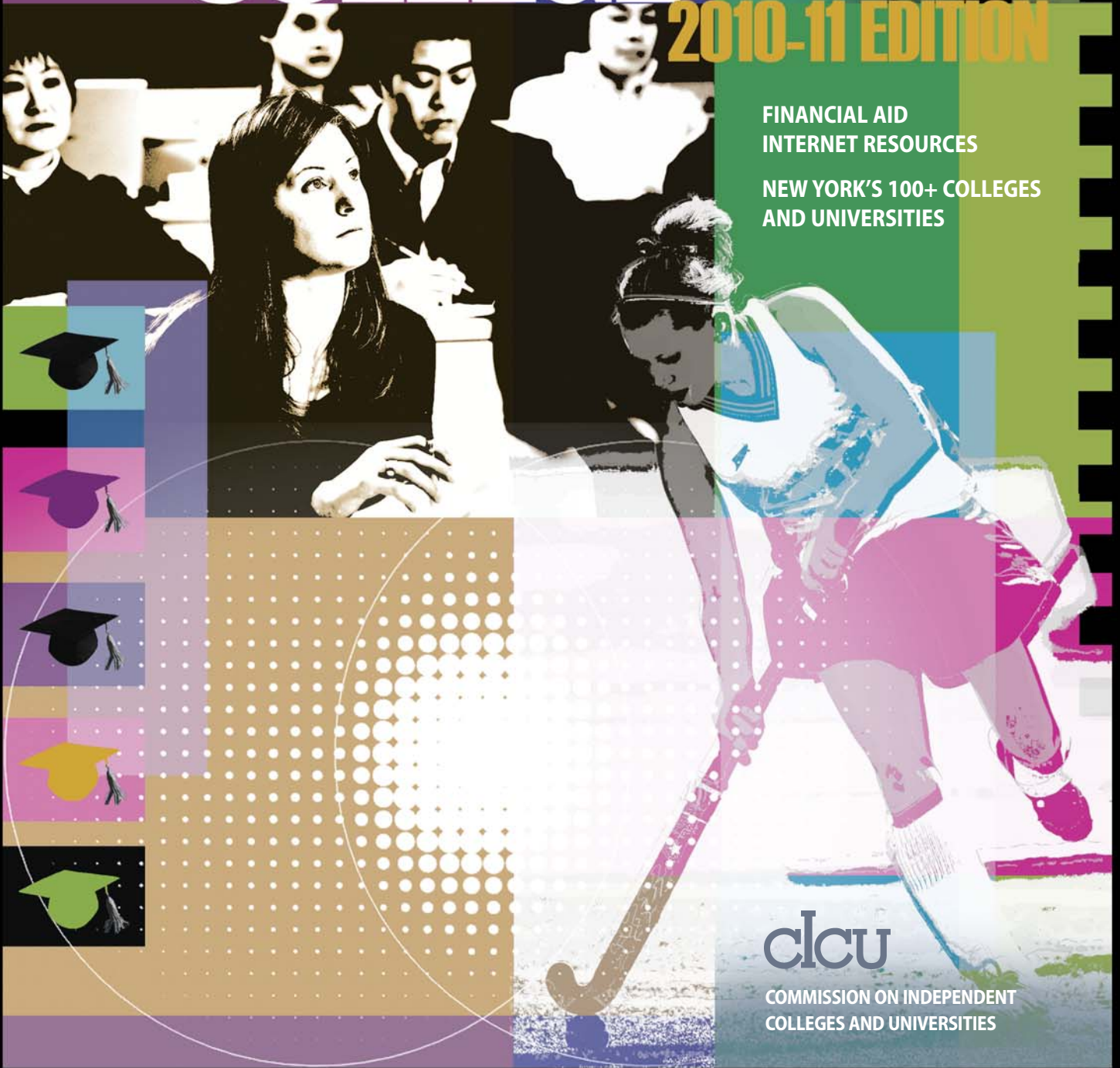


AFFORDING COLLEGE

2010-11 EDITION

FINANCIAL AID
INTERNET RESOURCES

NEW YORK'S 100+ COLLEGES
AND UNIVERSITIES



clcu

COMMISSION ON INDEPENDENT
COLLEGES AND UNIVERSITIES



Getting Started

A college experience can change lives. At college, students have the opportunity to think deeply, to experience new challenges and to be challenged, to meet people from every corner of the U.S. and around the world, and to build mental agility and practical skills that will help shape their future.

So, choosing where to go to college is an important decision! There will be many options to weigh and choices to make. When you begin considering which colleges to attend, never let “sticker price” stop you from looking at colleges that may be right for you. Very few students actually pay that full cost of attendance. If you need financial aid to help meet college costs, you are very likely to receive it. In New York, the 100+ private colleges and universities annually give their students more than \$3.3 billion in grants and scholarships from their own funds to help them with college costs.

The key to paying for college is knowing what is available and how to apply for all possible help. That’s where this booklet will come in handy. The sections outlined below will direct you to important information to learn about how to pay for your college education.

More than 8 out of every 10 students receive financial assistance to attend college. Each year, New York’s Independent Sector provides to students more than \$3.3 billion in institutional grants and scholarships.

Contents

Financial Aid Page 4-13

Higher education is among the largest investments an individual will make in a lifetime. How do most students pay for a college education? The answer is: With financial aid. Your first step should be to get the facts and find out about all kinds of financial aid. Then, apply, being sure to meet the deadlines. To learn about financial aid, what is available, how it is awarded and how to apply, turn to the following sections:

- ▶ Six Steps to Financial Aid
- ▶ Applying for Financial Aid
- ▶ Colleges and Your Financial Aid Packages
- ▶ Financial Aid Programs: Sources of Aid

Campus Locator Page 14-17

From phone numbers to Web addresses and degrees offered, this campus locator map and directory puts New York’s 100+ private colleges at your fingertips.

Internet Resources Page 18

The most important financial aid forms are available on-line. Turn to this section to learn where to go on the Web for answers to your financial aid and college search questions.

Calendar Page 19

Now is the time to make an organized plan for your college search. Be sure you leave enough time to meet the deadlines for your admission and financial aid applications. Use this Calendar to help map out your plan.

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NOTE: While we make every effort to ensure accuracy, always verify information with the colleges directly. ©2010 by the Commission on Independent Colleges and Universities (cicu). All rights reserved. No part of this publication may be copied (photocopied, reproduced, translated, or reduced to any electronic medium or machine-readable form) without prior written consent.

Start Your College Search Here

Dear Students and Families:

I congratulate you on your decision to continue your education. The time you spend at the college or university you choose will likely be the most memorable in your life.

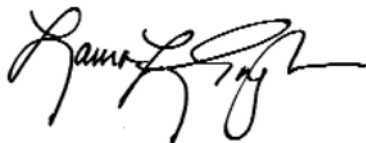
Where to study? You'll find that in New York State there are more than 100 independent (private, not-for-profit) colleges and universities to discover, located in every conceivable location – in rural communities, as well as in and around small and large cities across the state. These colleges assist their students from all income and demographic groups with college costs. In fact, the amount of college-funded grants provided to students who attend the 100+ private, not-for-profit colleges and universities in New York State exceeds \$3.3 billion annually.

It is important to keep in mind that few students pay the "sticker price." Financial aid – grants and scholarships from the federal and state governments and from the colleges themselves; from work-study; and from low-interest education loans – helps the majority of students – more than eight in 10! – pay for college. For example, in addition to grants and scholarships from the independent colleges and universities, federal Pell Grants for the neediest students are \$5,550 per year, and the maximum Tuition Assistance Program (TAP) grant for New York State residents may range up to \$4,925 in academic year 2010-11.

I encourage all students to apply for financial assistance. In this booklet, *Affording College*, and on our Web site, www.nycolleges.org, you'll find information to clearly explain the financial aid process so you'll know how to seek the money you need to make your college dream a reality.

Always explore all of your options, ask a lot of questions, and visit the campuses when you can to see and "feel the fit." This publication and the Web site www.nycolleges.org will help as you begin finding your way to your college goal.

With best wishes to you,



Laura L. Anglin
President
Commission on Independent
Colleges and Universities



Visit www.nycolleges.org, New York's 100+ private colleges and universities' admissions and financial aid Web site:

- Find a campus
- Find out what academic programs the colleges offer
- Read campus profiles
- Learn about financial aid
- Request more information
- Download admission and financial aid publications

In the most recent year for which data is available, New York's 100+ independent colleges and universities awarded 56% of the bachelor's degrees, 72% of the master's degrees, and 80% of all doctoral and first professional degrees earned in the state.

Six Steps to Financial Aid

Step 1

Check with each college's financial aid office to determine which forms you need to file to be considered for all types of financial aid.

Every college is different. Get your PIN: if you intend to file your Free Application for Federal Student Aid (FAFSA) on-line (it's quicker), you and your parent(s) (if you are a dependent student) must apply for your Personal Identification Numbers (PIN), which serve as your electronic signature for the FAFSA on the Web. For more information, visit www.pin.ed.gov. Don't wait to be accepted to a college before filing an application for financial aid. File as early as possible.

The most important financial aid application forms are:

- **FAFSA (Free Application for Federal Student Aid)** – Everyone applying for federal and most other financial aid must complete this free form. File on-line at www.fafsa.ed.gov or by mail.
- **NYS TAP Application** – NYS residents attending a college in NYS use this free form with the FAFSA to apply for a NYS TAP grant and to request payment of NYS scholarship awards. Complete the on-line TAP application by linking to it directly from your FAFSA Confirmation Page. Even if you use a paper FAFSA, you can still do your TAP application on-line. You will be prompted to get a NYSHESC PIN (Personal Identification Number) to "sign" your on-line TAP application. If you don't apply for TAP on-line you can request an Express TAP Application (ETA) by contacting the New York State Higher Education Services Corporation (HESC) at www.hesc.org or by calling 1.888.NYSHESC. HESC is the state agency that processes the TAP application. The ETA will be pre-filled with information from your FAFSA. If you provide your e-mail address on your FAFSA, HESC will be able to process your TAP application faster. If no e-mail is provided you will be notified by letter.
- **PROFILE** – Some colleges may ask you to file the CSS PROFILE form to be considered for college-funded aid (the college's own grants and scholarships). There is a fee for filing this form.

- **College-specific financial aid application** – Some colleges may ask you to complete the college's own financial aid application to be considered for their college-funded grants, scholarships and loans.

To obtain these forms: The FAFSA form is available on-line at www.fafsa.ed.gov. To request a paper FAFSA, call 1.800.4.FED.AID. The PROFILE form is available on-line only at <https://profileonline.collegeboard.com>. Request the college's own financial aid application from the college itself, if required. Follow each college's filing requirements and deadlines.

Step 2

Complete and mail the FAFSA as soon as possible after January 1 (of your senior year in high school) to ensure that you're considered for all available funding. If your family hasn't yet completed its income tax returns, *estimate* your family's income as accurately as possible (from end-of-year pay stubs or W-2 forms). You'll have the opportunity to make corrections later in the process. If you're a NYS resident applying to colleges in the state, make sure you include a New York college on your FAFSA to begin application for a NYS TAP grant. Complete any other financial aid forms required by the colleges. It is very important to meet all deadlines and to keep a copy of all the forms you file.

By filing the FAFSA, you will be considered for:

- Grants and scholarships from private colleges and universities (some colleges may require an additional form)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Stafford Loan

Step 3

You will receive your Federal Student Aid Report (SAR) approximately 30 days after submitting your FAFSA by mail. If you file the FAFSA on the Web (recommended) and provide a valid e-mail, your SAR will be sent via e-mail. A paper SAR acknowledgment will be sent if a valid e-mail address is not provided. Review your SAR's information carefully. Follow the directions to correct any errors.

Step 4

In the spring (usually March or April), you'll receive financial aid "awards" or "packages" from the colleges that have offered you admission, each with a different combination of grants, scholarships, work-study and loans to help you meet college expenses.

Determine your "net cost" by subtracting from tuition and fees and room and board (if you're living on campus) all grants and scholarships plus the total amount of your federally-guaranteed loans.

Be sure you meet the deadlines for admission and financial aid applications. Apply as early as possible!

Step 5

Review your financial aid award letters and compare your net costs. Decide which college to attend and let the college know by the deadline they have indicated - usually by May 1. Then, review your financial aid with your chosen college. In particular:

- If federal student loans are part of your financial aid package, the college will send instructions about the loan application process. You will need to complete and sign a form called the Master Promissory Note (MPN) in order to receive federally-guaranteed student loans (e.g., Direct Stafford Loan funds). Make sure you know how much you are borrowing and the loan repayment terms and conditions.
- NYS students attending college in the state: Follow up on your NYS Tuition Assistance Program (TAP) grant. Visit www.hesc.org to review, and if necessary, correct the data on your TAP application.

Step 6

Be informed about the requirements to maintain your aid, such as required grades and course work. And, you must apply to renew your financial aid each year – on time – or risk losing it! Check your college's deadlines.

Applying for Financial Aid

File the FAFSA

Complete and mail the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1. If your family hasn't yet completed its income tax returns, estimate your family's income as accurately as possible. You'll have the opportunity to make corrections later in the process.

Some colleges may ask you to complete the college's own financial aid application to be considered for their college-funded grants, scholarships and loans. Obtain the forms from the colleges, if required, and be sure to meet the filing deadline.

When you file the FAFSA you will be considered for:

- Grants and scholarships from private colleges and universities (some colleges may require an additional form)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Stafford Loan

The information you supply on your FAFSA is analyzed using a federal formula, established by Congress, to assess your family's financial situation. The analysis considers your family's income and assets (about 5.6 percent), many expenses, the size of the family and parents' need to save for retirement. The results of the analysis will estimate how much you (Student Contribution) and your parent(s) (Parent Contribution) can reasonably contribute toward college costs for the year, no matter the cost of college. This is known as the Expected Family Contribution (EFC).

The federal formula used to determine your EFC is complex. **As every family is unique, use the chart at right as a general guide.**

The colleges you list on your FAFSA will receive your EFC analysis and put together a "financial aid package" to help you meet your financial need. See pages 6-7 for more about financial need and financial aid packages.



Facts about the Expected Family Contribution (EFC)

- ▶ For federal financial aid, your EFC is calculated in the same way at each college and will not change regardless of the price of the education you choose.
- ▶ The Parent Contribution for federal financial aid is calculated using a national formula that considers income, taxes paid, family size, savings, certain assets, certain debts, number of children in college and the age of parent(s).
- ▶ In most cases, the majority of the EFC comes from your income rather than assets; if your family's income is above \$50,000, 5.6% of the family's net worth is considered in the calculation.

- ▶ The Parent Contribution is roughly divided by the number of children attending college at least half time.
- ▶ Colleges may consider special financial hardships. Document extraordinary circumstances that affect your family's ability to contribute and submit a written explanation directly to the financial aid office.

Always apply for aid

Even if you think you're not eligible for aid or did not receive aid for a prior year, **apply**. Financial aid programs and family situations can change. Don't limit your choices now or in the future.

Sample Expected Family Contribution (EFC) for College Costs Calculated from the FAFSA per child

| Net worth (assets minus what is owed against these assets; home equity is not considered) | Up to \$43,900 | | \$80,000 | |
|--|----------------|----------|----------|----------|
| | 4 | 5 | 4 | 5 |
| Family size (both parents working) | 4 | 5 | 4 | 5 |
| Number in college | 1 | 1 | 1 | 1 |
| Total income before taxes | EFC | EFC | EFC | EFC |
| \$0 - \$25,000 | \$0 | \$0 | \$0 | \$0 |
| \$30,000 | \$0 | \$0 | \$0 | \$0 |
| \$40,000 | \$763 | \$0 | \$1,049 | \$141 |
| \$50,000 | \$2,297 | \$1,429 | \$2,582 | \$1,714 |
| \$60,000 | \$3,884 | \$2,933 | \$4,223 | \$3,222 |
| \$70,000 | \$5,939 | \$4,685 | \$6,380 | \$5,061 |
| \$80,000 | \$8,699 | \$7,007 | \$9,308 | \$7,525 |
| \$90,000 | \$11,911 | \$10,058 | \$12,520 | \$10,667 |
| \$100,000 | \$14,837 | \$13,156 | \$15,446 | \$13,765 |
| \$110,000 | \$17,579 | \$15,898 | \$18,188 | \$16,507 |
| \$120,000 | \$20,322 | \$18,641 | \$20,931 | \$19,250 |

Based on 2010-11 federal methodology; parent age 45; two parents working.

NOTE: EFC is lower if family size is larger, if number in college is greater (with two in college roughly half the EFC per child), if two parents are working, or if parent is older than 45 years of age.

Colleges and Your Financial Aid Packages

Constructing a financial aid package

When the colleges you listed on your FAFSA receive your EFC (Expected Family Contribution) analysis, each college will construct a financial aid “package” or “award” for you. Each college’s financial aid package will be composed of different types of financial aid to help you cover all or part of the college’s cost of attendance (tuition, fees, room and board, books, transportation, personal expenses). What the financial aid packages you receive look like will depend primarily on your calculated financial need (see explanation below) and the availability of funds at each college. Your academic profile and other achievements may influence the size and composition of any non-need based aid in your package.

What is Cost of Attendance (COA)?

A college’s published Cost of Attendance (COA) or Annual College Cost is the cost to attend the college for an academic year. *The COA is the sum of the following direct and indirect costs:*

- tuition
- estimated fees, such as an activities fee and any mandatory insurance
- room and board
- estimate for books
- estimate for transportation
- an estimate for personal expenses

Your bill from the college you choose to attend will include the direct costs of tuition, required fees, housing and a meal plan (if applicable). The other costs in the COA, the estimated indirect costs associated with attending the college for the academic year (travel, books, and personal expenses), you will pay as needed.

What is financial need?

Financial need is the difference between a college’s annual COA and your expected family contribution (EFC). As every family is different, with a different EFC (see page 5), each college will calculate a unique package for every student. Since college costs vary,

$$\begin{aligned} & \$ \text{ Annual College Cost} \\ & \text{ of Attendance (COA)} \\ & - \$ \text{ Your Family's Expected} \\ & \text{ Contribution (EFC)} \\ \hline & = \$ \text{ Your Financial Need} \end{aligned}$$

the packages you receive from the colleges that accepted you for admission will all be different.

Families in the sample packages on the next page have one child in college. If, however, your family has two children in college rather than one, your calculated EFC will be divided roughly in half between the two children. Remember that for federal aid, the EFC is calculated in the same way and will not change regardless of the college cost. Variations in the other factors that affect the EFC calculation (for example, if just one parent works, the age of the older parent, the size of your family) will affect the EFC differently, pushing the figure higher or lower.

In addition to the EFC, other variables that may come into play in the composition of a college’s financial aid package:

- the amount of money available for aid at the college – some colleges have greater resources than others;
- a student’s special talent or academic ability – some colleges will award students aid for special strengths or talents;
- grants or scholarships from other sources (e.g., state grants or scholarships, private scholarships or awards).

Financial aid packages

Private colleges with traditional deadlines will begin mailing financial aid awards in the spring. **Every package will be different.** When you receive your award letters, evaluate them carefully, assessing the direct and indirect costs associated with attending each college, choose the college you will attend, and accept its offer by the stated deadline. If you don’t, you may lose it. Notify all the colleges to which you applied of your final decision.

Elements of a college financial aid package

(Refer to packages on next page.)

Consideration of Family’s Unique Information

1. Analysis of data from the student’s FAFSA results in an Expected Family Contribution (EFC) – a calculated amount that the family can reasonably contribute toward college costs. Income is just one of several variables considered in the federal formula.

The Family’s Contribution

- 2a. The calculated EFC determined from the family’s unique FAFSA data, plus
- + 2b. A minimum Student Contribution from the student’s summer earnings, savings, etc. (this will be specific to each college).

The College’s Cost

3. The annual Cost of Attendance (COA) includes cost of tuition, estimated fees such as an activities fee and any mandatory insurance, room and board, an estimate for books, an estimate for transportation, and an estimate for personal expenses.

Putting a Package Together: Family’s Need for Aid

4. The college subtracts the family’s EFC from the COA and arrives at the family’s need (COA – EFC = NEED) for federal financial aid programs, some state programs, and in some cases, for the college’s own aid.
Note: Colleges that request another financial

aid form in addition to the FAFSA do so to look more closely at the family’s financial situation before awarding institutional aid (aid from the college itself).

Family’s Financial Aid Package from the College

5. Each college’s financial aid package may include all or some of the types of aid below. See pages 8 -12 for more information about these programs.
 - a. Grant or Scholarship from the private college or university (page 8)
 - b. NYS TAP Grant* (page 8-9)
 - c. Federal Pell Grant (page 8-9)
 - d. Federal SEOG Grant (page 8)
 - e. Federal Work-Study (page 12)
 - f. Federal Perkins Loan (page 12)
 - g. Federal Stafford Loan (page 12)
 - h. Total Financial Aid Package: Depending on the college and the amount available for grants or scholarships from the college’s own funds, the total financial aid package may cover all of the family’s need or may leave an amount not met by the aid programs listed above, called “unmet need.” If this occurs, there are other alternatives families may wish to consider such as those described on pages 12-13.

Note: Other state, federal or private grants scholarships or loans may be available but are not reflected in the sample packages.

*For NYS resident students only

Sample financial aid packages

The tables on this page show examples of financial aid packages from different colleges for several different families. You will notice that each financial aid package contains different amounts of aid. The amount of aid awarded in a financial aid package will vary based on a family's EFC, federal and state aid funding levels, and the resources available at each college.

Every package, however, typically includes most of these components: grants and/or scholarships from the college, from the federal government, and from the state; federal work-study; student loans; and other aid. Refer to the box on page 6 for explanations of the elements in these packages.

Family A

| | |
|--|----------|
| 1. Family A's Gross Income | \$20,000 |
| 2. a. Estimated Family Contribution (EFC) | \$0 |
| b. Student Contribution | \$1,800 |
| 3. College W Cost of Attendance (COA) | \$46,500 |
| 4. Family's Need (No. 3 minus 2a+2b) | \$44,700 |
| 5. Financial Aid Package from College W for Family A | |
| a. Private College or University Grant Scholarship | \$30,725 |
| b. TAP Grant* | \$4,925 |
| c. Pell Grant | \$5,550 |
| d. SEOG Grant | \$1,000 |
| e. Work-Study | \$1,800 |
| f. Perkins Loan | \$700 |
| g. Stafford Loan | \$0 |
| h. Total Financial Aid Package for Family A | \$44,700 |

If a financial aid package does not meet all of your need, your family may wish to consider alternatives such as those described on page 12.

* New York State program for New York State residents. Award levels subject to change pending NYS budget appropriations.

Family B

| | |
|--|----------|
| 1. Family B's Gross Income | \$40,000 |
| 2. a. Estimated Family Contribution (EFC) | \$763 |
| b. Student Contribution | \$900 |
| 3. College X Cost of Attendance (COA) | \$15,000 |
| 4. Family's Need (No. 3 minus 2a+2b) | \$13,337 |
| 5. Financial Aid Package from College X for Family B | |
| a. Private College or University Grant Scholarship | \$3,292 |
| b. TAP Grant* | \$3,345 |
| c. Pell Grant | \$3,700 |
| d. SEOG Grant | \$0 |
| e. Work-Study | \$1,000 |
| f. Perkins Loan | \$0 |
| g. Stafford Loan | \$2,000 |
| h. Total Financial Aid Package for Family B | \$13,337 |

Family C

| | |
|--|----------|
| 1. Family C's Gross Income | \$60,000 |
| 2. a. Estimated Family Contribution (EFC) | \$3,884 |
| b. Student Contribution | \$900 |
| 3. College Y Cost of Attendance (COA) | \$23,000 |
| 4. Family's Need (No. 3 minus 2a+2b) | \$18,216 |
| 5. Financial Aid Package from College Y for Family C | |
| a. Private College or University Grant Scholarship | \$11,971 |
| b. TAP Grant* | \$945 |
| c. Pell Grant | \$0 |
| d. SEOG Grant | \$0 |
| e. Work-Study | \$1,800 |
| f. Perkins Loan | \$0 |
| g. Stafford Loan | \$3,500 |
| h. Total Financial Aid Package for Family C | \$18,216 |



Since 1974, New York's Tuition Assistance Program (TAP) has provided grants to New Yorkers studying full time in an undergraduate program at a college or university in the state, helping more than 4 million students achieve a college education. Today, TAP helps nearly 313,300 low- and moderate-income students meet college expenses.

Family D

| | |
|--|----------|
| 1. Family D's Gross Income | \$80,000 |
| 2. a. Estimated Family Contribution (EFC) | \$8,699 |
| b. Student Contribution | \$900 |
| 3. College Z Cost of Attendance (COA) | \$30,000 |
| 4. Family's Need (No. 3 minus 2a+2b) | \$20,401 |
| 5. Financial Aid Package from College Z for Family D | |
| a. Private College or University Grant Scholarship | \$14,476 |
| b. TAP Grant* | \$425 |
| c. Pell Grant | \$0 |
| d. SEOG Grant | \$0 |
| e. Work-Study | \$2,000 |
| f. Perkins Loan | \$0 |
| g. Stafford Loan | \$3,500 |
| h. Total Financial Aid Package for Family D | \$20,401 |



Major Sources of Aid

Financial Aid Programs

Grants and Scholarships

Grants and scholarships from NYS private colleges and universities = \$3.3 billion

- Aid from a college may range up to \$37,000 and sometimes more per year, covering part or all of your tuition, fees and related costs. Eligibility is determined primarily by financial need as calculated from the financial aid forms you completed (need-based awards). Colleges may also take into account academic achievement, or talent in athletics, music or other fields (merit awards).
- To be considered for grants and scholarships from many private colleges and universities, you'll be asked to file the FAFSA. An additional college-specific financial aid application or the PROFILE may also be required. Check with each financial aid office to determine which forms you need to complete to be considered for all need-based and merit-based aid. See pages 14-17 for college contact information. **File the FAFSA as soon as possible after January 1.** File all other financial aid forms by their specified deadlines.

Federal Pell Grants at NYS private colleges and universities = \$269 million☆

- Pell Grants are awarded to undergraduate students enrolled full or part time in a degree or approved certificate program. In 2010-11, Pell Grant awards range up to \$5,550 per year. (See chart on page 9.)

- Eligibility for Pell is based on financial need determined by total income, net worth (excluding home and family farm equity), family size and the number of children in college. To apply, file the FAFSA.

Federal Supplemental Educational Opportunity Grants (FSEOG)

- Funded jointly by the federal government and the colleges, SEOG awards range from \$100 up to \$4,000 per year to full- or part-time enrolled undergraduate students with financial need who are Pell Grant recipients with the lowest EFCs. Colleges select recipients and determine award amounts based on the SEOG funds available at their college. To apply, file the FAFSA.

NYS Tuition Assistance Program (TAP) grants at private colleges and universities = \$234 million☆

- TAP is a grant program for NYS residents attending a NYS college full time. In 2010-11, awards for first-time freshmen at private colleges and universities may range up to \$4,925 per year for up to four years (five years for certain programs).
- Eligibility for TAP is based on NYS taxable income plus state, federal or local government pension income. The chart below shows TAP awards at selected federal adjusted gross incomes minus NYS exemptions and standard deductions. Note that, if you itemize your deductions, your estimated NYS taxable income will be lower and your TAP award will be higher.

According to the U.S. Department of Education, young adults with a bachelor's degree earned 53% more than young adult high school completers in 2008.

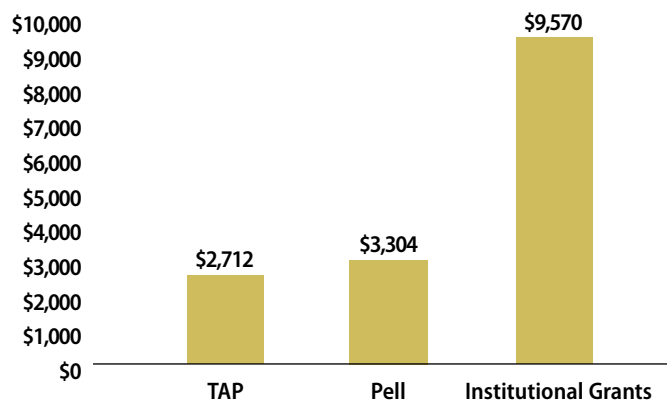
Grants and scholarships are funds you do not have to repay. They are available from colleges, your state, the federal government, professional and service organizations, private foundations and many employers. Some grants are based on your financial need while others are awarded for academic merit, a specific career goal, special talent or group affiliation.

Work-study programs provide opportunities to earn money while you're in college by working part time on campus or in the community.

Educational loans for college costs may be made to you and/or your parents. This aid must be repaid, usually with interest. Some loans are based on financial need. Federal education loan programs most often provide the lowest interest rates. These include: federal Stafford loans, federal Perkins loans, and federal PLUS loans.

Alternatives for parents and students may include interest-free monthly tuition payment plans, federal PLUS loans, lines of credit, tuition tax deductions and credits.

Average Awards for TAP, Pell and Institutional Grants at Independent Colleges and Universities in NYS, 2008-09



Sources: New York State Education Department, Office of Research and Information Systems; Higher Education Services Corporation; National Association of Independent Colleges and Universities, 2008-09.

Pell Grant Program Awards

| Number in college | A family of 4 one wage earner | | A family of 4 two wage earners | |
|-----------------------------------|----------------------------------|---------|-----------------------------------|---------|
| | 1 | 2 | 1 | 2 |
| Parent income before taxes | | | | |
| \$0 – 25,000 | \$5,550 | \$5,550 | \$5,550 | \$5,550 |
| 35,000 | 4,800 | 4,900 | 5,550 | 5,300 |
| 40,000 | 4,000 | 4,500 | 4,800 | 4,900 |
| 45,000 | 3,200 | 4,100 | 4,000 | 4,500 |
| 50,000 | 2,400 | 3,700 | 3,300 | 4,100 |
| 55,000 | 1,600 | 3,200 | 2,500 | 3,700 |
| 60,000 | 0 | 2,700 | 1,700 | 3,200 |
| 62,000 | 0 | 2,400 | 1,300 | 3,000 |
| 65,000 | 0 | 2,100 | 0 | 2,700 |
| 70,000 | 0 | 1,300 | 0 | 2,100 |
| 75,000 | 0 | 0 | 0 | 1,400 |

NOTE: Based on 2010-11 federal methodology; award amounts based on 2010-11 schedule.

- The TAP application process begins with the FAFSA. To apply for a TAP grant, you must file a paper or on-line FAFSA and list a college in New York. Students completing the FAFSA on-line may file the TAP application by linking to it directly from your FAFSA Confirmation Page. If you do not begin the on-line TAP application when you file the FAFSA on-line, or if you complete a paper FAFSA, you will receive notification from HESC by e-mail or postcard inviting you to complete the on-line TAP application. You may also request a paper ETA at this time by contacting HESC at www.hesc.org or calling 1.888.NYSHESC.

Part-time TAP

- Part-time TAP is available to NYS students in the 2010-11 academic year. Students enrolled in a NYS college part-time (6-11 credits) who have completed 12 credits in each of two preceding semesters with a minimum 2.0 GPA will be eligible to receive Part-time TAP depending on need. If you have questions about Part-time TAP, visit www.hesc.org, or call 1.888.NYSHESC.

☆ Source: NAICU: Pell 2008-09 (most recent data available). Higher Education Services Corporation: Estimated TAP 2008-09 awarded as of 8/23/2010.

Three in every five jobs created in the coming decade will require a college degree according to the Bureau of Labor Statistics.

Tuition Assistance Program (TAP) Awards

| Parent income before taxes (AGI) | Estimated NYS net taxable income | TAP awards at NYS private colleges and universities |
|----------------------------------|----------------------------------|---|
| \$0 - 23,600 | \$ 6,600 | \$4,925 |
| 25,000 | 8,000 | 4,855 |
| 35,000 | 18,000 | 3,945 |
| 45,000 | 28,000 | 2,745 |
| 55,000 | 38,000 | 1,545 |
| 65,000 | 48,000 | 425 |
| 75,000 | 58,000 | 425 |
| 85,000 | 68,000 | 425 |
| 96,200 | 79,200 | 425 |

NOTE: Based on 2010-11 dependent undergraduate TAP award schedule (2009 NYS standard deduction); family of 4 with 1 in college. TAP is based on total NYS taxable income; untaxed income is not a factor.



The Teacher Education Assistance for College and Higher Education (TEACH) Grant

- A federal grant providing up to \$4,000 per year to eligible students attending a participating institution who intend to teach in a public or private elementary or secondary school that serves students from low-income families. For more information, visit www.studentaid.ed.gov and type "TEACH Grant" in the search field.

Scholarships from private sources

- Grants and scholarships are available from many community organizations, businesses, corporations, unions and churches. Check with your school counselor, public library, employer, Chamber of Commerce, union, church, community and special-interest organizations.

Financial Aid Programs

Other Programs

Higher Education Opportunity Program (HEOP)

■ HEOP is a comprehensive program for academically and economically disadvantaged NYS students. It provides financial aid to cover the majority of college costs, academic tutoring and educational counseling. Colleges and universities listed below currently offer HEOP.

| | |
|--|--------------------------|
| Alfred University | 607.871.2283 |
| Bard College | 845.758.7491 |
| Barnard College | 212.854.3583 |
| Boricua College | 718.782.2200 ext. 300 |
| Canisius College | 716.888.2575 |
| Cazenovia College | 315.655.7161 |
| Clarkson University | 315.268.7974 |
| Colgate University | 315.228.7375 |
| The College of Saint Rose | 518.454.5280 |
| Columbia University - Columbia College and the School of Engineering and Applied Science | 212.854.7052 |

| | |
|-----------------------------------|---------------------------|
| Cornell University | 607.255.6384 |
| D'Youville College | 716.829.7775 |
| Daemen College | 716.839.8249 |
| Dowling College | 631.244.3262 |
| Fordham University | |
| Rose Hill | 718.817.4205 |
| Lincoln Center | 212.636.6235 |
| Hamilton College | 315.859.4398 |
| Hobart and William Smith Colleges | 315.781.3319 |
| Hofstra University | 516.463.6976 |
| Ithaca College | 607.274.3654 |
| Le Moyne College | 315.445.4190 |
| Long Island University | |
| Brooklyn | 718.488.1043 |
| C.W. Post | 516.299.2397 |
| Manhattan College | 718.862.7958 |
| Marist College | 845.575.3204 |
| Marymount Manhattan College | 212.517.0591 |
| Mercy College | 914.674.7204 |
| Molloy College | 516.678.5000 ext. 6241 |
| Mount Saint Mary College | 845.569.3245 |
| Nazareth College | 585.389.2513 |
| The New School | 212.229.8996 |

| | |
|---|--------------------------|
| New York Institute of Technology (NYIT)/Manhattan | 212.261.1545 |
| New York University | 212.998.5670 |
| Niagara University | 716.286.8068 |
| Nyack College | 845.675.4448 |
| Paul Smith's College | 518.327.6482 |
| Polytechnic Institute of NYU | 718.260.3031 |
| Pratt Institute | 718.636.3524 |
| Rochester Institute of Technology | 585.475.2221 |
| The Sage Colleges | |
| Russell Sage College | 518.244.2272 |
| College of Albany | 518.292.1764 |
| Siena College | 518.783.2335 |
| Skidmore College | 518.580.5770 |
| St. Bonaventure University | 716.375.2402 |
| St. John Fisher College | 585.385.8036 |
| St. Lawrence University | 315.229.5580 |
| St. Thomas Aquinas College | 845.398.4028 |
| Syracuse University | 315.443.3867 |
| Trocaire College | 716.827.2562 |
| Union College | 518.388.6115 |
| University of Rochester | 585.275.0651 |
| Utica College | 315.792.3209 |
| Vaughn College of Aeronautics and Technology | 718.429.6600 ext. 160 |

Financial Aid Glossary

Award Letter – The official document issued by a college's financial aid office that defines the amount and type of financial aid awarded to the student and any conditions attached.

Cost of Attendance (COA) (also referred to as Cost of Education) – Total amount needed to cover education expenses including tuition, fees, room, board, books, supplies and transportation for one academic year. See page 6 for more information.

Default – Failure to repay a loan according to promissory note terms. Defaults are recorded on your credit record and have long-term adverse consequences.

Electronic Signature (E-sign) – An electronic method of signing loan documents that identifies an applicant and indicates the applicant's approval of the information contained in the documents. Electronic signature on a contract has the same legal validity as a pen-and-paper signature ("ink signed").

Eligible School – An institution of higher education declared eligible by the U. S. Department of Education to offer financial aid.

Enrollment Status – A student's standing as a full-time or part-time undergraduate, graduate, or professional student, whether or not he or she is seeking a degree.

Expected Family Contribution – The Expected Family Contribution is calculated by the government based on information provided on your FAFSA. See page 5 for more information.

Federal Pell Grant – A need-based grant offered to students by the federal government.

Financial Aid – Scholarships, grants, work-study, and loans available to the student from the college, state, or federal government.

Financial Aid Package – See pages 6-7.

Free Application for Federal Student Aid (FAFSA) – The form that colleges use to determine financial aid eligibility for federal programs.

Gap – The total unmet education-related costs calculated by subtracting the financial aid accepted from the total cost of attendance.

Gift Aid – Financial aid not requiring repayment (e.g., scholarships and grants).

Gross Income – Income before taxes and deductions.

Housing Expense – Rent, dormitory costs, or mortgage payments.

Interest/Interest Rate – The fee charged to borrow money. Loans may have a fixed interest rate (rate stays constant for the life of the loan) or a variable rate (rate moves up and down based on changes to an underlying interest rate index).

Loan – A sum of money borrowed. The amount of money borrowed is typically repaid with interest over a period of time. The "loan amount" may also include fees and late charges that are incurred.

NYS Net-Taxable Income (NTI) – Includes wages, interest, dividends and other forms of taxable income after all appropriate deductions and exemptions have been taken into consideration. Income from state, federal and local government pensions must be included when reporting income for State aid (e.g., TAP).

Origination Fee – A processing fee calculated as a percentage of principal payable by the borrower and deducted from the loan upon each disbursement.

PLUS Loan – See page 12.

Private Student Loan (or "Alternative Loan") – See page 12.

Promissory Note – The legal contract a borrower (and cosigner, if any) signs to obtain a loan. The note includes all the terms and conditions of the loan and the borrower's promise to repay the loan.

Scholarship – A form of financial aid that does not need to be repaid.

Sponsor – A creditworthy person who borrows a loan on behalf of a student.

Stafford Loan – See pages 12-13.

Student Loan – A loan used to pay for education-related expenses. See pages 12-13.

Adapted from New York State Higher Education Services Corporation (NYSHESC) Marketplace, accessed October 22, 2010. www.hesc.com/Content.nsf/MarketPlace/Glossary_of_Terms_Marketplace



Scholarships/Grants

- Learn more at www.nycolleges.org or www.hesc.org.
- Aid for Part-Time Study (APTS)[†]: contact your college.
- Flight 3407 Memorial Scholarship: 1.888.NYSHESC
- Flight 587 Memorial Scholarship: 1.888.NYSHESC
- Military Service Recognition Scholarship (MSRS): 1.888.NYSHESC
- NYS Aid to Native Americans[†]: 1.518.474.0537
- NYS Math and Science Teaching Incentive Scholarship: 1.888.NYSHESC
- NYS Memorial Scholarship for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers: 1.888.NYSHESC
- NYS Recruitment Incentive and Retention Program (RIRP) - Army National Guard[†]: www.dnma.state.ny.us/education
- NYS Regents Award for Children of Deceased and Disabled Veterans[†]: 1.888.NYSHESC
- Robert C. Byrd Honors Scholarship: contact your guidance office.
- Scholarship for Academic Excellence[†]: contact your guidance office.
- Veterans Tuition Awards[†]: 1.888.NYSHESC
- World Trade Center Memorial Scholarship: 1.888.NYSHESC

Loan Forgiveness Programs

- District Attorney and Indigent Legal Services Attorneys Loan Forgiveness Program[†]: 1.888.NYSHESC
- Licensed Social Worker Loan Forgiveness Program[†]: 1.888.NYSHESC
- Loan Forgiveness for Public Servants: 1.800.4.FED.AID
- Stafford Loan Forgiveness for Teachers: 1.888.NYSHESC
- Perkins Loan Cancellation Programs: 1.800.4.FED.AID

[†] New York State programs for New York State residents.

Veterans Education Benefits

For veterans with active duty service, there are a number of programs available to help with the costs of college. For example, the Post-9/11 GI Bill, provides students attending colleges and universities in New York State up to \$1,010 per credit hour for tuition assistance and \$12,697 per term for fees. (This amount varies by state and will change each year). In some cases, this benefit can be transferred to other family members. For program overviews, search for Step-by-Step-GI Bill or www.gibill.va.gov/GI_Bill_Info/CH33/step-by-step.htm.

In addition, several private, not-for-profit colleges and universities in New York State are participating in the Yellow Ribbon Program, a matching program that will cover some or all of any tuition and fee charges not covered by the Post-9/11 GI Bill. For additional information, visit www.gibill.va.gov/GI_Bill_Info/ch33/yellow_ribbon.htm.

ROTC Programs

The Army, Marine Corps, Navy, and Air Force offer financial assistance to qualified students. Scholarships may range up to full tuition plus fees, books and uniform; a monthly stipend may also be awarded. Students incur a service obligation (generally for a total of eight years) in return for a four-year scholarship (some three-, two- and even one-year scholarships are available).

The application deadline is usually in December of the high school senior year. Contact your high school counselor or the colleges listed below for details.

ROTC Programs available at private colleges and universities in NYS

| | |
|--|-------------|
| Adelphi University | A*, AF* |
| Albany College of Pharmacy and Health Sciences | A*, N*, AF* |
| Alfred University | A* |
| Canisius College | A |
| Cazenovia College | A*, AF* |
| Clarkson University | A, AF |
| Colgate University | A* |
| College of Mount Saint Vincent | AF* |
| Columbia University | A*, N*, AF* |
| Concordia College | A*, AF* |
| Cornell University | A, N, AF |
| D'Youville College | A* |

| | |
|--|-------------|
| Daemen College | A* |
| Dowling College | A*, AF* |
| Elmira College | A*, AF* |
| Fordham University | A, N*, AF* |
| Hamilton College | A*, AF* |
| Hilbert College | A* |
| Hofstra University | A |
| Houghton College | A* |
| Iona College | A*, AF* |
| Ithaca College | A*, AF* |
| Le Moyne College | A*, AF* |
| Long Island University/C.W. Post | AF* |
| Manhattan College | AF |
| Marist College | A* |
| Medaille College | A* |
| Mercy College | A*, AF* |
| Molloy College | A*, N*, AF* |
| Mount Saint Mary College | A* |
| Nazareth College | A*, AF* |
| New York Institute of Technology | A, AF* |
| New York University | A*, N*, AF* |
| Niagara University | A |
| Pace University | A*, AF* |
| Polytechnic Institute of NYU | A*, AF* |
| Rensselaer Polytechnic Institute | A*, N, AF |
| Roberts Wesleyan College | A*, AF* |
| Rochester Institute of Technology | A, N*, AF |
| The Sage Colleges/Russell Sage College | A*, AF* |
| The Sage Colleges/Sage College of Albany | A*, AF* |
| Siena College | A, N*, AF* |
| Skidmore College | A*, AF* |
| St. Bonaventure University | A |
| St. Francis College | A*, AF* |
| St. John Fisher College | A*, N*, AF* |
| St. John's University/Queens | A |
| St. John's University/Staten Island | A* |
| St. Lawrence University | A*, AF* |
| St. Thomas Aquinas College | AF |
| Syracuse University | A, AF |
| Union College | A*, N*, AF* |
| University of Rochester | A*, N, AF* |
| Utica College | A, AF* |
| Vaughn College of Aeronautics and Technology | A*, AF* |
| Wagner College | A* |
| Wells College | A*, AF* |

A - Army, N - Navy, AF - Air Force

* Identifies ROTC programs available to students through affiliated colleges or consortia.



Major Sources of Aid

Financial Aid Programs

Work-Study

Federal Work-Study program (FWS)

- Eligibility is based on financial need. Students usually work 10 to 15 hours per week during the academic year. To apply, file the FAFSA.

Job programs from private colleges and universities

- Check with the college's financial aid office for on-campus job availability.
- Community service jobs are also available for work-study students.

Student Loans

Federal Stafford loans

- Depending on your financial need and status as a dependent or independent student, there are two types of Stafford loans with varying interest rates and borrowing limits:
 - ▶ **Subsidized** Stafford loans have a fixed interest rate of 4.5% (for loans first disbursed after July 1, 2010) and are based on financial need as calculated from the information on the FAFSA. There is no income cutoff as long as you demonstrate need. The interest is paid by the government while the student is enrolled at least half-time in college.
 - ▶ **Unsubsidized** Stafford loans have a fixed interest rate of 6.8% (for loans first disbursed after July 1, 2008) and are not based on financial need. Students must exhaust their subsidized Stafford loans (if eligible) prior to using unsubsidized loans. Students pay all of the interest on unsubsidized Stafford loans, although payments can be deferred until after graduation.

- Undergraduate students may borrow up to \$31,000 in Stafford loans, of which no more than \$23,000 may be subsidized. Graduate and professional students may borrow up to \$138,500, of which no more than \$65,500 may be subsidized (including undergraduate Stafford loans). Borrowing limits for students in medical school are higher.
- Repayment begins six months after you're no longer enrolled at least half-time. See the table on page 13 for both annual and aggregate (total for your academic career) Stafford loan limits for undergraduate and graduate study.
- To apply for federal student loans, students must first complete the Free Application for Federal Student Aid (FAFSA).

Federal Perkins loans

- In 2010-11, undergraduates may borrow up to \$5,500 per year; up to \$27,500 total for undergraduate study. Graduate/professional students may borrow up to \$8,000 per year. The maximum total for all years of study is \$60,000. The federal government will pay the fixed 5% interest until you begin repayment. Repayment begins nine months after you are no longer enrolled at least half time (up to 10 years to repay). Exceptional financial need and the availability of funds determine eligibility. To apply, file the FAFSA.

NYHELPS loan

- New York State launched this new loan in early 2010. The New York Higher Education Loan Program (NYHELPS) is for full-time or part-time undergraduate or graduate students attending a participating college, at least half-time, in an approved program. Eligible students, parents or non-parent sponsors may borrow as much as \$20,000 annually up to the cost of attendance minus all other financial aid, excluding federal PLUS loans, whichever is less (borrowers must meet citizenship and NYS residency requirements).
- Interest rate is fixed and is dependent on selected loan repayment terms. Borrowers repaying immediately will receive a 7.55% rate, interest-only repayment yields an 8.25% interest rate, and borrowers opting for full deferment receive an 8.75% interest rate.

- For more information, visit www.hesc.com/content.nsf/NYHELPS/NYHELPS

With grants, scholarships and other aid money, private colleges are often no more expensive – and sometimes less costly than state colleges.

Alternatives for Parents and Students

Federal PLUS loans

PLUS loans for parents of dependent undergraduate students

- PLUS is a federal loan program where parents and/or stepparents may borrow up to the cost of attendance, less other financial aid, each year for each undergraduate dependent child enrolled at least half-time. Eligibility is not based on need but parents must have acceptable credit history or an eligible co-signer. PLUS loans can be used to meet the calculated family contribution.
- The interest rate is fixed at 7.9%. Borrowers may have up to 10 years to repay. Interest may be tax deductible.
- Check with the college for application procedures.

PLUS loans for graduate and professional degree students

- Graduate and professional degree students may borrow through the PLUS loan program up to their cost of attendance minus other aid. Students must have first applied for maximum loan eligibility under the Stafford loan program and must have acceptable credit history.
- To apply, students complete the FAFSA and a Federal Direct PLUS loan application. Check with the college for loan application procedures.

Interest-free monthly payment plans

- Interest-free, insured, monthly installment plans are available at many colleges for payment of tuition, fees, room and board and other expenses. Generally, 10- or 12-month payment options are available at no interest. Check with the college.

AmeriCorps

- AmeriCorps is a federal volunteer program; participants serve for 10 to 12 months. At the completion of service, full-time participants receive an education award up to \$5,350 (pro-rated for part-time service) for those enrolling after October 1, 2009. The voucher may be used to pay off qualified student loans or pay for future education expenses at qualified schools. For more information call 1.800.942.2677, or visit www.americorps.gov.

Federal incentive programs for higher education

- In 2009 and 2010, families may be able to claim a credit of up to \$2,500 for qualified tuition and related expenses, including related fees, books and other required course materials paid for higher education. The credit is equal to 100 percent of the first \$2,000 spent and 25 percent of the next \$2,000 per student each year. Forty percent of the credit is refundable, so even taxpayers who owe no tax can get up to \$1,000 of the credit for each eligible student as cash back. The credit would

phase out at income levels of \$80,000 (single filers) or \$160,000 (joint filers).

- Additional programs include IRA withdrawals, employer-provided education benefits, and expanded benefits for pre-paid tuition plans.

New York State college tuition tax credit/deductions

- New York State taxpayers may take either a:
 - 1) tax credit or an itemized tax deduction for college tuition expenses at an in-state or out-of-state institution for their dependent's, spouse's or their own undergraduate study; or,
 - 2) itemized deduction for qualified college tuition expenses up to a maximum of \$10,000 for each eligible student.

For more information consult your tax advisor or go to: www.hesc.org and search for "tuition tax credit."

New York's College Savings Program

- Start a college savings program with a minimum \$25 deposit. You need not be a NYS resident, although NYS taxpayers can receive a NYS income tax deduction for contributions up to \$5,000 annually (up to \$10,000 for married couples filing jointly). Qualified withdrawals are exempt from state and federal income taxes. Savings may be used to meet college costs at any eligible college or university. For details: 1.877.NYSAVES or www.nysaves.org.



6 ways (not) to lose your financial aid

Financial aid counselors see it all the time: a student loses his or her financial aid and has no idea why. Financial aid – whether it is loans, scholarships or grants – usually comes with strings attached. Here are the most common ways students lose their financial aid.

- 1 Not showing adequate progress toward your degree.
- 2 Not maintaining at least a 2.0 GPA overall – not just in your major.
- 3 Not finishing at least 70 percent of the classes you take.
- 4 Not knowing all of the conditions of your aid. Some aid goes beyond these minimums.
- 5 Your family's financial situation changed resulting in a higher Expected Family Contribution.
- 6 Your sibling(s) graduated from an undergraduate program.

Our advice: Keep on top of your grants, scholarships and loans. Know what is required to keep your awards.

Source: Adapted from EduGuide.org/c8

Federal Stafford Loan Limits

| Dependent Students (whose parents were not denied a PLUS loan)* | Total Annual Limit for Subsidized and Unsubsidized Stafford Loans | Interest Rate |
|--|---|--|
| Freshmen | \$5,500 (no more than \$3,500 subsidized) | 4.5%** fixed for new loans July 1, 2010 - June 30, 2011 |
| Sophomores | \$6,500 (no more than \$4,500 subsidized) | |
| Juniors and Seniors | \$7,500 (no more than \$5,500 subsidized) | |
| Graduate and Professional Students | | |
| Graduate and Professional Students | \$20,500 (no more than \$8,500 subsidized) | 6.8% fixed |

Graduate and professional students enrolled in certain health profession programs may receive additional unsubsidized Stafford loan amounts.

Source: Adapted from www.studentaid.ed.gov, August 2010. *Independent students and dependent students whose parents were denied a PLUS loan are able to borrow an additional Unsubsidized Stafford loan. **Interest rate on subsidized loans first disbursed to undergraduate students between July 1, 2011 and June 30, 2012, will be fixed at 3.4%.

Campus Locator

New York's 100+ Private Colleges and Universities

Western



- Alfred University**
Alfred (B,G) 800.541.9229
www.alfred.edu/admissions
- Canisius College**
Buffalo (B,G) 800.843.1517
www.canisius.edu/admissions
- D'Youville College**
Buffalo (B,G) 800.777.3921
www.dyc.edu/admissions/index.asp
- Daemen College**
Amherst (B,G) 800.462.7652
www.daemen.edu/admissions
- Hilbert College**
Hamburg (A,B) 800.649.8003
www.hilbert.edu
- Houghton College**
Houghton (A,B,G) 800.777.2556
www.houghton.edu
- Medaille College**
Buffalo (A,B,G) 800.292.1582
www.medaille.edu
- Medaille College/Amherst Campus**
Amherst (A,B,G) 716.631.1061
www.medaille.edu
- Niagara University**
Niagara Falls (A,B,G) 800.462.2111
www.niagara.edu
- St. Bonaventure University**
St. Bonaventure (B,G) 800.462.5050
www.sbu.edu/admissions
- Trocaire College**
Buffalo (A) 716.827.2545
www.trocaire.edu
- Villa Maria College of Buffalo**
Buffalo (A,B) 716.961.1805
www.villa.edu

Greater Rochester



- Finger Lakes Health College of Nursing**
Geneva (A) 315.787.4005
www.flhealth.org/body_nursing.cfm
- Hobart and William Smith Colleges**
Geneva (B,G) 800.852.2256
www.hws.edu
- Keuka College**
Keuka Park (B,G) 800.33.KEUKA
www.keuka.edu
- Medaille College/Rochester Campus**
Rochester (A,B,G) 585.272.0030
www.medaille.edu
- Nazareth College**
Rochester (B,G) 800.462.3944
<http://admissions.naz.edu>
- Roberts Wesleyan College**
Rochester (A,B,G) 800.777.4RWC
www.roberts.edu
- Rochester Institute of Technology**
Rochester (A,B,G) 585.475.6631
www.rit.edu
- St. John Fisher College**
Rochester (B,G) 800.444.4640
www.sjfc.edu/admissions/freshman/
- University of Rochester and Eastman School of Music**
Rochester (B,G) 888.822.2256
<http://enrollment.rochester.edu/admissions/>

Colleges are listed alphabetically in each region of the state by Name of College, with the *City* in which it is located in italics. Degrees offered appear in parentheses with bachelor's degrees indicated by [B] and associate degrees indicated by [A]. Campuses that offer graduate degrees (master's, doctorate, first professional) are indicated by [G].

| KEY: College Name <i>City (Degrees Offered)</i> | Phone Web |
|--|--------------|
|--|--------------|

* Graduate-only campus.

Central

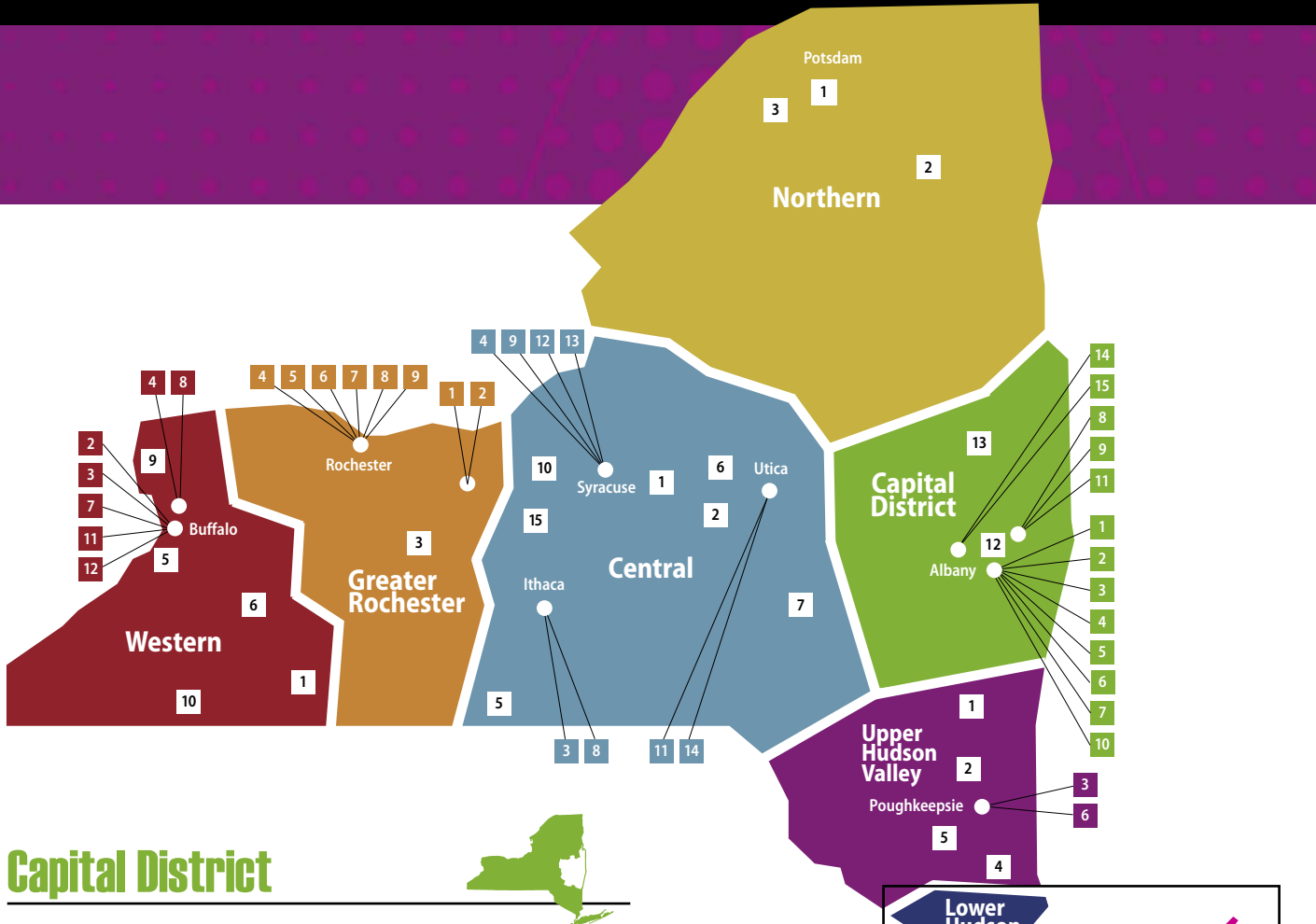


- Cazenovia College**
Cazenovia (A,B) 800.654.3210
www.cazenovia.edu
- Colgate University**
Hamilton (B,G) 315.228.7401
www.colgate.edu
- Cornell University**
Ithaca (B,G) 607.255.5241
<http://admissions.cornell.edu>
- Crouse Hospital School of Nursing**
Syracuse (A) 315.470.7481
www.crouse.org/nursing
- Elmira College**
Elmira (A,B,G) 800.935.6472
www.elmira.edu
- Hamilton College**
Clinton (B) 800.843.2655
www.hamilton.edu/admission
- Hartwick College**
Oneonta (B) 888.HARTWICK
www.hartwick.edu/x10296.xml
- Ithaca College**
Ithaca (B,G) 800.429.4274
www.ithaca.edu/admission
- Le Moyne College**
Syracuse (B,G) 800.333.4733
www.lemoyne.edu
- New York Chiropractic College**
*Seneca Falls (G) ** 800.234.6922
www.nycc.edu
- St. Elizabeth College of Nursing**
Utica (A) 315.798.8189
www.secon.edu
- St. Joseph's College of Nursing at St. Joseph's Hospital Health Center**
Syracuse (A) 315.448.5040
www.sjhsyr.org/nursing
- Syracuse University**
Syracuse (A,B,G) 315.443.3611
<http://syr.edu/futurestudents/undergraduate/>
- Utica College**
Utica (B,G) 800.782.8884
www.utica.edu
- Wells College**
Aurora (B) 800.952.9355
www.wells.edu/admissions

Northern



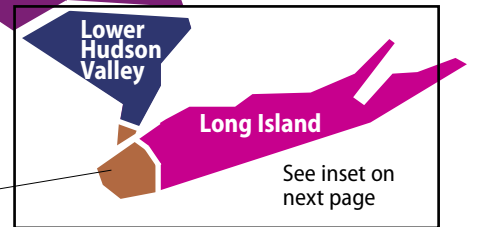
- Clarkson University**
Potsdam (B,G) 800.527.6577
www.clarkson.edu/admission/
- Paul Smith's College**
Paul Smiths (A,B) 800.421.2605
www.paulsmiths.edu
- St. Lawrence University**
Canton (B,G) 800.285.1856
www.stlawu.edu



Capital District

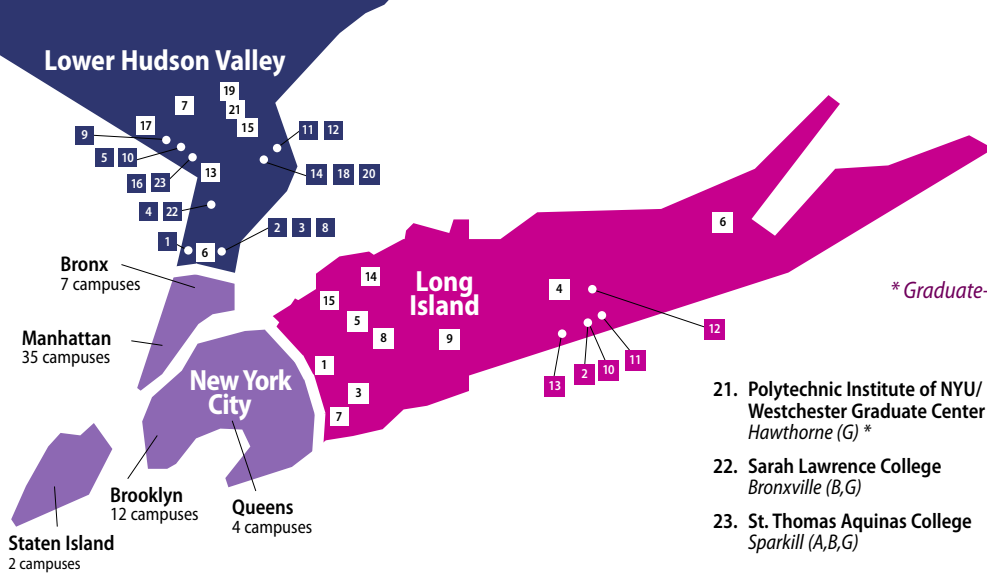
- | | |
|---|--|
| 1. Albany College of Pharmacy and Health Sciences, Albany (B,G) | 888.203.8010 www.acphs.edu/admissions_main.html |
| 2. Albany Law School Albany (G) * | 518.445.2326 www.albanylaw.edu |
| 3. Albany Medical College Albany (G) * | 518.262.5521 www.amc.edu |
| 4. The College of Saint Rose Albany (B,G) | 800.637.8556 www.strose.edu/apply |
| 5. Excelsior College Albany (A,B,G) | 888.647.2388 www.excelsior.edu |
| 6. Maria College Albany (A) | 518.438.3111 x217 www.mariacollege.edu |
| 7. Memorial Hospital School of Nursing, Albany (A) | 518.471.3215 www.nehealth.com |
| 8. Rensselaer Polytechnic Institute Troy (B,G) | 518.276.6216 http://admissions.rpi.edu |
| 9. The Sage Colleges/Russell Sage College (B), Sage Graduate School Troy (G) * | 888.VERY.SAGE www.sage.edu |
| 10. The Sage Colleges/Sage College of Albany, Albany (A,B) | 888.VERY.SAGE www.sage.edu |
| 11. Samaritan Hospital School of Nursing, Troy (A) | 518.271.3734 www.nehealth.com |
| 12. Siena College Loudonville (B,G) | 888.AT.SIENA www.siena.edu/admissions |
| 13. Skidmore College Saratoga Springs (B,G) | 800.867.6007 http://cms.skidmore.edu/admissions/ |
| 14. Union College Schenectady (B) | 888.843.6688 www.union.edu/admissions |
| 15. Union Graduate College Schenectady (G) * | 518.631.9831 www.uniongraduatecollege.edu |

New York City



Upper Hudson Valley

- | | |
|--|--|
| 1. Bard College Annandale-on-Hudson (A,B,G) | 845.758.7472 www.bard.edu/admissions |
| 2. The Culinary Institute of America Hyde Park (A,B) | 800.CULINARY www.ciachef.edu |
| 3. Marist College Poughkeepsie (B,G) | 800.436.5483 www.marist.edu/admission |
| 4. Mercy College/Yorktown Campus Yorktown Heights (B,G) | 877.MERCY.GO www.mercy.edu/admissions |
| 5. Mount Saint Mary College Newburgh (B,G) | 888.YES.MSMC www.msmc.edu/admissions |
| 6. Vassar College Poughkeepsie (B,G) | 800.827.7270 www.admissions.vassar.edu |



* Graduate-only campus.

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|--|---------------------------------------|
| 21. Polytechnic Institute of NYU/ Westchester Graduate Center <i>Hawthorne (G) *</i> | 914.323.2000 www.poly.edu/west |
| 22. Sarah Lawrence College <i>Bronxville (B,G)</i> | 800.888.2858 www.slc.edu/admission |
| 23. St. Thomas Aquinas College <i>Sparkill (A,B,G)</i> | 800.999.STAC www.stac.edu |

Lower Hudson Valley



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|---|---|
| 1. Cochran School of Nursing <i>Yonkers (A)</i> | 914.964.4296 www.cochranschoolofnursing.us |
| 2. The College of New Rochelle <i>New Rochelle (B,G)</i> | 800.933.5923 www.cnr.edu |
| 3. The College of New Rochelle/School of New Resources, <i>New Rochelle (B)</i> | 800.288.4767 www.cnr.edu |
| 4. Concordia College <i>Bronxville (A,B)</i> | 800.937.2655 www.concordia-ny.edu |
| 5. Dominican College <i>Orangeburg (A,B,G)</i> | 866.432.4636 www.dc.edu |
| 6. Dorothea Hopfer School of Nursing <i>Mount Vernon (A)</i> | 914.361.6221 www.hopfer.org |
| 7. Fordham University Graduate Center <i>Tarrytown (G) *</i> | 800.825.4422 www.fordham.edu/admiss/ index.html |
| 8. Iona College <i>New Rochelle (B,G)</i> | 800.231.IONA www.iona.edu/admissions |
| 9. Iona College Rockland Graduate Center <i>Pearl River (G) *</i> | 866.850.IONA www.iona.edu/rockland |
| 10. Long Island University/Rockland Graduate Campus, <i>Orangeburg (G) *</i> | 845.359.7200 www.liu.edu |
| 11. Long Island University/Westchester Graduate Campus, <i>Purchase (G) *</i> | 800.GRAD.LIU www.liu.edu/cwis/west |
| 12. Manhattanville College <i>Purchase (B,G)</i> | 800.328.4553 www.mville.edu/admissions |
| 13. Mercy College/Dobbs Ferry Campus (main campus), <i>Dobbs Ferry (A,B,G)</i> | 877.MERCY.GO www.mercy.edu/admissions |
| 14. Mercy College/White Plains Campus <i>White Plains (A,B)</i> | 877.MERCY.GO www.mercy.edu/admissions |
| 15. New York Medical College <i>Valhalla (G) *</i> | 914.594.4000 www.nymc.edu |
| 16. New York University/Silver School of Social Work at St. Thomas Aquinas College, <i>Sparkill (G) *</i> | 212-998-5910 www.nyu.edu/socialwork/admissions |
| 17. Nyack College and Alliance Theological Seminary, <i>Nyack (A,B,G)</i> | 800.33NYACK www.nyack.edu/admissions |
| 18. Pace University/Lubin Graduate Center, <i>White Plains (G) *</i> | 914.422.4283 www.pace.edu |
| 19. Pace University/Pleasantville- Briarcliff Campus, <i>Pleasantville (A,B,G)</i> | 800.874.PACE www.pace.edu |
| 20. Pace University/White Plains Campus School of Law, <i>White Plains (G) *</i> | 914.422.4205 www.pace.edu |

New York City (The 5 Boroughs)



Bronx

- | | |
|---|---|
| 1. Boricua College/Bronx Campus <i>(A,B,G)</i> | 347.964.8600 www.boricuacollege.edu |
| 2. College of Mount Saint Vincent <i>Riverdale (A,B,G)</i> | 800.665.CMSV www.mountsaintvincent.edu |
| 3. The College of New Rochelle/School of New Resources/Co-op City <i>(B)</i> | 800.288.4767 www.cnr.edu |
| 4. The College of New Rochelle/School of New Resources/John Cardinal O'Connor Campus <i>(B)</i> | 800.288.4767 www.cnr.edu |
| 5. Fordham University <i>(B,G)</i> | 800.FORDHAM www.fordham.edu |
| 6. Manhattan College <i>Riverdale (B,G)</i> | 800.MC2.XCEL www.manhattan.edu |
| 7. Mercy College/Bronx Campus <i>(A,B,G)</i> | 877.MERCY.GO www.mercy.edu/admissions |

Brooklyn

- | | |
|---|---|
| 1. Boricua College/Brooklyn Campus <i>(A,B,G)</i> Northside Center Graham Center | www.boricuacollege.edu 718.782.2200 718.963.4112 |
| 2. Bramson ORT College/ Extension Center <i>(A)</i> | 718.259.5300 www.bramsonort.edu |
| 3. Brooklyn Law School <i>(G) *</i> | 718.780.7906 www.brooklaw.edu/admissions |
| 4. The College of New Rochelle/School of New Resources/Brooklyn Campus <i>(B)</i> | 800.288.4767 www.cnr.edu |
| 5. Institute of Design and Construction <i>(A)</i> | 718.855.3661 www.idc.edu |
| 6. Long Island College Hospital of Brooklyn School of Nursing <i>(A)</i> | 718.780.1953 www.futurenurselich.org |
| 7. Long Island University/Brooklyn Campus <i>(A,B,G)</i> | 800.LIU.PLAN www.liu.edu |
| 8. Polytechnic Institute of NYU <i>(B,G)</i> | 800.POLYTEC www.poly.edu/admissions |
| 9. Pratt Institute <i>(B,G)</i> | 800.331.0834 www.pratt.edu/admiss |
| 10. St. Francis College, <i>Brooklyn Heights (A,B,G)</i> | 718.489.5200 www.stfranciscollege.edu/ admissions |
| 11. St. Joseph's College/ Brooklyn Campus <i>(B,G)</i> | 718.940.5800 www.sjcny.edu |
| 12. Touro College <i>(A,B,G)</i> Lander College/Flatbush Other sites: See www.touro.edu | www.touro.edu 718.252.7800 |

Manhattan

- American Academy McAllister Institute of Funeral Service (A) 866.932.2264
www.funeraleducation.org
- Bank Street College of Education (G) * 212.875.4404
www.bankstreet.edu
- Barnard College (B) 212.854.2014
www.barnard.edu/admiss/
- Boricua College (A,B,G) 212.694.1000
www.boricuacollege.edu
- The College of New Rochelle/School of New Resources/District Council 37 (B) 800.288.4767
www.cnr.edu
- The College of New Rochelle/School of New Resources/Rosa Parks Campus (B) 800.288.4767
www.cnr.edu
- Columbia University (B,G) 212.854.2522
www.studentaffairs.columbia.edu/admissions
- The Cooper Union (B,G) 212.353.4120
www.cooper.edu
- Fordham University/Lincoln Center Campus (B,G) 800.FORDHAM
www.fordham.edu
- Helene Fuld College of Nursing (A) 212.616.7268
www.helenefuld.edu
- Jewish Theological Seminary/List College of Jewish Studies (B,G) 212.678.8832
www.jtsa.edu/admissions.xml
- The King's College (B) 888.969.7200
www.tkc.edu
- Manhattan School of Music (B,G) 917.493.4436
www.msmnyc.edu
- Marymount Manhattan College (B) 800.MARYMOUNT
www.mmm.edu/become/index.html
- Mercy College/Manhattan Campus (B,G) 877.MERCY.GO
www.mercy.edu/admissions
- Metropolitan College of New York (A,B,G) 800.33THINK x5001
www.metropolitan.edu
- The New School:
Eugene Lang College The New School for Liberal Arts (B) 877.528.3321
www.lang.edu
Mannes College The New School for Music (B,G) 800.292.3040
http://newschool.edu/mannes/
Parsons The New School for Design (A,B,G) 877.528.3321
www.parsons.edu
The New School for General Studies (B,G) 800.229.5630
www.nsu.newschool.edu
The New School for Jazz and Contemporary Music (B) 877.528.3321
http://jazz.newschool.edu
- New York College of Podiatric Medicine (G) * 800.526.6966
www.nycpm.edu
- New York Institute of Technology/Manhattan Campus (A,B,G) 800.345.NYIT
www.nyit.edu/admissions/
- New York School of Interior Design (A,B,G) 800.33.NYSID
www.nysid.edu
- New York University (A,B,G) 212.998.4500
http://admissions.nyu.edu
- Nyack College/Manhattan Campus and Alliance Theological Seminary (A,B,G) 212.625.0500
www.nyack.edu/admissions
- Pace University/New York City Campus (A,B,G) 800.874.PACE
www.pace.edu
- Phillips Beth Israel School of Nursing (A) 212.614.6108
www.futurenursebi.org
- Pratt Institute/Manhattan Campus (A,B,G) 800.331.0834
www.pratt.edu/admiss
- Richard Gilder Graduate School at the American Museum of Natural History (G) * 212.769.5055
http://rggs.amnh.org
- The Rockefeller University (G) * 212.327.8086
www.rockefeller.edu/graduate
- St. John's University/Manhattan Campus (B,G) 888.9STJOHNS
www.stjohns.edu/admission

- Teachers College, Columbia University (G) * 212.678.3710
www.tc.columbia.edu
- Touro College (A,B,G) 212.436.0400 x5500
www.touro.edu
- Touro College/Harlem site (A,B,G) 212.463.0400
www.touro.edu
- Touro College of Osteopathic Medicine (G) * 646.981.4500
www.touro.edu/med
- Weill Cornell Graduate School of Medical Sciences (G) * 212.746.6565
http://weill.cornell.edu/gradschool/
- Weill Cornell Medical College (G) * 212.746.1067
www.med.cornell.edu/education/admissions
- Yeshiva University (A,B,G) 212.960.5277
www.yu.edu/admissions

Queens

- Bramson ORT College Forest Hills (A) 718.261.5800 x118
www.bramsonort.edu
- St. John's University/Queens Campus (main campus) (A,B,G) 888.9STJOHNS
www.stjohns.edu/admission
- Touro College The Lander College for Men (B) Other sites: See www.touro.edu
www.touro.edu
718.820.4800
- Vaughn College of Aeronautics and Technology, Flushing (A,B,G) 866.6VAUGHN
www.vaughn.edu

Staten Island

- St. John's University/Staten Island Campus (A,B,G) 888.9STJOHNS
www.stjohns.edu/admission
- Wagner College (B,G) 718.390.3411
www.wagner.edu/admissions

Long Island

- Adelphi University Garden City (A,B,G) 800.ADELPHI
http://admissions.adelphi.edu
- Dowling College Oakdale (B,G) 800.DOWLING
www.dowling.edu
- Hofstra University Hempstead (B,G) 800.HOFSTRA
www.hofstra.edu/admission
- Long Island University/Brentwood Campus, Brentwood (B,G) 631.273.5112
www.liu.edu
- Long Island University/C.W. Post Campus, Brookville (B,G) 800.LIU.PLAN
www.liu.edu
- Long Island University/Riverhead Campus (B,G) 631.287.8010
www.liu.edu
- Molloy College Rockville Centre (A,B,G) 888.4MOLLOY
www.molloy.edu
- New York Institute of Technology/Old Westbury Campus Old Westbury (A,B,G) 800.345.NYIT
www.edu/admissions/
- Polytechnic Institute of NYU/Long Island Graduate Center Melville (G) * 631.755.4300
www.poly.edu/li/admissions
- St. John's University/Oakdale Campus, Oakdale (G) * 800.9STJOHNS
www.stjohns.edu
- St. Joseph's College/Long Island Campus, Patchogue (B,G) 866.ATSTJOE
www.sjcnj.edu
- Touro College/Jacob D. Fuchsberg Law Center, Central Islip (G) * 631.761.7000
www.tourolaw.edu
- Touro College/School of Health Sciences, Bay Shore (G) * 866.TOURO.4.U
www.touro.edu/shs
- Watson School of Biological Sciences at Cold Spring Harbor Laboratory, Cold Spring Harbor (G) * 516.367.6890
www.cshl.org/gradschool
- Webb Institute Glen Cove (B) 866.708.WEBB
www.webb-institute.edu



Internet Resources

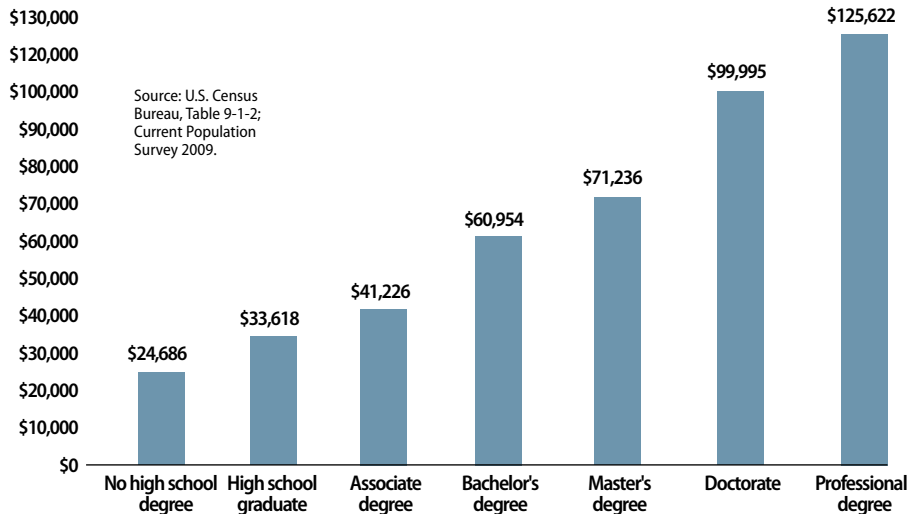
More Financial aid information

- ▶ Federal Student Aid Information Center: 1-800-4FED-AID, or www.studentaid.ed.gov
- ▶ FAFSA4caster provides students and families with an opportunity to estimate eligibility for federal student aid. Visit: www.fafsa4caster.ed.gov
- ▶ Funding Education Beyond High School – A Guide to Federal Student Aid: www.studentaid.ed.gov/pubs
- ▶ NYS Higher Education Services Corporation – For more information on the Express TAP Application (ETA) and NYS grants and scholarships: 1-888-NYSHESC, or www.hesc.org
- ▶ Comprehensive information about financial aid with on-line aid estimators: www.finaid.org
- ▶ HOPE Scholarship and Lifetime Learning Credits and other federal incentive programs: www.irs.gov/pub/irspdf/p970.pdf
- ▶ NYS college tuition tax credit/deductions: www.hesc.org (Search “tax credit”)
- ▶ The Internal Revenue Service (IRS) site provides information about new tax laws (tax credits and deductions for college expenses): www.irs.gov
- ▶ Hispanic College Fund, Inc.: www.hispanicfund.org
- ▶ Hispanic Scholarship Fund: www.hsf.net
- ▶ United Negro College Fund, Inc. scholarship database: www.uncf.org/forstudents/scholarship.asp
- ▶ Fastweb.com: A database of thousands of private scholarships: www.fastweb.com

Financial aid forms

- ▶ Free Application for Federal Student Aid (FAFSA) on-line: www.fafsa.ed.gov
- ▶ Obtain a Personal Identification Number (PIN) from the U.S. Department of Education (required to file the FAFSA on-line): www.pin.ed.gov
- ▶ PROFILE form: <http://profileonline.collegeboard.com>

Average Earnings by Educational Attainment, 2008



More important resources

Planning for college

- ▶ New York's 100+ private colleges and universities' admissions and financial aid information Web site will help you learn where campuses are located and link to their Web sites; find out which colleges offer what you want to study (more than 500 academic programs to choose from) and more: www.nycolleges.org
- ▶ College Navigator, a U.S. Department of Education Web site, allows students to build a list of colleges and universities from several criteria and compare side-by-side, export and save search sessions: www.nces.ed.gov/collegenavigator
- ▶ A resource for college planning and financial aid information: www.mappingyourfuture.org
- ▶ A resource for college planning starting in middle school: www.knowhow2go.org
- ▶ For information on developing a career plan, visit: www.nycareerzone.org
- ▶ For information on careers, required training and education, salary levels and employment opportunities, visit: www.bls.gov/oco
- ▶ New York's 529 College Savings Program can help families save for college with significant tax benefits: 1-877-NYSAVES, or www.nysaves.com

- ▶ The Upromise® Rewards Program is a savings-through-purchase program. When you shop at hundreds of companies, a percentage of the purchase price is deposited into a savings account. Upromise® can be tied to the New York 529 College Savings Program: www.upromise.com
- ▶ The College Savings Plan Network Web site has information on state-sponsored prepaid tuition and college savings plans: www.collegesavings.org

Questions to ask the college

- ▶ Which forms are required to be considered for all forms of aid?
- ▶ What are your requirements for merit aid? For need-based aid?
- ▶ What are the aid renewal requirements?
- ▶ What are the financial aid application deadlines?
- ▶ Are there state aid programs I should know about?
- ▶ When will you notify me of my aid eligibility?
- ▶ How will outside scholarships affect my financial aid package?
- ▶ Do you have a monthly payment plan?

Calendar

For students entering college in the 2011-2012 academic year

2010

September and October

- Colleges encourage visits from students and their parents/guardians. It's your chance to "try on" a campus. Use the map on pages 14-17 to plan your trips. Also ask your school counselor about college fairs in your area. College fairs offer good opportunities to talk with college representatives and start to build relationships.
- Collect admission applications from colleges. Contact the admission offices directly by phone or e-mail.
- Ask your teachers and others for the letters of recommendation you need for your admission applications. Make a list of all admission and financial aid application deadlines!
 - Sep. 10: Registration deadline for Oct. 9 SAT & Subject Tests.
 - Sep. 11: ACT test date.
 - Sep. 17: Registration deadline for Oct. 23 ACT.
 - Oct. 8: Registration deadline for Nov. 6 SAT & Subject Tests.
 - Oct. 9: SAT & Subject Tests date.
 - Oct. 13: PSAT/NMSQT test date.
 - Oct. 16: PSAT/NMSQT test date.
 - Oct. 23: ACT test date.

November and December

- Explore all financial aid sources, including scholarships from local businesses, organizations, employers, churches, etc. Ask for help at your public library and guidance/college office. Attend financial aid workshops and college fairs. See page 18 for helpful Web addresses.
- Continue completing your college applications. Pay careful attention to the deadlines!
- If you plan on completing the FAFSA on-line (recommended), get a federal student aid PIN for you and your parents at www.pin.ed.gov. Obtain the Free Application for Federal Student Aid (FAFSA) worksheet from your school counselor or on-line at www.fafsa.ed.gov. Check with all the colleges to which you are applying to determine if there are other financial aid forms you must complete to qualify for all types of aid. Obtain all required forms.

- Nov. 5: Registration deadline for Dec. 4 SAT & Subject Tests.
- Nov. 5: Registration deadline for Dec. 11 ACT.
- Nov. 6: SAT & Subject Tests date.
- Dec. 4: SAT & Subject Tests date.
- Dec. 11: ACT test date.
- Dec. 23: Registration deadline for Jan. 22 SAT & Subject Tests.

2011

January

- Attend local college financial aid awareness activities and workshops.
- As soon as possible after January 1, complete and mail your FAFSA, or complete it on-line at www.fafsa.ed.gov. Estimate your income if you have not yet completed your tax returns. Keep a copy of all the forms you file. Complete and submit all other required financial aid forms. Watch your deadlines! You'll receive your Student Aid Report (SAR) within four weeks after filing your FAFSA by mail; sooner if you complete it on-line. Review your SAR carefully. Follow directions to correct errors.
 - Jan. 7: Registration deadline for Feb. 12 ACT - Outside NYS only.
 - Jan. 22: SAT & Subject Tests date.

February and March

- If you have not already done so, visit the colleges.
- Start to look for a summer job.
- In March, many colleges will begin to notify students of college acceptance. See April for more information.
- New York State students who file the FAFSA on-line may apply for TAP on-line by linking to it directly on your FAFSA confirmation page. For more information call 1-888-NYSHESC.
 - Feb. 11: Registration deadline for Mar. 12 SAT only.
 - Feb. 12: ACT test date - Outside NYS only.
 - Mar. 4: Registration deadline for Apr. 9 ACT.
 - Mar. 12: SAT only test date.

Visit
www.studentaid.ed.gov or www.nasfaa.org
for more information on financial aid.

April

- Colleges with traditional admissions and financial aid deadlines will notify you of college acceptance and financial aid packages. Evaluate the offers. **Notify all the colleges of your decision or request an extension, usually by May 1. Pay attention to those deadlines!**
- If you still wish to expand your options, some colleges will accept admissions and financial aid applications at this time. Visit www.nycolleges.org/profiles.php for college contact information.
 - Apr. 8: Registration deadline for May 7 SAT & Subject Tests.
 - Apr. 9: ACT test date.

May and June

- May 1 is the traditional deadline for students to notify colleges of their college choice. If you decline admission and have received an aid package, notify the college financial aid office so it can offer the award to another student.
- NYS residents applying for TAP: Check your e-mail for correspondence from HESC about your TAP award. If you decide to attend a college in New York State, review, provide additional information, or make corrections to your TAP application information as necessary or if requested by HESC. If you applied by mail, review, correct and return your Express TAP Application (ETA) to HESC. Be sure your TAP Award Certificate contains the code for the college you will attend. Visit www.hesc.org for more information, or call 1-888-NYSHESC.
- Follow up on the progress of your grants, scholarships, loans, work-study and other forms of student aid.
 - May 2-6 & 9-13: Advanced Placement Program® Exams.
 - May 6: Registration deadline for Jun. 4 SAT & Subject Tests.
 - May 6: Registration deadline for Jun. 11 ACT.
 - May 7: SAT & SAT Subject Tests date.
 - Jun. 4: SAT & SAT Subject Tests date.
 - Jun. 11: ACT test date.
- Don't forget to send thank-you notes to all who helped you through the college search.

NOTE: Register for the SAT® exams on-line at www.collegeboard.com. Register for ACT Assessment® exams on-line at www.act.org. Registration deadlines listed here refer to regular U.S. postmark dates. Visit above Web sites for international deadlines and U.S. late registration deadlines.

Affording College

New York's 100+ Private Colleges and Universities

Adelphi University
Albany College of Pharmacy and Health Sciences
Albany Law School
Albany Medical College
Alfred University
American Academy McAllister Institute
Bank Street College of Education
Bard College
Barnard College
Boricua College
Bramson ORT College
Brooklyn Law School
Canisius College
Cazenovia College
Clarkson University
Cochran School of Nursing
Colgate University
College of Mount Saint Vincent
The College of New Rochelle
The College of Saint Rose
Columbia University
Concordia College
The Cooper Union
Cornell University
Crouse Hospital School of Nursing
The Culinary Institute of America
D'Youville College
Daemen College
Dominican College
Dorothea Hopfer School of Nursing
Dowling College
Elmira College
Excelsior College
Finger Lakes Health College of Nursing
Fordham University
Hamilton College
Hartwick College
Helene Fuld College of Nursing
Hilbert College

Hobart and William Smith Colleges
Hofstra University
Houghton College
Institute of Design and Construction
Iona College
Ithaca College
Jewish Theological Seminary
Keuka College
The King's College
Le Moyne College
Long Island College Hospital School of Nursing
Long Island University
Manhattan College
Manhattan School of Music
Manhattanville College
Maria College
Marist College
Marymount Manhattan College
Medaille College
Memorial Hospital School of Nursing
Mercy College
Metropolitan College of New York
Molloy College
Mount Saint Mary College
Nazareth College
The New School
New York Chiropractic College
New York College of Podiatric Medicine
New York Institute of Technology
New York Medical College
New York School of Interior Design
New York University
Niagara University
Nyack College
Pace University
Paul Smith's College
Phillips Beth Israel School of Nursing
Polytechnic Institute of NYU
Pratt Institute
Rensselaer Polytechnic Institute

Richard Gilder Graduate School at the American Museum of Natural History
Roberts Wesleyan College
Rochester Institute of Technology
The Rockefeller University
The Sage Colleges
Samaritan Hospital School of Nursing
Sarah Lawrence College
Siena College
Skidmore College
St. Bonaventure University
St. Elizabeth College of Nursing
St. Francis College
St. John Fisher College
St. John's University
St. Joseph's College
St. Joseph's College of Nursing at St. Joseph's Hospital Health Center
St. Lawrence University
St. Thomas Aquinas College
Syracuse University
Teachers College, Columbia University
Touro College
Trocaire College
Union College
Union Graduate College
University of Rochester
Utica College
Vassar College
Vaughn College of Aeronautics and Technology
Villa Maria College of Buffalo
Wagner College
Watson School of Biological Sciences at Cold Spring Harbor Laboratory
Webb Institute
Wells College
Yeshiva University

Learn more at
www.nycolleges.org

clcu

Commission on Independent
Colleges and Universities
17 Elk Street, PO Box 7289
Albany, NY 12224-0289
E-mail: colleges@nycolleges.org
Phone: (518) 436.4781
Fax: (518) 433.8825

www.nycolleges.org
www.cicu.org