

your guide to financial aid at Cayuga

loans, grants,
and scholarships



Cayuga Community College

A UNIT OF THE STATE UNIVERSITY OF NEW YORK

Think Cayuga first.

What does college cost?

At Cayuga, college is a wise investment in your future—and a great bargain. For a New York State resident, these are the approximate costs per semester during 2007–8:

Full-time (12 or more credits)	Part-time (per credit hour)
Tuition \$1,695	Tuition \$132
Fees \$250 approx.	Fees \$18 or more
Books \$600 approx.	Books \$100 or more

Wondering how to pay for college?

We can help.

Cayuga's Financial Aid office works closely with individual students and their families to make college affordable. We're committed to making higher education possible for students who might not otherwise be able to attend because of a lack of funds.

You may qualify for financial aid.

Most full-time students at Cayuga qualify for some form of financial aid. In general, to qualify you must be

- A United States citizen or permanent resident
- A New York State resident (for some programs)
- A high school graduate (or have a GED or earn a qualifying score on a Cayuga-administered placement test)
- Not in default on any student loan

To apply for financial aid at Cayuga, you must start by completing the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Our Financial Aid office will receive your information directly from the federal government. We may also request some additional information from you. Once your application is completed, you can check on Banner to see what grants, scholarships, loans or work-study assistance you are eligible to receive.

You might not have to pay it back.

Student loans are financial aid that you must pay back. The Financial Aid office can help you obtain Ford Federal Direct Student Loans.

Scholarships and grants are forms of financial aid that you do not have to pay back. To be considered for most scholarships and grants at Cayuga, all you need to do is apply on time.

Nearly \$300,000 in scholarship funding is disbursed each year to Cayuga students by the Cayuga Community College Foundation. The Foundation manages funds that have been donated by alumni, parents, faculty, staff, members of the community, and other supporters to assist the College financially and to provide scholarships for Cayuga students.

Scholarships may be earmarked for students who meet certain requirements such as good grades, enrollment in a particular degree program, or other criteria. For details about Cayuga scholarships, visit www.cayuga-cc.edu/financialaid/scholarships.

Honors Scholarships are set aside for students in Cayuga's Honors study sequence. To apply, you will need to send a detailed application letter to the Honors coordinator, have an interview with an admissions counselor, and supply two letters of recommendation.

Grants come from federal and state sources. Grants handled by Cayuga's financial aid office include Pell, TAP, FSEOG, Nursing, Aid to Part-Time Students, and Federal Work-Study.

When to apply? Now.

Keep in mind, the most important thing about applying for financial aid is: Do it early, to have the money in time for your tuition bill when classes start. Deadlines:

- **March 15** if you are starting in the fall and want to be considered for all possible financial aid. Your completed admission application and high school transcript must also be on file at the College by March 15. Scholarship winners are notified in April.
- **April 1** (Note that applications after this date may only qualify for Pell, TAP, and student loans.)
- **November 1** if you are starting in the spring.

Here's what to do.

Go to www.fafsa.ed.gov to submit your FAFSA. You'll need a personal identification number (PIN). If you don't have a FAFSA PIN yet, go to www.pin.ed.gov first and get one. When completing your FAFSA, you'll be asked for a Federal School Code. **Cayuga's Federal School Code is 002861.**

Apply for New York State aid, too. If you're a New York State resident, be sure to apply for the state's Tuition Assistance Program. You can do this while completing your FAFSA. Here's how:

- List yourself as a New York State resident.
- List at the TAP code for at least one school in New York State. **Cayuga's TAP code is 2005.**
- New students: At the end of your online FAFSA, click on the TAP application link and complete the form. (Otherwise, New York State will send you a paper Express TAP Application. You can complete and sign this form, then mail it to New York State Higher Education Services Corporation as instructed.)
- Returning students: If you received a TAP award for last year, you will probably receive another based on your FAFSA information. The award certificate will be mailed to you along with a change form. Use this form to update your information as needed. If you receive a paper Express TAP Application, complete and sign it, then mail it to New York State Higher Education Services Corporation as instructed.

Check this list.

Stay on track. Use this checklist to make sure you get all the financial aid you're eligible for. Online and downloadable forms are available at www.cayuga-cc.edu/financialaid/forms.

- ✓ **Admission Application**
If you will be a new student, apply to Cayuga online at www.cayuga-cc.edu.
- ✓ **FAFSA**
Complete the Free Application for Federal Student Aid online at www.fafsa.ed.gov
- ✓ **TAP**
New York State residents: If you get an Express TAP Application in the mail, complete and mail it as instructed.
- ✓ **APTS**
Part-time students (3–11 credits): Submit the APTS application by July 1 for fall, or by November 15 for spring.
- ✓ **Ford Federal Direct Loans**
Accept the loans offered on Banner. Complete the electronic promissory note online at www.dlenote.ed.gov. Entrance counseling is required for first-time borrowers. You can complete your entrance counseling online at www.dl.ed.gov.
- ✓ **Changes?**
Report to the financial aid office any significant change that may affect your eligibility for aid, such as outside scholarships, unemployment, or change in marital status or dependents.
- ✓ **Copies**
Make copies of all financial aid forms and correspondence you send. Keep all financial aid documents you receive, in case questions or problems arise.

We're here to help.

We know that applying for financial aid can be confusing, especially if you've never done it before. If you have questions, call or stop in and talk to us.

Auburn Campus

315.255.1743 x 2470

Fax 315.252.2185

Fulton Campus

315.592.4143 x 3004

Fax 315.592.5055

E-mail finaid@cayuga-cc.edu

Fall and Spring Semester Hours

Monday 8 a.m.–6 p.m.

Tuesday–Friday 8 a.m.–5 p.m.

Summer Session Hours (May–August)

Monday–Friday 9 a.m.–4 p.m.

www.cayuga-cc.edu/financialaid