES THE STATE WILL NOT HAVE YOUR PERSONAL INFORMATION, SO IF YOU CAN, PROVIDE THE STATE ID.



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Prepare Pay Repay Contact



## HESCPIN Authentication System - Create an Account

### Enter New York State ID Information

Enter the ID Number from your New York State Driver's License, Permit or Non-Driver ID Card, and click the "Next" button.

If you do not have a New York State ID Card, please click the "Skip" button.

To leave without creating a new HESCPIN user ID, click the "Exit" button.

Required information is marked with a \*.

\*New York State ID Number:

(from Driver's License, Permit or Non-Driver ID Card)

\* Confirm New York State ID Number:

Next

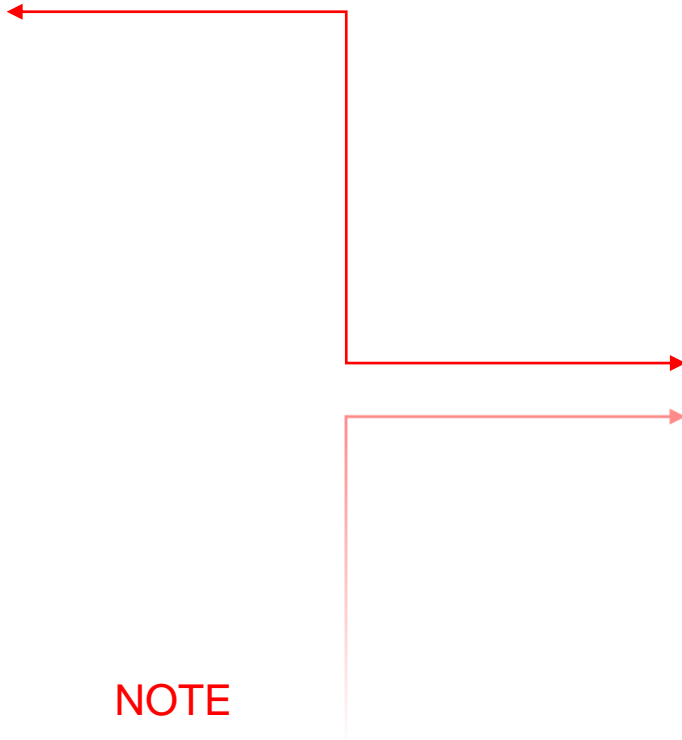
Clear

Exit

Skip

## Account Information

Provide a valid Email and select one Challenge Question.



NOTE

BE MINDFUL THE WAY YOU TYPE THE ANSWER. IT'S KEY SENSITIVE.

Prepare Pay Repay Contact

## HESCPIN Authentication System - Create an Account

### Enter Account Information

Step 3: Enter your account information, then click the "Next" button. To leave without creating a HESCPIN account, click the "Exit" button.

Required information is marked with a \*.

Name:

Enter the following information:

A valid email address is required for you to perform an account reset.

\*First E-Mail:

\*Re-enter First E-Mail:

If our E-Mail is returned for some reason and you wish to supply a second E-Mail address for us to try, please enter it below:

Second E-Mail:

Re-enter Second E-Mail:

Select a challenge question and provide an answer. Challenge questions will be used to help with forgotten User IDs or PINs:

\*Challenge Question:

Select A Challenge Question



\*Challenge Answer:

### Consent to Communication

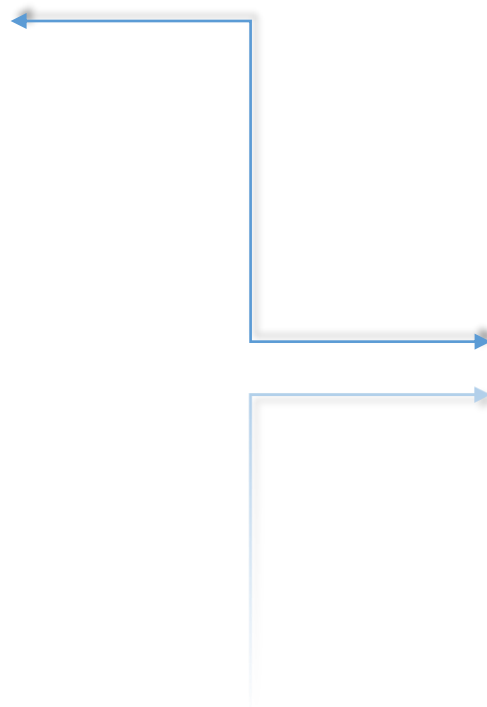
I consent to HESC communicating with me in connection with any Program for which I apply using any phone number, email address or by any other current or future means of communication, regardless of whether I incur a cost, that I provide to HESC, now or in the future, or that HESC obtains from any other source.

\*I Consent ☐

Next Clear Exit

## Create a User ID

Follow the Instructions on the left side



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## HESCPIN Authentication System - Create an Account

### Create a User ID

Step 5: Enter a User ID that you would like to use in the HESCPIN system, then click the "Next" button. To leave without creating a HESCPIN account, click the "Exit" button.

#### Rules for Creating a User ID

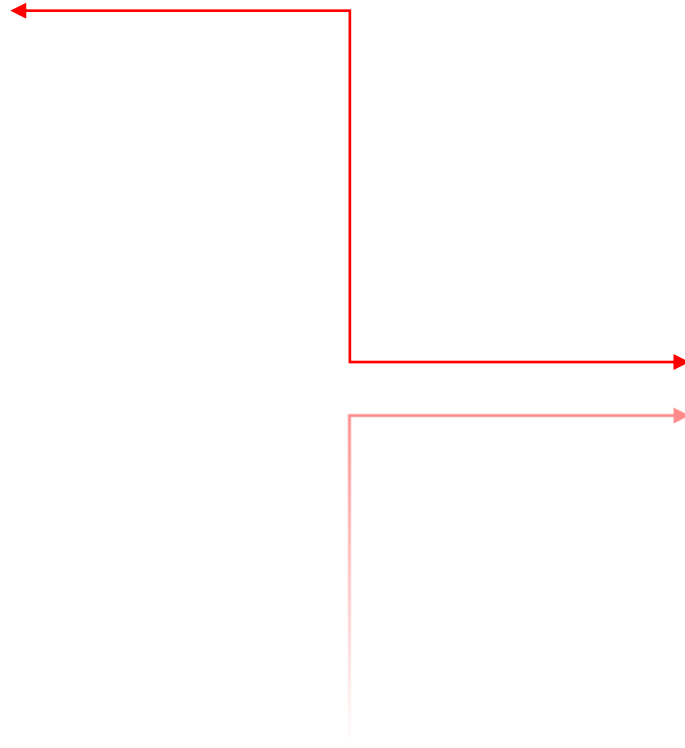
- Every User ID in the HESCPIN Authentication System must be different.
- Your User ID must have at least 8 characters, but not more than 16 characters.
- You must use a combination of both letters (A-Z) and numbers(0-9) in your User ID. User ID's are not case sensitive.
- You must not use special characters (., -, +, %, \$, #, @, etc.) or spaces in your User ID.
- Choose a User ID that does not contain information that identifies you personally such as Social Security Number (SSN) or Date of Birth.
- You will be given three chances to create your own User ID before the system creates one for you.
- Required information is marked with a \*.

\*User ID:

[Next](#) [Clear](#) [Exit](#)

## Create a PIN

The PIN is like a passcode or save key  
Provide any 4 digits and follow the Rules



## HESCPIN Authentication System - Create an Account

### Create a PIN

**i** The PIN you have entered does not meet the Rules for Creating a PIN.

Enter a Personal Identification Number (PIN) that you would like to use, then click the "Next" button. To leave without creating a HESCPIN account, click the "Exit" button.

#### Rules for Creating a PIN

- PINs must be 4 numbers (0-9) long.
- Your PIN must not be one number repeated 4 times (example: 1111 or 9999), or 4 numbers in order going either up (example: 1234 or 6789) or down (example: 3210 or 9876).
- Your PIN must not be equal to the year of your date of birth (example: 1980), or the month and day of your date of birth (example for May 20th: 0520).
- PINs must not be the current year.
- Your PIN must not be the last four digits of your SSN.
- Your PIN must not be part of your User ID (example: If your User ID is borrower4267, your PIN must not be 4267).
- This PIN may be the same number that you use in other secure places.
- Store your PIN in a secure location. Do not share your PIN with others.

Required information is marked with a \*.

\*PIN:

\*Re-enter PIN:

Next Clear Exit

## ACADEMIC YEAR

**2020–2021**

Attending college between  
July 1, 2020, and June 30, 2021.

**2019–2020**

Attending college between  
July 1, 2019, and June 30, 2020.



[Si desea llenar la versión en español de la solicitud, pulse aquí.](#)

[NYS Student Aid Payment Application](#)

What academic year do you want to apply for NYS Student Aid?

[Next](#)

[NYS Student Aid Payment Application](#)

By continuing with the submission of my application, I will affirm that the information herein is complete and true.

Information regarding my application may be exchanged with other NYS agencies (including NYS Department of Taxation and Finance and the NYS Office of Children and Family Services) to assess my eligibility for NYS financial aid.

HESC will communicate with me in connection with this application, and any subsequent applications for financial aid, using any phone number, email address or by any other current or future means of communication that I provide to HESC or that HESC obtains from any other source, regardless of whether I incur a cost.

[Proceed](#) Proceed with application


[Do Not Proceed](#) Do not proceed with application



## Personal Information

Your information should be already on the screen, just confirm that everything is correct and continue.



Higher Education  
Services Corporation

HomeSave ApplicationContact UsHelpLogout

NYS Student Aid Payment Application

PERSONAL INFO

COLLEGE

MARITAL STATUS

PARENT

PARENTS INCOME

INCOME

FAMILY MEMBERS

SIGNATURES

SUMMARY

### Personal Information

Please review the following information and update as needed.

Fields marked with an asterisk(\*) are required fields. Your application cannot be completed and submitted until all of the required fields have been completed.

First Name <sup>?</sup>

MI

\*Last Name <sup>?</sup>

Street Address (Please use your permanent mailing address.) <sup>?</sup>

\*City

State

Zip

E-mail Address <sup>?</sup>

☐ If you do NOT have an e-mail address, check this box.

\*Date of Birth (Cannot be changed, see help text) <sup>?</sup>

(mm/dd/yyyy)

Did you live in New York State for all of the 2018 and 2019 calendar years?

☐ Yes

☐ No

If you did not live in New York State for all of the 2018 and 2019 calendar years, enter month and year in which you moved to New York State. (If you were not a resident in either 2018 or 2019, enter 00/0000) <sup>?</sup>

(mm/yyyy)

Select your current citizenship status (select one):

Permanent Resident Alien ▾

Are you an honorably discharged veteran?

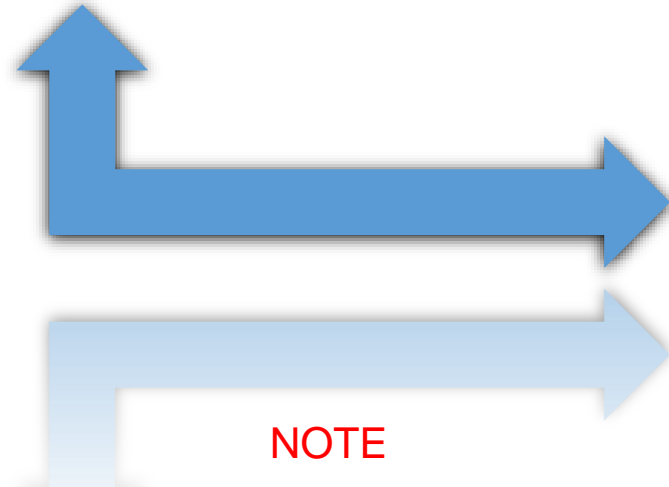
☐ Yes

☒ No

Next

## COLLEGE SELECTION

Your college is going to be automatically selected from FAFSA. If you want to change it click search and find your new college.



### NOTE

TAP WONT ALLOW YOU TO HAVE MORE THAN ONE SCHOOL

IF YOU WANT TO CHANGE THE SCHOOL CODE ON TAP, YOU COULD DO IT ANYTIME BEFORE THE END OF THE SEMESTER YOU APPLY FOR.



Higher Education  
Services Corporation

[Home](#) [Save Application](#) [Contact Us](#) [Help](#) [Logout](#)

## NYS Student Aid Payment Application

### PERSONAL INFO

#### COLLEGE

#### MARITAL STATUS

#### DEPENDENT

#### PARENT

#### PARENTS INCOME

#### INCOME

#### FAMILY MEMBERS

#### SIGNATURES

#### SUMMARY

### College

If you filed a 2020-2021 FAFSA, the college displayed below was taken from it. If you did not file 2020-2021 FAFSA or the college listed is not correct for one or more terms, use the **Search** button to select the college you are attending.

If you do not plan to attend any college (or will not attend a college in New York State) in a term listed below, click the **Will Not Attend** button to the right of the term.

If after submitting your application you do not attend the college displayed, you can submit a change on our Web site at [www.HESC.ny.gov](http://www.HESC.ny.gov) or by calling 888-697-4372.

Term ?	College Name ?	College Code	Level of Study ?	Remove Term
Summer	....	....	....	....
Fall	CUNY MANHATTAN CC	1404	Two-year Undergraduate	Will Not Attend
Winter	....	....	....	....
Spring	CUNY MANHATTAN CC	1404	Two-year Undergraduate	Will Not Attend

Search

Previous

Next



## NYS Student Aid Payment Application

[PERSONAL INFO](#)

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[INCOME](#)

[FAMILY MEMBERS](#)

[SIGNATURES](#)

[SUMMARY](#)

### Student College ID

Please enter the Student ID assigned by your college. If you do **NOT** have a Student ID, check the box.

Please enter the Student ID assigned to you by CUNY BARUCH COLLEGE

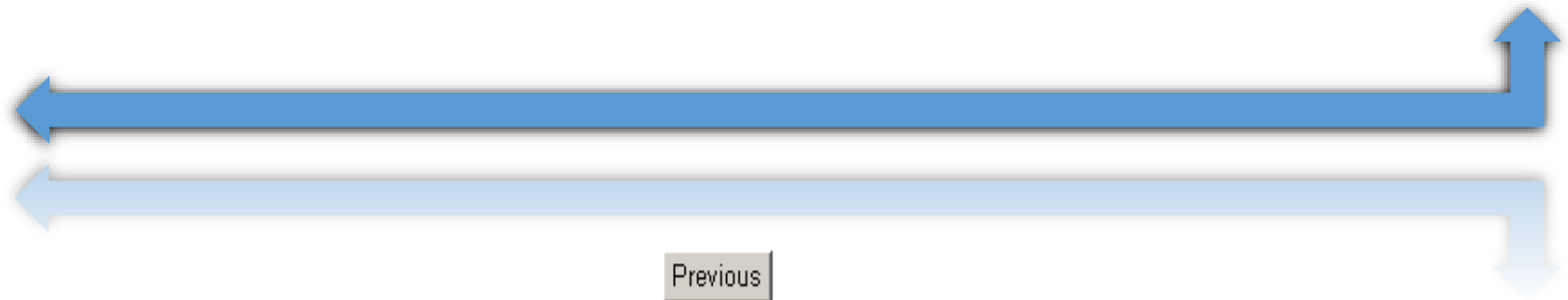
Please re-enter the Student ID assigned to you by CUNY BARUCH COLLEGE

If you do **NOT** have a Student ID for this college, check this box

☐

### STUDENT ID NUMBER

If you are currently enrolled in the college which you are submitting this application put your ID number if not, check the box to skip this step.



[Previous](#)

[Next](#)

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

Deadline: Submit 2020-2021 TAP Applications by 12:00 a.m. Eastern Time, July 1, 2021.

[Terms and Conditions](#) [Privacy Policy](#) [Accessibility Policy](#) [Browser Requirements](#)



## DEPENDENCY QUESTIONS

To be able to claim financial independence from  
your parents

you have to be at least 22 years

Also, if you are married, but under 22 years old,  
you can claim financial independence

PERSONAL INFO  
COLLEGE  
MARITAL STATUS  
DEPENDENT  
PARENT  
PARENTS INCOME  
INCOME  
FAMILY MEMBERS  
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SUMMARY

### Dependent Status

Your financial dependence status affects your TAP award. Additionally, applicants who were in Foster Care, Wards of the Court, or Orphans at or after the age of 13 may be eligible for higher awards.

Are you claiming financial independence from your parents? <sup>?</sup>

☐ Yes ☐ No

Are you a Foster Youth, Ward of the Court, or Orphan at or after age 13?

☐ Yes ☒ No



PERSONAL INFO  
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SUMMARY

### Financial Independence Status (FIS) <sup>?</sup>

Please answer the following questions. They will be used to help us in determining your financial independence.

Were you or will you be claimed as a dependent by either of your parents on their 2019 state or federal tax returns?

☐ Yes ☒ No

Were you or will you be claimed as a dependent by either of your parents on their 2020 state or federal tax returns?

☐ Yes ☒ No

Did you live in an apartment, house, or building owned or leased by your parents for more than 6 weeks in 2019?

☐ Yes ☒ No

Did you live in an apartment, house, or building owned or leased by your parents for more than 6 weeks in 2020?

☐ Yes ☒ No

Have you received gifts, loans, or other financial assistance worth more than \$750 from your parents in 2019?

☐ Yes ☒ No

Will you be receiving gifts, loans, or other financial assistance worth more than \$750 from your parents in 2020?

☐ Yes ☒ No

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## NYS Student Aid Payment Application

PERSONAL INFO  
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### Student/Spouse New York State Income Tax Return (continued)

**NOTE:** TAP awards for the 2020-2021 academic year are based on 2018 household income.

Please enter the filing status you checked (X) in Section A of your 2018 New York State Income Tax Return.

Single ▼

Did you or your spouse (if applicable) have pension income in 2018? <sup>?</sup> ☐ Yes ☐ No

If applicable, please enter your spouse's SSN and last name, as filed on your 2018 New York State Income Tax Return.

Spouse's Social Security Number/Tax ID number <sup>?</sup>

N/A

If your spouse does not have a SSN/ TIN, check this box <sup>?</sup>

☐

Spouse's Last Name <sup>?</sup>

N/A

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Next

Verify Your financial  
Status is the right one



# New York State Income



Higher Education  
Services Corporation

Home Save Application Contact Us Help Logout

## NYS Student Aid Payment Application

PERSONAL INFO  
COLLEGE  
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SUMMARY

### Student/Spouse New York State Income

NOTE: TAP awards for the 2020-2021 academic year are based on 2018 household income.

Please enter the amount requested below.

Enter whole dollar amount(s) only.

Please enter the New York Taxable Income from line 37 of your 2018 IT-201 Income Tax Return.

New York Taxable Income from line 37

0

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Next

You need to find the line 37 of your IT 201 State tax return form and input the number.



Department of Taxation and Finance

## Resident Income Tax Return

New York State • New York City • Yonkers • MCTMT

IT-201

For the full year January 1, 2018, through December 31, 2018, or fiscal year beginning ... 18  
and ending ...

For help completing your return, see the instructions, Form IT-201-I.

Your first name	MI	Your last name (for a joint return, enter spouse's name on line below)	Your date of birth (mm/dd/yyyy)	Your social security number
Spouse's first name	MI	Spouse's last name	Spouse's date of birth (mm/dd/yyyy)	Spouse's social security number
Mailing address (see instructions, page 14) (number and street or PO box)			Apartment number	New York State county of residence
City, village, or post office		State	ZIP code	Country (if not United States)
Taxpayer's permanent home address (see instructions, page 14) (number and street or rural route)			Apartment number	School district code number
City, village, or post office		State	ZIP code	Taxpayer's date of death (mm/dd/yyyy)
NY		Decedent information	Spouse's date of death (mm/dd/yyyy)	

**A Filing status**  
(mark an X in one box):

- ① ☐ Single  
② ☐ Married filing joint return  
(enter spouse's social security number above)  
③ ☐ Married filing separate return  
(enter spouse's social security number above)  
④ ☐ Head of household (with qualifying person)  
⑤ ☐ Qualifying widow(er)

**B** Did you itemize your deductions on your 2018 federal income tax return? Yes ☐ No ☐

**C** Can you be claimed as a dependent on another taxpayer's federal return? Yes ☐ No ☐

**D1** Did you have a financial account located in a foreign country? (see page 15) Yes ☐ No ☐

**D2 Yonkers residents and Yonkers part-year residents only:**  
(1) Did you receive a property tax relief credit? (see page 15) Yes ☐ No ☐

(2) Enter the amount ... .00

**D3** Were you required to report, any nonqualified deferred compensation, as required by IRC § 457A on your 2018 federal return? (see page 15) Yes ☐ No ☐

**E** (1) Did you or your spouse maintain living quarters in NYC during 2018? (see page 15) Yes ☐ No ☐

(2) Enter the number of days spent in NYC in 2018 (any part of a day spent in NYC is considered a day) .....

**F NYC residents and NYC part-year residents only** (see page 15):

(1) Number of months you lived in NYC in 2018 .....

(2) Number of months your spouse lived in NYC in 2018 .....

**G** Enter your 2-character special condition code(s) if applicable (see page 15) .....

**H Dependent information** (see page 16)

First name	MI	Last name	Relationship	Social security number	Date of birth (mm/dd/yyyy)

If more than 7 dependents, mark an X in the box. ☐



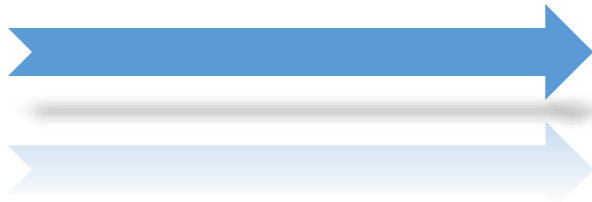
201001180094

For office use only

# SIGN AND SUBMIT

Just check the box to affirm that you want to submit the application and write your name in the E-signature box.

Then, click submit.



## NYS Student Aid Payment Application

I affirm, under penalties of perjury under the laws of New York State ("NYS"), that the information contained and/or submitted herein is true and complete. I authorize the NYS Higher Education Services Corporation ("HESC") to provide NYS agencies with any information needed to verify the statements made herein. I also authorize such agencies to provide HESC with information needed to assess my eligibility for NYS financial aid, including tax return information, for all periods reported herein and for any and all subsequent periods for which financial aid is sought.

I agree, and it is my intent, to sign this application by typing my name, checking the "I Affirm" box, and by electronically submitting this application. I understand that my signing and submitting this application in this fashion is the legal equivalent of having placed my handwritten signature on the submitted application and this affirmation. I understand and agree that by electronically signing and submitting this application in this fashion, I am affirming that I have read, understand, and agree to all provisions of this application.

\* I Affirm ☐

Please type your first and last name

\* E-Signature

If you do not wish to continue to submit your application electronically, please select "Do Not Submit." A paper TAP application can be mailed to you upon request by calling the HESC Communications Center at 888-697-4372.

Submit my application

Do not submit my application

## NYS Student Aid Payment Application

Congratulations, you have submitted your online application!

HESC will contact you by e-mail when your application has been processed. You can then check the status of your application at [www.hesc.ny.gov](http://www.hesc.ny.gov). Since all communication from HESC regarding your online application will be via e-mail, it is important that you keep your e-mail address current in our records. You can update your e-mail address through the HescPIN process at [www.hesc.ny.gov](http://www.hesc.ny.gov) and select the Login option at the top of the page.

In some cases, we may need you to provide additional information or we may need to verify information. If this occurs, we will notify you by e-mail requesting the missing information or required verification documents.

To learn about other financial aid programs available to eligible New York State students, visit our [Grants, Scholarships, and Awards Quick Reference page](#).



# FEDERAL STUDENT LOAN

Federal student loans are made by the government, with terms and conditions that are set by law, and include many benefits (such as [fixed interest rates](#) and [income-driven repayment plans](#)) not typically offered with private loans.

When it comes to paying for college, career school, or graduate school, federal student loans can offer several advantages over private student loans.



# Official Website for Student Loans

- [www.studentaid.gov](http://www.studentaid.gov)

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE LOANS ▾

Log In | Create Account



## You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid (FSA) provides more than \$120 billion in financial aid to help pay for college or career school each year.

Log In

Create Account

### Considering School

*I'm thinking about going to college or a career school.*

### In School

*I'm in the process of earning a degree or certificate.*

### Parent

*I want to help my child pay for college.*

### In Repayment

*I have loans I need to repay.*



## Log In

FSA ID Username, Email, or Mobile Phone



[Forgot My Username](#)

Password

Show Password



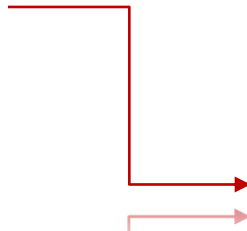
[Forgot My Password](#)

Log In

or

Create an Account

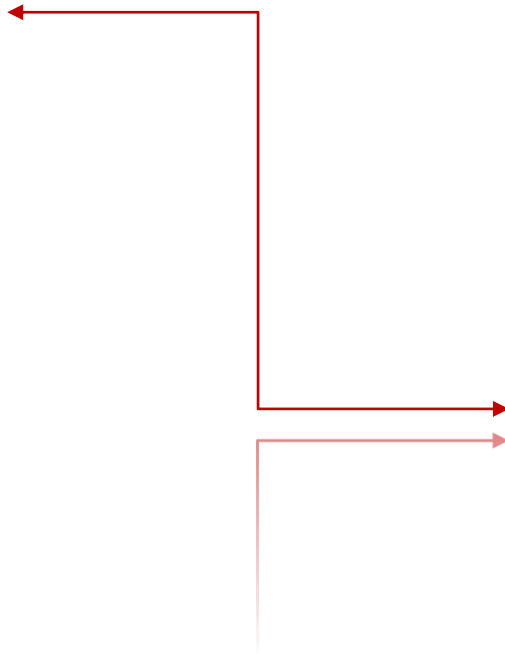
Log In  
Provide the FSA ID from your  
financial aid



**NOTE**  
YOUR PARENTS FSA ID WILL NOT BE  
REQUESTED HERE.

# Federal Loan Application

Provide the information requested



## Confirm Your Information

Welcome to your new student aid account. Help us confirm your information to keep your account secure and up to date.



Step 1 of 3

### Contact Information

#### Email Address

Email Address

Confirm Email Address

### Mobile Phone and Account Recovery

Mobile Phone

Confirm Mobile Phone

After you Log-In on your Federal Student Aid information. You will have to **complete 3 requirements in order for your loan to be completed.**

# First Requirements

## Entrance Counselling

### What is Entrance Counseling?

- If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.
- If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

# Entrance Counselling



Click "Complete Aid Process"

Click Complete Entrance Counseling.

Section Overview

How Aid is Calculated

Comparing School Aid Offers

Accepting Financial Aid

Receiving Financial Aid

Complete a Master Promissory Note

Subsidized/Unsubsidized Loan MPN

Grad PLUS MPN

Parent PLUS MPN

Complete Entrance Counseling

Get a TEACH Grant

you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

Complete Entrance Counseling

START

## Who should complete this?

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

# Entrance Counselling

Find your school.

Check the box to complete the counseling as an undergraduate student

Click continue.

## ENTRANCE COUNSELING

### Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

Choose from Associated Schools

- Select -

OR

Select School to Notify

☒ U.S. Schools/U.S. Territory Schools

☐ Non U.S. Schools

Choose a state:

NEW YORK

Search school by name:

CUNY

CUNY - YORK COLLEGE

CUNY BOROUGH OF MANHATTAN COMMUNITY

CUNY BRONX COMMUNITY COLLEGE

### Notify These Schools

You have not selected any schools to notify.

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

### Select Student Type

☐ I am completing entrance counseling to receive Direct Loans as an undergraduate student.

☐ I am completing entrance counseling to receive Direct Loans as a graduate or professional student.

Continue

# Entrance Counseling

If this is the first time that you apply for a loan your loan balance will be zero.

1 Understand Your Loans

2 Manage Your Spending

3 Plan To Repay

4 Avoid Default

5 Finances: A Priority

Your Student Loans

Loan Basics

Free Money First

Types of Federal Student Loans

Loan Limits

owe by the time you graduate.

If you're not sure what you'll owe, you can use the following figures:

\$6,707  
Average debt for a single year of college

\$26,830\*  
Average debt of a 4-year college student

6.8%  
Interest rate

\*College expense data is publicly available on-line at [College Navigator](#).

Additional/Future Loans

\$ 0 -

ADD LOAN

Estimated Student Loan Balance \_\_\_\_\_ \$0

Borrow Only What You Need

Control how much you borrow

Check Your Knowledge

As of today, how much do you owe in student loans?

Check Answer

student loan data currently available in the [National Student Loan Data System \(NSLDS\)](#) ⓘ. You may also add a loan that is not displayed.

You may visit [NSLDS](#) anytime to view your federal student loan information.



# Entrance Counseling

You must repay your **Federal student loans** but you do not have to repay grants or money from Federal work study jobs.



- Your Student Loans
- Loan Basics
- Free Money First
- Types of Federal Student Loans
- Loan Limits

- Consider [scholarships for U.S. military service](#), [educational support offered by the military](#), and [educational benefits for veterans](#).

## Work Part-Time

A job doesn't provide free money but may be a way to cover costs your scholarships and grants don't.

- Balance work hours with your studies.
- Explore job opportunities on or off campus.
- Get a job through a work-study program. Contact your school's financial aid office.

## Federal Direct Loans

Federal student loans may be a way to address a shortfall between the funds that you have and the funds that you will need. There is always a cost to borrowing money but federal student loans may offer benefits, such as flexible repayment plans, that aren't available with other loans.

## Direct Subsidized Loans

- If you're eligible, take advantage of Direct Subsidized Loans. The government pays the interest on a Direct Subsidized Loan that has retained the interest subsidy while you are in school and during certain other periods in most cases.

## Check Your Knowledge



Which sources of federal student aid do you have to repay?

- ☐ Grants
- ☐ Federal Work-Study jobs
- ☐ Federal student loans
- ☐ All of the above

# Entrance Counseling

You will be notified in writing each time your school disburses a portion of your loan. **(TRUE)**

If the loan disbursement amount exceeds school charges, the remaining balance of the disbursement will be paid to you.

**(TRUE)**

## Your Funds ?

Student Aid (Yearly)

\$ 0

Other Funds (Yearly)

\$ 0

## Your Expenses

These are average expenses for an undergraduate at the specific school or general type of school selected, as of 2020. Educational expense fields will display \$0 if the specific school selected has not provided expense data.

Educational Expenses (Yearly)

\$ 6,534

Other Expenses (Monthly)

\$ 0

1 Understand Your Loans ✓

2 Manage Your Spending

3 Plan To Repay

4 Avoid Default

5 Finances: A Priority

● Your School Expense Budget

○ Manage Your Expenses

○ Responsible Borrowing

○ Federal Loans First

What are your total estimated expenses for this year?

Check Answer

How much funding do you have available this year?

Check Answer

Manage Your Expenses

Plan ahead

Limit your expenses

Manage Loan Disbursements

Check Your Knowledge

You will be notified in writing each time your school disburses a portion of your loan.

☐ True

☐ False

If school costs are less than the loan disbursement the amount remaining will be paid to the student or borrower.

☐ True

☐ False

# Entrance Counseling

If you can, pay the interest that accrues while you are in school to prevent it from being capitalized (added to your principal balance).

- Your School Expense Budget
- Manage Your Expenses
- Responsible Borrowing
- Federal Loans First

## Responsible Borrowing

### Tips for Borrowing Responsibly

- Borrow only what you need. If you can, lower your federal student loan amount.
  - In most cases, your school will disburse your federal student loan money by crediting it to your school account to pay school charges.
  - If the loan disbursement amount exceeds school charges, the remaining balance of the disbursement will be paid to you directly by check or other means.
  - Decide if you really need any amount over the school charges.
- Consider using money earned at a part-time job to reduce borrowing. Money you don't borrow in the first place is money you don't have to pay back.
- Borrow **Direct Subsidized Loans** first, if you're eligible; then borrow **Direct Unsubsidized Loans**.
- If you're a graduate or professional student, borrow Direct Unsubsidized Loans first; then borrow Direct PLUS Loans, if needed. Direct Unsubsidized Loans have lower interest rates and fees.
- If your parents are ineligible for a Direct PLUS Loan, you may be able to receive additional loan funds. Contact your financial aid office for more information.

### Remember!

Pay off debt with a higher interest rates first (e.g. credit cards).



[Responsible Borrowing](#)

### Check Your Knowledge

Paying student loan interest while you are in school will reduce the overall amount you have to repay.

- ☒ True  
☐ False

# Entrance Counseling

Direct Subsidized and Direct Unsubsidized Loans have a 6 month grace period before you have to start paying them back.

1 Understand Your Loans ✓

2 Manage Your Spending ✓

3 Plan To Repay

4 Avoid Default

5 Finances: A Priority

Estimate What You Will Owe and Earn

Entering Repayment

Navigating Repayment

## Entering Repayment

When do I need to start making payments? ▼

Can I make payments even when I'm not required to do so? ▼

What If I want to pay off my loan early? ▼

**Remember!**  
A scheduled break in enrollment, such as summer break, is not considered an interruption in your enrollment if you are planning to return to school during the next regularly scheduled enrollment period.

[Subsidized vs. Unsubsidized Loans](#)

### Check Your Knowledge

You must start making payments on Direct Subsidized and Direct Unsubsidized Loans 6 months after you leave school or drop below half-time enrollment.

☐ True  
☐ False

## Navigating Repayment

Who do I make my payments to? ▼

When do I contact my federal loan servicer? ▼

How do I change my repayment plan? ▼

**Remember!**  
You must make payments on your federal student loan even if you do not receive a bill or repayment notice. You are responsible for staying in touch with your loan servicer and making payments on your federal student loans, even if you do

# Entrance Counseling

Your federal loan servicer can explain your repayment options and help you change your repayment plan.

You must contact your federal loan servicer about anything that impacts your student loan repayment obligations or your federal loan servicer's ability to contact you.

1 Understand Your Loans ✓

2 Manage Your Spending ✓

3 Plan To Repay

4 Avoid Default

5 Finances: A Priority

Estimate What You Will Owe and Earn

Entering Repayment

Navigating Repayment


### Navigating Repayment

Who do I make my payments to?

When do I contact my federal loan servicer?

How do I change my repayment plan?

[Check out our video on YouTube.](#)

[Repayment: What To Expect](#)

#### Remember!

You must make payments on your federal student loan even if you do not receive a bill or repayment notice. You are responsible for staying in touch with your loan servicer and making payments on your federal student loans, even if you do not receive a bill.

#### Check Your Knowledge

Who do you contact to select or change your repayment plan?

☐ Your federal loan servicer

☐ Your school's financial aid office

You must contact your federal loan servicer any time your address changes, you drop below half-time enrollment or leave school.

☐ True

☐ False

Exit

Continue

# Entrance Counseling

You can temporarily postpone your payments with a deferment or forbearance.

Your federal loan servicer can help you adjust your repayment plan or tell you if you are eligible for a deferment or forbearance.

1 Understand Your Loans ✓

2 Manage Your Spending ✓

3 Plan To Repay ✓

4 Avoid Default

5 Finances: A Priority

Avoiding Default

Trouble Making Payments

Forgive, Cancel or Discharge Your Debts

Delinquency and Default

Records and Disputes

Loan Consolidation

Check Your Knowledge

Deferment and forbearance are ways of temporarily postponing your federal student loan payments.

☐ True

☐ False

If you're having trouble making payments, your federal loan servicer can help you...

☐ Change your repayment plan.

☐ Determine if you are eligible for deferment.

☐ Determine if you are eligible for forbearance.

☐ All of the above

# Entrance Counseling

Tax deduction reduces taxable income

1 Understand Your Loans ✓

2 Manage Your Spending ✓

3 Plan To Repay ✓

4 Avoid Default ✓

5 Finances: A Priority

Plan for the Future

Your Income & Taxes

Your Credit & Identity

Credit Cards & Other Borrowing

Check Your Knowledge

A tax deduction reduces taxable income.

☐ True

☐ False

# Entrance Counseling

After reading all the information provided in the counseling and answering all the questions click the blue bottom

“ Submit Counseling”

The screenshot displays the 'Entrance Counseling' interface. At the top, a progress bar shows five steps: 1. Understand Your Loans (checked), 2. Manage Your Spending (checked), 3. Plan To Repay (checked), 4. Avoid Default (checked), and 5. Finances: A Priority (active). Below the progress bar, a vertical list of topics includes 'Plan for the Future', 'Your Income & Taxes', 'Your Credit & Identity', and 'Credit Cards & Other Borrowing' (highlighted in green). The main content area is titled 'Credit Cards' and lists five bullet points: 'Spend only what you can pay back immediately.', 'Pay your balance in full each month to avoid interest and fees.', 'Look for the lowest annual interest rate (APR) and fees.', 'Read the fine print!', and 'Limit your number of credit cards.' Below this, it advises visiting 'Money Matters' and 'MyMoney.gov'. To the right, a 'Did you know?' box explains that making only the minimum payment on a \$1,000 balance at 18.9% interest would take 5 years to pay off, totaling \$1,563, with a link to 'Do Your Own Calculation'. Another 'Remember!' box states that credit cards aren't the only way to build credit, and making federal student loan payments on time helps build credit history. At the bottom, there are two buttons: 'Exit' and 'Submit Counseling' (in blue). A blue arrow points from the 'Submit Counseling' button back to the 'Submit Counseling' text in the left margin.

1 Understand Your Loans ✓ 2 Manage Your Spending ✓ 3 Plan To Repay ✓ 4 Avoid Default ✓ 5 Finances: A Priority

Plan for the Future  
Your Income & Taxes  
Your Credit & Identity  
Credit Cards & Other Borrowing

### Credit Cards

- Spend only what you can pay back immediately.
- Pay your balance in full each month to avoid interest and fees.
- Look for the lowest annual interest rate (APR) and fees.
- Read the fine print!
- Limit your number of credit cards.

Visit [Money Matters](#) and [MyMoney.gov](#) for more information on how to choose a credit card.

### Other Borrowing

To reduce the amount borrowed for large purchases (e.g. a car):

- Plan ahead, and try to save for large purchases.
- Borrow only what you can afford to repay. (Use the calculator in the previous topics)
- Look for low interest rate and fees.

**Did you know?**

Making only the minimum payment on a balance of \$1,000 at an interest rate of 18.9% will take 5 years to pay off, for a total \$1,563!

[Do Your Own Calculation](#)

**Remember!**

Credit cards aren't the only way to build credit - making your federal student loan payments on time will help you build up a credit history.

Exit Submit Counseling



# Second Requirement

## **Master Promissory Note**

What is a Master Promissory Note?

- The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

# Master Promissory Note (MPN)

Click Complete Aid Process.

Click Complete a Master Promissory Note (MPN)

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Section Overview  
How Aid is Calculated  
Comparing School Aid Offers  
Accepting Financial Aid  
Receiving Financial Aid

Complete a Master Promissory Note  
Subsidized/Unsubsidized Loan MPN  
Grad PLUS MPN  
Parent PLUS MPN

Complete Entrance Counseling  
Get a TEACH Grant

## What is a Master Promissory Note?

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

The school will tell you what loans, if any, you are eligible to receive.

### Select the type of Direct Loan MPN you would like to preview or complete

#### MPN for Subsidized/Unsubsidized Loans

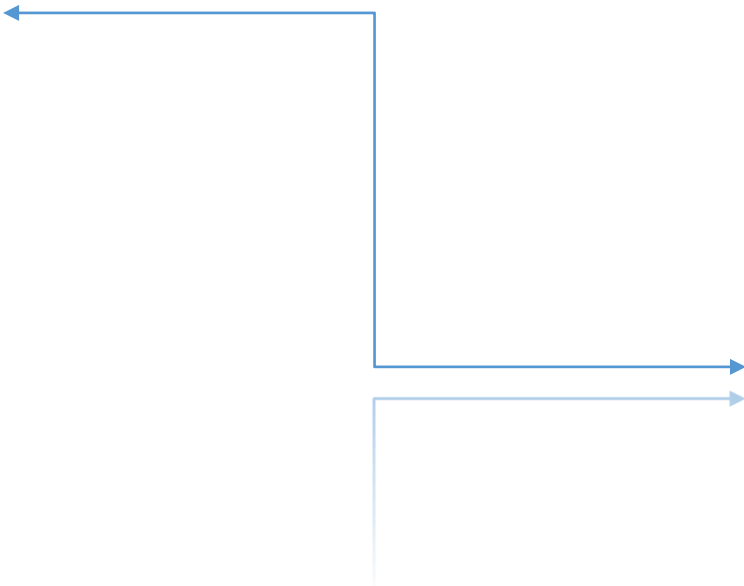
Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.  
Students must be logged in with their own [FSA ID](#).  
[Learn More](#)  
[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

**START**

OMB No. 1845-0007 • Form Approved

# Master Promissory Note (MPN)

You will have to provide your personal information



MASTER PROMISSORY NOTE (MPN)

1 Information

2 References

3 Review & Edit

4 Sign & Submit

Borrower:

Social Security Number:

Borrower Information

Driver's License State:

- Select -

Driver's License Number:

Permanent Address [More Information](#)

Address (line 1):

Address (line 2):

City:

State:

NEW YORK

Zip Code:

1

Country:

UNITED STATES

☐ This is my current permanent address. If permanent address information is incorrect, update as needed.

Is your mailing address different than your permanent address? [More Information](#)

☐ Yes

☒ No

Contact Information

Email Address: [More Information](#)

To update your Email Address, visit the "Contact Information" page.

Telephone Number:

Mobile Phone Number:

To update your Mobile Phone Number, visit the "Contact Information" page.

# Master Promissory Note (MPN)

Search school name and continue

## School Information

Select School to Notify

- ☒ U.S. Schools/U.S. Territory Schools
- ☐ Non U.S. Schools

Choose a state:

NEW YORK

Search school by name:

Cuny

City College of New York - CUNY

COLLEGE OF STATEN ISLAND - CUNY

CUNY - YORK COLLEGE

CUNY BOROUGH OF MANHATTAN COMMUNITY

Add a school using search or filters on the left

Exit Continue

# REFERENCES

You will have to provide 2 relatives, friends or anyone close to you

The references are not supposed to have the same address

**NOTE**  
**ONE OF THEM CAN USE YOUR ADDRESS IF**  
**THEY LIVE WITH YOU**  
**AND**  
**THE REFERENCES ARE SUPPOSED TO BE**  
**WITHIN USA**

## Reference 1

If you have previously completed information for the reference:

- Select -

Name [More Information](#)

First Name:

Middle Initial:

Last Name:

Permanent Address

Address (line 1):

Address (line 2):

City:

State:

- Select -

Zip Code:

Country:

UNITED STATES

Contact Information

Telephone Number:

Email Address:

Relationship to You:

- Select -

# REVIEW AND EDIT

Make sure the information  
provided is correct and if  
there is any change needed  
GO TO “EDIT”

## Borrower Information

[Edit](#) 

### Driver's License Information

Driver's License State:

Driver's License Number:

### Permanent Address

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

### Contact Information

Telephone Number:

Email Address:

## School Information

[Edit](#) 

School Name:

CUNY BOROUGH OF MANHATTAN COMMUNITY

School Code/Branch:

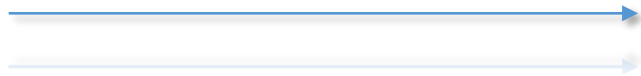
G02691

School Address:

199 CHAMBERS STREET  
NEW YORK, NY 100071047

# REVIEW AND EDIT

Check on your reference's  
information



## School Information

[Edit](#)

School Name: CUNY BOROUGH OF MANHATTAN COMMUNITY  
School Code/Branch: G02691  
School Address: 199 CHAMBERS STREET  
NEW YORK, NY 100071047

## Reference Information

[Edit](#)

### Reference 1

Name

First Name:

Middle Initial:

Last Name:

Permanent Address

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

Contact Information

Telephone Number:

Email Address:

Relationship to You:

### Reference 2

Name

First Name:

Middle Initial:

Last Name:

Permanent Address

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

Contact Information

Telephone Number:

Email Address:

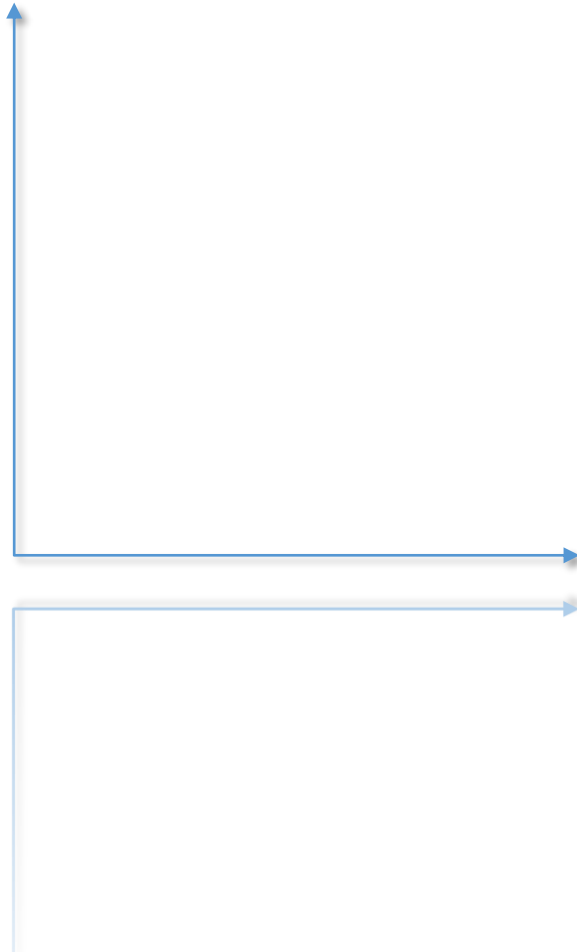
Relationship to You:

Exit

Continue


# SIGN AND SUBMIT

This is the last step of your **MPN**  
Scroll all the way down on this last page



**Your MPN has not been submitted yet!**

Scroll down to review and sign the Master Promissory Note.  
To correct your information, click the browser's "Back" button or the "3 - Review & Edit" option at the top of the page.



Master Promissory Note  
Direct Subsidized Loans and Direct Unsubsidized Loans  
William D. Ford Federal Direct Loan Program

OMB No.   
Form Approved  
Exp. Date  
04/30/2019

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

**BEFORE YOU BEGIN**

Before you begin, read the **Instructions** on page 14 of this Master Promissory Note.

**BORROWER INFORMATION**

1. Name and Permanent Address (see Instructions)

2. Social Security Number

3. Date of Birth (mm-dd-yyyy)

4. Driver's License State and Number

5. Email Address (optional)

6. Area Code/Telephone Number

.....



## Sign & Submit

---

- ☐ *I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings and the accompanying Borrower's Rights and Responsibilities Statement. I agree to repay in full all loans made under this MPN according to the terms and conditions of the MPN.*

(Your response will be recorded and made part of your completed MPN.)

First Name:



Middle Initial:

Last Name:

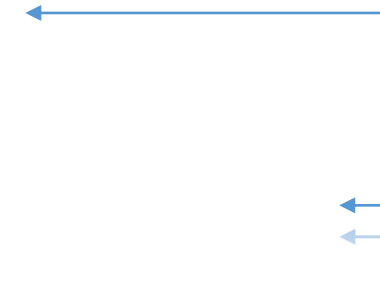


*The time and date of your signature will be recorded and be made part of your completed MPN.*

Exit

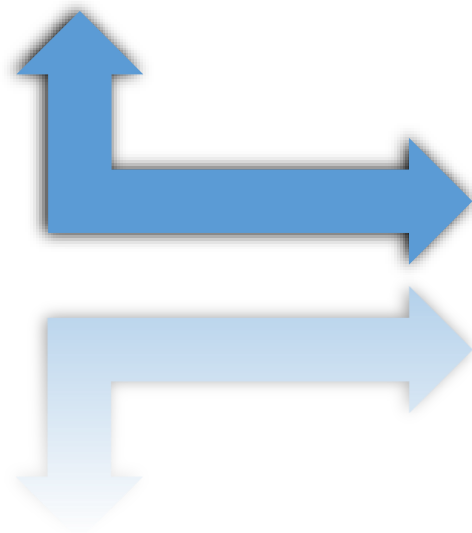
**SIGN & SUBMIT**

Provide your personal information and go to "SIGN & SUBMIT"



Additional information  
before last step

This chart will help figure out how much money you are qualified for your student loan



### Maximum Annual & Aggregate Loan Amounts

Dependent Students	Base Amount (may be subsidized or unsubsidized)	Additional Unsubsidized Amount	Total Subsidized and Unsubsidized Amount
1st year – fewer than 30 credits earned	up to \$3,500 per year	up to \$2,000 per year	up to \$5,500 per year
2nd year – more than 30 credits earned	up to \$4,500 per year	up to \$2,000 per year	up to \$6,500 per year
undergraduate aggregate maximum	up to \$23,000	up to \$8,000	up to \$31,000

Independent Students	Base Amount (may be subsidized or unsubsidized)	Additional Unsubsidized Amount	Total Subsidized and Unsubsidized Amount
1st year – fewer than 30 credits earned	up to \$3,500 per year	up to \$6,000 per year	up to \$9,500 per year
2nd year – more than 30 credits earned	up to \$4,500 per year	up to \$6,000 per year	up to \$10,500 per year
undergraduate aggregate maximum	up to \$23,000	up to \$34,500	up to \$57,500

# Third Requirement

Log-In on your Cunyfirst

<https://ssologin.cuny.edu/>

← → ↻  https://ssologin.cuny.edu



## CUNY Login

Log in with your [CUNY Login credentials](#)

If you do not have a CUNYfirst account, see the [FAQs](#).

Username

Password

Log in

[New User](#) | [Forgot Username](#) | [Forgot Password](#) | [Manage your Account](#)

### PROTECT YOUR PERSONAL INFORMATION AND PRIVACY

ONLY enter your CUNY Login password on CUNY Login websites (ssologin.cuny.edu and login.cuny.edu). NEVER share it with others or enter your CUNY Login password elsewhere without the approval of your campus IT department. More information on CUNY's policies regarding user accounts and credentials can be found in the [Acceptable Use of Computer Resources Policy](#).

**Note:** Please do not bookmark this page.

## CUNYFIRST

After logging into your Cunyfirst, Go to “Student Center”

### CUNYFIRST MENU

- [Campus Solutions](#)
- [Human Capital Management](#)
- [Student Center](#)
- [CUNY Alert Preferences](#)
- [CUNY Alert Subscription](#)
- [NYS Voter Registration](#)
- [NYS Voter Registration Form](#)
- [My Personalizations](#)
- [CUNY IT Help](#)

#### Academics

- [Search](#)
- [Plan](#)
- [Enroll](#)
- [My Academics](#)
- [Request Official Transcript](#)

other academic... ▾ >>

**i** You are not enrolled in classes.

enrollment shopping cart ▶

SEARCH FOR CLASSES

▶ Holds

▶ To Do List

▶ Milestones

▶ Enrollment Dates

▶ Advisor

▶ Advisement / Transcript

#### Important Links

[FAFSA](#)  
[FERPA](#)  
[CUNY.edu](#)

#### Finances

##### My Account

[Account Inquiry](#)

##### Financial Aid

[View Financial Aid](#)

▼ [Accept/Decline Awards](#)

▲ [Direct Loan Processing Form](#)

▲ [Supplement Form](#)

other financial... ▾ >>

\*Institution  ▾

**i** You have no outstanding charges at this time.

enroll/manage payment plan

make a payment ▶

Then proceed to  
“Direct Loan Processing Form”

# Financial Aid Important Dates

<b><u>ACADEMIC YEAR</u></b>	<b>FAFSA/TAP OPEN-DATE</b>	<b>FAFSA/TAP DEADLINE</b>
2019-2020	Oct. 1, 2018	June 30, 2020
2020-2021	Oct. 1, 2019	June 30, 2021

## **Deadline for Federal loans:**

Last day of classes in the semester  
you wish to borrow.

## **For example:**

The deadline for a Fall loan will be the  
last day of classes within that Fall  
semester

## Direct Loan Processing Form

Go to the Icon “🔍” on “Institution” and the Academic Institution will show at the bottom.

Institution:  🔍

Aid Year:  🔍

OK CANCEL

### Search Results

View 100	First	1-5 of 5	Last
Academic Institution	Description		
<a href="#">BCC01</a>	<a href="#">Bronx CC</a>		
<a href="#">BMC01</a>	<a href="#">Borough of Manhattan CC</a>		
<a href="#">KCC01</a>	<a href="#">Kingsborough CC</a>		
<a href="#">LAG01</a>	<a href="#">LaGuardia CC</a>		
<a href="#">QCC01</a>	<a href="#">Queensborough CC</a>		

Go to the Icon “🔍” on “Aid Year” and the Aid Year Description will show at the bottom.

### Search Results

View 100	First	1 of 1	Last
Aid Year	Description		
<a href="#">2020</a>	<a href="#">Financial Aid Year 2019-2020</a>		

## Type of Loans

**Direct Subsidized loan:** No interest is accumulated as long as you're taking 6 or more credits.

**Direct Unsubsidized loan:** Interest is accumulated even if you're taking 6 or more credits.

**NOTE**  
**COMPLETE THE POINTED SECTIONS**

### Borrower information to be completed by student

**1. Loan Type:** Select the check box for the loan type that you are requesting and enter the loan amount requested. Remember, interest is charged on the Direct Unsubsidized loan from the day the funds are disbursed through the day the loan is repaid in full.

**Direct Subsidized Loan:** The federal government subsidizes (pays) the interest that accrues on the loan while a borrower is enrolled at least half time and during approved deferment and grace periods. Eligibility for subsidized portions of the loan are based on financial need as measured by the FAFSA.

**Direct Unsubsidized Loan:** The borrower is fully responsible for paying the interest that accrues on the loan while in school from the date of disbursement.

☐ Direct Subsidized Loan      Loan Amount Requested (\$):

☐ Direct Unsubsidized Loan      Loan Amount Requested (\$):

**2. Anticipated Credits For Semester(s) You Wish To Apply For The Loan (must be enrolled for a minimum of six credits per semester):**

Summer: ☐    Fall: ☐    Spring: ☐

**3. Loan Period:** Loan requests are processed for the Fall /Spring semester except where enrollment is for one semester. Loan disbursements will be made in two equal payments for the loan period certified.

1. Will you graduate at the end of the Summer semester?      Yes ☐    No ☐

2. Will you graduate at the end of the Fall semester?      Yes ☐    No ☐

3. Will you graduate at the end of the Spring semester?      Yes ☐    No ☐

You should know that loans processed for Summer/Fall/Spring are the same amount as if they were processed for Fall/Spring. The amount of the loan is not greater. The disbursement period is simply longer with three payments instead of two payments.

**Applicant Certification :** Your signature certifies that you understand that this request form is not a promissory note. You must fill out, sign and return the actual promissory note at a later date. Further, you understand that eligibility for Federal Direct loans will be determined by the Office of Financial Aid based on federal law. Federal policy requires students to maintain half-time enrollment (6 credits) in order to receive the disbursement of Direct Loan funds. No request for a Direct Loan can be processed until the Office of Financial Aid has received the results of your FAFSA either printed or in electronic form, collected any required documentation and determined your application information to be correct.

☐ The applicant affirms that the information here is true and accurate. By checking the box you are providing your electronic signature for the Direct Loan Form.

SAVE    CANCEL