



*You do not have to be admitted before you apply for Financial Aid so if you think that you will attend NCCC, fill out your FAFSA as soon as possible. You may list up to 10 different college codes on your FAFSA form, however, the state (TAP) will get information for the first college listed only.*

*It will take between 7 to 10 days for NCCC to receive the FAFSA information although it won't be processed at the school until you are admitted into the college. It is important to have your FAFSA information at NCCC when you are admitted so that there won't be any delay in processing your aid.*

- **What will I need to fill out the FAFSA?**

- \* A Federal User ID/Password is required to sign electronically (if you do not already have one, visit [fsaid.ed.gov](https://fsaid.ed.gov) to obtain one)
- \* Your Social Security Number
- \* Your Alien Registration Number (if you are not a U.S. citizen)
- \* Your most recent federal income tax returns, W-2's, and other earned money
  - \* You may be able to use the IRS Data Retrieval Tool for this information
- \* Bank statement and records of investments (if applicable)
- \* Records of untaxed income (if applicable)
- \* If you are a dependent student, then you will also need the above information for your parents, including their own PIN

- **How long does it take to process my Financial Aid?**

\*It takes 7 – 10 days for the FAFSA to process. Once received by the school, the Financial Aid office will send an award letter notifying you of what you qualify for. It is normal that we may ask for additional information (copies of tax transcripts, W2's, for example), particularly if you are selected for verification. It is important that you read these letters and e-mails and submit the requested documentation within the requested 7 days, as your aid will not be processed until completed.

- **What kind of Financial Aid is available at NCCC?**

\*NCCC offers TAP for full time students and Aid for Part-Time Study (APTS) for students with at least 6 credit hours, all of which are NY State grants. There is also Pell, Federal Supplemental Educational Opportunity Grants (FSEOG), subsidized/unsubsidized student loans, and work-study, all of which are federally funded.

- **How much money can I borrow in a student loan?**

\*Freshman (earned less than 30 credits) can borrow up to \$5,500. Sophomores (30 or more credits) can borrow up to \$6,500. Independent students may be eligible to borrow up to \$4,000 in additional unsubsidized loans.

\*Please understand that student loans ARE considered Financial Aid.

\* Note: Interest is added to subsidized loans after students stop attending college and interest is added to unsubsidized loans while students are still attending college.

## NEW STUDENTS

1. Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (**FEDERAL AID**). You will choose “Start a New FAFSA”. Click on the circle on the left labeled “Enter your (the student’s) FSA ID”. Click on “Create an FSA ID”. You will set up a user name and password that you should record for use now and in the future. **DEPENDENT STUDENTS** as described below will need to have a parent set up an FSA ID also. This can be done at the point where parent taxes are transferred onto your FAFSA from the IRS or at the end of the FAFSA form where the online signatures are required. Tax and income information for the prior to the last full year will need to be entered for student and parents. The FAFSA form will indicate what tax year to use.

You are considered a ***DEPENDENT STUDENT*** if: **you are under age 24, you are not married, you are not a veteran, or you do not have children you claim on your taxes. NOTE: It does not matter whether you live with parents or not OR if your parents provide support or not.**

2. After signing your application with the FSA ID’s, a confirmation page will come up. Look for the line that says “**start your state application**”. This will take you to the **TAP Application (STATE AID)**. You will need NYS taxes for student and parents (if dependent as described above). If you miss this link, you will have to wait 3 – 4 days until FAFSA is done processing. The website for TAP is [www.hesc.ny.gov](http://www.hesc.ny.gov). \*School Codes: **FAFSA Code- 002874 TAP Code- 2215**

- **Am I an independent student?**

\*You must be 24 years old prior to January 1<sup>st</sup> of the upcoming school year to be considered independent for Federal student aid. When filling out the FAFSA, if you answer NO to questions 45 – 57, you are a dependent student. If you answer YES to one or more, you are independent. Every situation is different and there can be some gray areas requiring professional judgments by the Financial Aid Director.

- **Do I have to re-apply for aid every year?**

\*Yes. You must file a new FAFSA every year. Fall-Spring-Summer is equivalent to one academic year. Follow the steps above but use the same FSA ID (user name and password)

- **What happens to my Financial Aid if I want to repeat a course?**

\*Federal and NYS regulations concerning aid for repeated courses are different. If you repeat a course, it may affect your status as a full-time student for financial aid purposes. It is important that you contact the Financial Aid Office if you intend to repeat a course.

- **If I drop a course, does it affect my Financial Aid?**

\*It may, particularly if it drops you below 12 credit hours, going from a full-time student to a part-time student. Contact the Financial Aid Office, along with your advisor, if you are considering dropping a course.

\*If you do drop a course, be sure to officially withdraw from the course.

- **When will I receive my refund for aid I have not used?**

\*Approximately 6 weeks after the start of the semester the cashiers office will mail any credits on your account to your home address so make sure your address is accurate in [Banner Web](#).

Apply for scholarships online from Scholarship webpage <http://niagaracc.suny.edu/scholarships/>

- **Financial Aid Office Contact Information**

\*Telephone – 716-614-6266

\*E-mail – [finaid@niagaracc.suny.edu](mailto:finaid@niagaracc.suny.edu)

\*Website – <http://niagaracc.suny.edu/fin-aid/>

\*Location – A114

\*Hours – 8 a.m. to 5 p.m. M, T, W, F & 8 a.m. to 6 p.m. Thursday