

WHAT FORMS SHOULD I FILL OUT?

Free Application for Federal Student Aid (FAFSA)	FAFSA is required by all schools to qualify for financial aid. File the FAFSA on-line at https://studentaid.gov/h/apply-for-aid/fafsa . Student and one parent must apply for an FSA ID. File the FAFSA when available (December 1) and no later than the individual college's deadline
CSS Profile	Some schools require the CSS Profile form in addition to the FAFSA. Complete the CSS Profile form beginning October 1 at: https://cssprofile.collegeboard.org/
Other Forms	Colleges may have their own forms for you to complete. See the Financial Aid page on the college's website for more information.

FINANCIAL AID PROGRAMS	DESCRIPTION	ANNUAL AMOUNT	RE-PAYMENT	HELPFUL HINTS
Pell Grant	Grants based on financial need as demonstrated from the FAFSA.	Annual award up to \$7,395	NONE	Financial aid office may require additional documents.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Awarded to low-income students based on availability of funds at the college.	Annual award, up to \$4,000	NONE	Preference given to those who receive PELL grants.
Teacher Education Assistance for College and Higher Education TEACH Grant	Students must enter a career in teaching in a high need field. They must teach for four years in a low income area.	Up to \$4,000 per year	Service obligation for TEACH. If student changes their mind about major or doesn't fulfill teaching obligation, the grant turns into a loan.	The four year commitment to teaching must occur within eight years of completion of the program for which you received the grant.

Iraq and Afghanistan Service Grant	Student is not eligible for a Pell grant and is a child of a veteran who died as a result of service performed in Iraq or Afghanistan after September 11, 2001	Equal to maximum Pell Grant	NONE	Cannot exceed the cost of attendance.
Tuition Assistance Program (TAP)	Helps eligible New York residents attending in-state post-secondary institutions pay for college. Apply using the FAFSA application link.	Up to \$5,665	NONE	NYS net taxable income cannot exceed \$80,000. Can only be used to cover tuition.
Federal Direct Loan Programs (Subsidized and Unsubsidized)	Subsidized: For students with financial need. Interest paid by the government while in school at least half time. Unsubsidized: Non-need based loan. Principal deferred until the student leaves school, interest accrues while in college.	<i>1st Year:</i> \$5,500 <i>2nd Year:</i> \$6,500 <i>3rd & 4th Year:</i> \$7,500 (Total \$31,000)	Up to 10 years	Pay interest each month on unsubsidized loans or interest will accrue and will be added to the principal. Interest rate for 2023-24 5.5%
Federal Direct Parent PLUS Loan Program	Allows parents/step-parents to borrow up to the full cost minus financial aid received. Approval based on credit check.	<i>Cost of attendance minus financial aid received.</i>	Up to 10 years	Some lenders provide flexible repayment options. Must apply annually. Interest rate for 2023-24 8.05%.
Federal College Work Study	Allows a student with financial need to work part-time to earn financial aid award money.	Students are paid hourly but the amount can't exceed the student's work study award.	NONE	Positions may vary. Funds cannot be used for tuition bills.
Private Loans	Non-federal loans available to students/parents from banks, credit unions & other private sources.	Up to the full cost of education.	Varies	Choose lenders with flexible repayment options.
Private Grants & Scholarships	Financial aid offered by numerous private organizations (e.g., Elks, SEFCU, PTSA).	Varies	NONE	Begin your search at least 1 year prior to when you will attend college.

Please see the Higher Education Services Corporation website (<https://www.hesc.ny.gov/> and scroll down to “Types of Aid” under Pay) for more information about the following scholarships:

Excelsior Scholarship	Enhanced Tuition Awards
NYS Child Welfare Worker Incentive Scholarship Program	NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program
NYS Math and Science Teaching Incentive Scholarship	Military Enhanced Recognition Incentive and Tribute - MERIT Scholarship
American Airlines Flight 587 Memorial Scholarship	NYS Memorial Scholarship for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers
NYS Regents Awards for Children of Deceased and Disabled Veterans	NYS Aid to Native Americans
Segal AmeriCorps Education Award	

Scholarship Searches:

www.FastWeb.com - <https://collegeboard.org> - www.niche.com - www.cappex.com
www.goingmerry.com

Temporarily the GHS Website: <https://www.guilderlandschools.org/guilderland-high-school/>
 (We are moving the scholarship information to Naviance where it can be searched)

Scholarship Wall in the Counseling Center