Carefully review the information provided on your Student Aid Report (SAR) that is sent to you upon completion of the FAFSA. The information from the SAR can provide a student with important information about possible amounts of financial aid.

For help completing the FAFSA, you can use online chat at FAFSA on the Web or call the Federal Student Aid Information Center toll-free at 1-800-433-3243.

EXTENUATING CIRCUMSTANCES
The Office of Financial Aid recognizes that some students and/or parents may have unusual or extenuating circumstances that may complicate the completion of their financial aid application. In the following cases, the student may need to talk to a Financial Aid Administrator before submitting his/her FAFSA.

- The student is Dependent using financial aid criteria, but the student believes that he/she should be Independent due to special circumstances.
- The FAFSA uses 2018 family income to determine financial aid eligibility for 2020–2021 financial aid. Some students and/or parents may experience unusual circumstances (e.g., significant decrease in family income, involuntary unemployment, death in family, legal separation/divorce before the FAFSA was filed, etc.) that would mean that 2018 income would not be a good indicator of the family’s financial status. It may be possible for the Office of Financial Aid to make adjustments to the family income.

AUGUST 30, 2020, is the deadline for submitting documentation and appeals due to extenuating circumstances.

Information about special circumstances is available at www.newpaltz.edu/financialaid.
1. **Obtain a FSA ID**

If you do not already have a U.S. Department of Education Federal Student Aid (FSA ID) apply for one now online at studentaid.gov/sa/fsaid/filling-out/fsaid. You will need a FSA ID to electronically sign your Free Application for Federal Student Aid (FAFSA). If you are a parent providing information on the FAFSA, one parent should also apply now for a FSA ID to electronically sign your FAFSA. A FSA ID will allow you to agree to the FAFSA certification statement, sign and check the status of your FAFSA application, import your IRS tax information, make online corrections to an existing FSA ID, sign federal student loan documents, and complete loan entrance or exit counseling.

The FSA ID has replaced the Personal Identification Number (PIN) and is made up of a username and password which must be used to login to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to studentaid.ed.gov/sa/fsaid. If you already have a PIN you can link your information to the new FSA ID by entering your PIN while registering for your FSA ID.

Your FSA ID is confidential and should not be shared with anyone. Since the FSA username does not expire, you should keep a permanent record of it. Your FSA ID password will expire every 18 months unless you change it. Further details are online at studentaid.gov/sa/fsaid.

2. **Complete a Free Application for Federal Student Aid (FAFSA)**

There is no fee to complete the FAFSA online. To complete the FAFSA, go to studentaid.ed.gov/sa/fsaid and select “Start Here” (for a first-time user) or “Login” (for a returning user) in the middle of the page. This enables you to start or continue your FAFSA, correct your FAFSA, and check on the status of your FAFSA. Follow the on-screen instructions. If you filled out a FAFSA Application Worksheet, use it to complete the application. If you only partially complete the FAFSA, it is possible to save your information to be completed at a later time. Once you have completed the FAFSA, review your answers carefully, and correct them if necessary before you submit your application. Remember to add the SUNY New Paltz Federal Code of 002846.

Use one of two options to sign your FAFSA. You can sign electronically with your FSA ID, and your parent (if dependent) can also sign electronically with his/her FSA ID. If you do not have one or both FSA ID’s you can print the signature page, sign it, and mail it. If you choose to mail it, this will delay the processing of your application for a couple of weeks until the signature page is received and processed.

Submit your application by selecting the “Sign and Submit” button on the form. Once you submit your application, you will be taken to a “Confirmation Page” that shows your confirmation number and estimated Expected Family Contribution (EFC). You should print a copy of the Confirmation Page for your records.

3. **New York State TAP Grant**

A full-time undergraduate student who is a New York State resident may be eligible for the Tuition Assistance Program (TAP). Students can now apply for both federal and state aid using a single online session. After submitting the FAFSA on the Web, a New York State resident is able to immediately link to the TAP on the Web form (from the FAFSA Confirmation Page), which is pre-filled with his/her FAFSA data. If the student does not complete TAP on the Web at this time, he/she will be sent an e-mail or postcard from Higher Education Services Corporation (HESC) with instructions on how to establish a HESC PIN and how to use the online TAP application. Students who do not respond will be mailed a paper TAP application. The SUNY New Paltz TAP Code is 0925. The web site to apply for TAP is www.hesc.ny.gov.

4. **New York State Excelsior Scholarship Program**

New York State residents can visit www.hesc.ny.gov/excelsior for program application/deadline information. In addition to income requirements, students must meet academic (complete 30 degree applicable credits per year) and residency requirements to qualify for and maintain this scholarship.

To apply, complete the FAFSA first each year. In the initial application year, also complete the TAP and Excelsior Applications at www.hesc.ny.gov. In subsequent years, complete the FAFSA and then the Payment of State Grants, Scholarships and Awards Application on the HESC web site. Please note that students need to send all of their final official college transcripts to the Admissions Office to be considered. The Excelsior Scholarship Program is administered by Higher Education Services Corporation (HESC). For questions, please contact HESC by phone at 1-888-697-4372 or by e-mail at scholarships@hesc.ny.gov.

5. **Financial Aid Award Letter**

The College electronically receives the processed financial aid information from the U.S. Department of Education, after the student completes FAFSA on the Web. If the FAFSA application is complete and no other further information is required, the Office of Financial Aid will then send each applicant a financial aid award letter by e-mail indicating their estimated eligibility for state and federal grants, scholarships, federal loans, and/or federal work-study. Students can accept or decline their financial aid award letter electronically on my.newpaltz.edu.

**After the FAFSA is submitted**

You will receive a Student Aid Report (SAR) Information Acknowledgement if you provided a valid e-mail address, you will receive an e-mail with a link to your SAR on the Web in three to five days. If no valid e-mail address was provided, a SAR will be received in the mail within seven to ten days after submitting your FAFSA online.

**Verification**

Verification is the process of comparing the information reported on the FAFSA with information on your tax returns and other financial documents and making corrections as necessary. The Federal Central Processing Center (CPS) selects applicants for verification. The College may also select an applicant if there appears to be conflicting or inconsistent information on the application.

**IRIS Data Retrieval Tool**

A simple and time saving process is to utilize the IRIS Data Retrieval tool in FAFSA on the Web. This feature allows financial aid applicants and their parents to retrieve, directly from the Internal Revenue Service (IRS), certain income and information from 2018 income tax returns and to automatically transfer that information to the FAFSA application.

Steps to update the FAFSA using the IRIS Data Retrieval Tool:

- Visit studentaid.ed.gov/sa/fsaid and login to update your 2020–2021 FAFSA.
- Navigate to the FINANCIAL INFORMATION tab.
- If a 2018 tax return has been filed by the tax filer, select ALREADY COMPLETED under the parent and/or student TAX INFORMATION section.
- A series of questions will help determine if you are eligible to use the IRIS Data Retrieval Tool. If eligible, you will be able to link to the IRS website which displays in a new window. Then, follow the steps as prompted.
- If you need help you can view the HELP AND HINTS sidebar, you can utilize LIVE HELP CHAT on the site, or you can call 1-800-433-3243.