

## TIPS

- Remember that applying has two parts. You apply to go to college at SUNY New Paltz and you apply for student financial aid by completing FAFSA on the Web.
- A high school student should complete the FAFSA as soon as possible after January 1st of the student's senior year. Continuing undergraduate students, transfer students, and graduate students should complete the FAFSA by the college's priority deadlines and after January 1, 2016.
- Before beginning the FAFSA, get together the documents you need. Start with your Social Security Number, driver's license, income tax return, bank statements and investment records. Plan how to sign your FAFSA with a FSA ID. Speed up the process with your FSA ID by signing electronically.
- Keep your FSA ID in a safe place; it serves as your electronic signature for the FAFSA on the Web and will be useful for other purposes later.
- You and your parents if dependent should read the FAFSA instructions carefully.
- Round to the nearest dollar and do not use commas or decimal points. Do not include or send notes, tax forms, or letters when submitting the FAFSA.
- Check with a Financial Aid Administrator if you will have unusual circumstances.
- Filling out a tax return first will make completing the FAFSA easier. It is suggested that tax filers file their 2015 taxes electronically two to three weeks before the FAFSA is completed. You may then be eligible to use the IRS Data Retrieval tool on the FAFSA. However, parents and students do not need to submit a tax return to the Internal Revenue Service (IRS) before submitting a FAFSA.
- Try to be as accurate as possible with tax information to avoid EFC changes that could impact your financial aid package.

- Using the IRS Data Retrieval tool prior to completing the FAFSA is highly recommended because it is the easiest way to provide your tax data and it is the best way to ensure that your FAFSA has accurate tax information.
- 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 2015 family income to determine financial aid eligibility for 2016–2017 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 2015 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.

**July 1, 2016, is the deadline for submitting documentation and appeals due to extenuating circumstances.**

Information about special circumstances is available at [www.newpaltz.edu/financialaid](http://www.newpaltz.edu/financialaid).

## REMINDER

1

Student (and parent, if required) should apply for a FSA ID.

2

Complete FAFSA on the Web.

3

Complete TAP on the Web.

4

Accept or decline financial aid award letter electronically and view your financial aid status electronically on [my.newpaltz.edu](http://my.newpaltz.edu).

## FOR FURTHER INFORMATION CONTACT

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[WWW.NEWPALTZ.EDU](http://WWW.NEWPALTZ.EDU)

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OFFICE OF FINANCIAL AID

# How to apply for Financial Aid on the Web

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

2016 – 2017



## 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/fsaid](http://StudentAid.gov/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 so he/she can electronically sign your FAFSA.**

A FSA ID will allow you to agree to the FAFSA certification statement, sign your application, import your IRS tax information, make online corrections to an existing FAFSA, and sign parent/student loan promissory notes.

The FSA ID has replaced the Personal Identification Number (PIN) and is made up of a username and password which must be used to log in 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 [www.fafsa.ed.gov](http://www.fafsa.ed.gov). 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/fsaid](http://StudentAid.gov/fsaid).

## ADMISSIONS OFFICE

Financial Aid regulations require that all students must be matriculated and accepted for admission into a degree or certificate program. Any questions about the SUNY New Paltz Admissions criteria can be addressed to the Undergraduate Admissions Office by phone at (845) 257-3200 or the Graduate Admissions Office at (845) 257-3285.

## COMPLETING A FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Some applicants find it helpful to fill out a FAFSA Application Worksheet before completing their online FAFSA. To print out a FAFSA Application Worksheet go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and click on "FAFSA Filing Options" and then view the section to "Complete a PDF FAFSA".

### There is no fee to complete the FAFSA online.

To complete the FAFSA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and select "Start a New FAFSA" (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.

## 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](http://www.hesc.ny.gov).**

## IRS DATA RETRIEVAL TOOL

A simple and time saving process is to utilize the IRS 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 2015 income tax returns and to automatically transfer that information to the FAFSA application.

### Steps to update the FAFSA using the IRS Data Retrieval Tool:

- Visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and login to update your 2016–2017 FAFSA.
- Navigate to the **FINANCIAL INFORMATION** tab.
- If a 2015 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 IRS 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**.

## 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](http://my.newpaltz.edu).**

- If the FAFSA site says you are not eligible to use the IRS Data Retrieval tool then you should use this option once the 2015 tax return has been filed and processed by the IRS.

## 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.