How to Apply for Financial Aid
Official Website for Financial Aid

https://fafsa.ed.gov/spa/fafsa/
NEW APPLICANTS PROCEED TO NEXT SLIDE

IF YOU FORGOT YOUR FSA ID INFORMATION, GO TO SLIDE NUMBER 11

IF YOU ALREADY HAVE AN ACCOUNT, GO TO SLIDE NUMBER 21
New Applicants have to create a FSA ID

FSA ID
(Federal Student Aid Identification)

The FSA ID is used to verify your personal information such as name, last name, date of birth and social security number.
Step 1:
Provide the personal information requested on the image provided on the right side

*NOTE:
PASSWORD CAN NOT CONTAIN YOUR PERSONAL INFORMATION.
USE Uppercase, Lowercase, Number and minimum 8+ characters
Step 2:
Provide your personal information

*Note:
Social Security Number
(Digits only)(NO DASH OR SLASH)
Step 3
Provide your personal information requested on the left side

*Note: we encourage everyone to include your phone number or personal email (both if possible because that’s the best and easiest way to recover your account.)

Always check the pointed options are marked

Add this options
Step 4:
Challenge Questions
You will have to select 4 different questions with the respective answer.
This is used as a last tool to recover your account if somehow the email or phone are not available anymore.

*Note:
AFTER YOU HAVE COMPLETED THE QUESTIONARY, CHECK THE ANSWERS SINCE ANY UPPERCASE OR LOWERCASE, SPACE, NUMBER OR SYMBOLS WILL COUNT. (KEY SENSITIVE)
Step 5:
Verify your personal information
This is your last chance to change your personal information if needed.
Step 6:
Verify your email and phone number and then go to the Fafsa website

• https://fafsa.ed.gov/spa/fafsa/
RECOVERING FSA ID

If you don’t remember the username or password, but remember the email, phone or challenge question. Follow next steps.

IF YOU REMEMBER, THEN GO TO POWER POINT NUMBER 21
LOG-IN
Select "Forgot My Username"
"Forgot My Password"
Forgot Username:
If you desire to recover the username
Go here

Did You Know?
You can log in to your account using your verified email address or verified mobile phone number instead of your username.

Return to Log In  I Still Want to Recover My Username
Retrieve Your Username

If you don’t have access to the email or mobile phone, select Challenge Questions.
Challenge Questions
Provide the information requested
If the information you enter if found, then you will have this with the respective Username

Answer Your Challenge Questions

- What's my favorite color
- What is your mother's maiden name?

We Found You!
Your username is

Log In as
If you selected “Forgot My Password” provide the username, email, or mobile phone.

Date of Birth is required. Enter the month and day.
Reset Your Password

If you provided the right information on the prior slide, this is the following outcome

Email or Challenge Questions

NOTE:
WE ADVISE TO SELECT EMAIL
CHALLENGE QUESTION COULD RESET YOUR PASSWORD, BUT THEY WILL BLOCK YOU FOR 30MINUTES AND THEN THE SYSTEM WILL ALLOW YOU TO LOG-IN

PHONE NUMBER DOES NOT SHOW BECAUSE THE APPLICANT DIDN'T VERIFY IT WHEN HE APPLIED FOR THE FSA ID.
Security Code Sent
Check your email and find the Security code.
Create a New Password

The Password its not supposed to be an old one or something related to your personal information:

NO NAME LAST NAME DATE OF BIRTH OR SOCIAL.
YOU HAVE SUCCESSFULLY CREATED A NEW PASSWORD

Go back to the financial aid Link and proceed to enter your FSA ID information.
NOTE

IF YOU ARE UNDER 24 YEARS OLD

YOU HAVE TO CREATE AN ACCOUNT FOR YOUR FATHER OR MOTHER (FSA ID) THE SAME WAY YOU
MADE IT FOR YOU BECAUSE AT THE END OF THE APPLICATION. FAFSA WILL REQUIRE YOUR PARENTS
FSA ID (SAME STEPS AS WHEN THE APPLICANT MADE THEIR ACCOUNT)
Every applicant must use “I am the student”

*Note:
Always use the applicant ‘FSA ID’
IF PARENTS HAVE A FSA ID, USE IT WHEN FAFSA APPLICATION REQUEST IT ON PARENTS FINANCIAL INFORMATION.
Disclaimer

must be accepted in order to apply for the Application.

Warning

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any state.
- If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

[DECLINE] [ACCEPT]
NOTE

START 2020-2021
August 2020 To December (Fall Semester)
And
January 2021 to May (Spring Semester)

START 2019-2020
August 2019 To December (Fall Semester)
And
January 2020 to May (Spring Semester)

Summer and winter are not included in the Financial Aid Package
The save key allows you to save the FAFSA form and return to it later.

NOTE:
CREATE A 4 DIGIT SAVE KEY BECAUSE IT LAST UNTIL YOU SUBMIT YOUR FINANCIAL AID.

IF YOU MAKE CORRECTIONS OR RENEW YOUR FINANCIAL AID, A NEW THE SAVE KEY WILL BE REQUIRE.
Personal Information for Student

Make sure you enter your personal information exactly as it appears on your Social Security card.

NOTE:

IF YOU LOG-IN WITH YOUR FSA ID, THE WHOLE APPLICATION WILL HAVE THE DETAILS FROM THE ACCOUNT PROVIDED (JUST VERIFY YOUR INFORMATION)
Student Information

Check your personal mailing address, city, state, Zip code and personal Email.
Complete A and B point
C and D are optional
Provide the state you became legal resident of

<table>
<thead>
<tr>
<th>What is your state of legal residence?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
</tr>
</tbody>
</table>

Did you become a legal resident of your state before January 1, 2015?

- Yes
- No

Provide your status in the U.S:
Green Card, Citizen or a Special Circumstance

<table>
<thead>
<tr>
<th>Are you a U.S. citizen?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
</tr>
</tbody>
</table>
Student Education:
Provide information of your High School Diploma, GED or Home School

Notes:
- College grade level
- If you have under 30 college credits then Attended college before one year
- If you have more than 30 College credits then sophomore will be your choice

Work-Study is a part time job in school (extra grant from financial aid)
Student Foster Care

If you have any record of a foster care system related to you select “yes”

Extra information will be requested from the financial aid office after your FAFSA is revised.
High School Information
Provide the name and city
State can be found on the options.

Note:
If you did not complete High School in USA
Provide name and location, then look for foreign country on “STATE”
School Selection

You can add up to 10 schools at a time. You should add every school you're considering, even if you haven't applied or been accepted yet. However, you can remove schools at any time too.
If BMCC is your first choice, then select “YES”
And add the Federal School Code: 002691
In the dependency status section, you’ll be asked a series of specific questions to determine whether you are required to provide parent information on the FAFSA form.

If you are determined to be a dependent student, you’ll be required to report information about your parent(s).

If you’re determined to be an independent student, you won’t have to provide parent information and you can skip the next step.
Independent Student

You have the option to not use your parents information and you will be asked for your personal income information only.

NOTE:

If you are under 24 years old. You still have to use your parents information.

If you have a special circumstance then you will be placed on a special situation on the financial aid office and they will request extra information by email giving you details about it.
Parental Marital Status
You will have to ask your parents for their personal information.
This is the part where you have to enter your parents personal information.
PARENT STATE OF LEGAL RESIDENCE
Provide the data requested.

NOTE:
IF YOUR PARENTS ARE LIVING IN ANOTHER COUNTRY, SELECT FOREIGN COUNTRY AND COMPLETE THE FOLLOWING QUESTION.
Parents Household information

Provide the number of family members on your parents household.
Parent Tax Filing Status

Here is where you and your parent(s) (if applicable) will provide your financial information. This step is incredibly simple if you use the IRS Data Retrieval Tool.
The IRS DRT allows you to import your IRS tax information into the FAFSA form with just a few clicks. Using this tool also may reduce the amount of paperwork you need to provide to your school.
Parent Log In to IRS DRT

This is the part where you will have to use your parents FSA ID
After clicking the “LINK TO IRS” button. Click the “PROCEED TO THE IRS SITE” button. Then, provide the Information that is going to be asked just as it is in your 1040 tax return form.
NOTE: YOU CAN FIND THE IRS WEBSITE ON THE RIGHT AND THE FEDERAL TAX FORM ON THE LEFT. MAKE SURE THE HOME ADDRESS, APT NO, CITY, TOWN, ZIPCODE, FIRST NAME AND LAST NAME ARE PLACED EXACTLY THE SAME ON THE IRS SITE FROM YOUR 1040 FORM. EVEN IF THERE IS AN OLD ADDRESS OR SOME MISSPELL ON YOUR ADDRESS OR NAME, PROVIDE THE SAME INFORMATION.
If the “LINK TO IRS” works, then this page is supposed to reflect. This means the IRS WEBSITE will transfer all our financial information from that year to your financial aid.

NOTE

BEST WAY TO COMPLETE YOUR FINANCIAL AID, SO FINANCIAL AID OFFICE WONT ASK FOR ANY FINANCIAL DETAIL, UNLESS
AFTER THE LAST SLIDE, THIS IS HOW YOUR FINANCIAL AID IS SUPPOSED TO LOOK LIKE

TRANSFERRED FROM THE IRS

NOTE

USE THE IRS DATA RETRIEVAL TOOL ON THE APPLICANTS IF TAXES ARE ON FILE AND IF THE APPLICANT IS UNDER. REPEAT THE SAME PROCESS FOR YOUR PARENTS INFORMATION.
If the “PROCEED TO THE IRS SITE” does not work, you will have to compete the information manually, but you will have to type the financial information manually.
Student Household information

If you are independent, you will have to provide your personal information only.
Student Tax Filling Status

The same way you used the “PROCEED TO THE IRS SITE” or “LINK TO IRS” for your parents, you will have to use it for yourself.

NOTES:
IF YOU DIDN’T FILE TAXES IN 2018, THEN LOOK FOR “WILL NOT FILE”
Agreement of Terms:

You will have to “Agree” on the left side bottom and hit next to proceed on the next step.
Signature Options:

You will have to “SIGN THIS FAFSA” or your financial aid won’t be fully submitted.
At the End
You will have to submit the same for your Parent Signature and submit your financial aid.
Confirmation Page

This confirmation page will be the last step of completing your financial aid.

In 3 to 5 business days, you should get an E-mail stating that the application has been processed successfully and if there’s additional information needed or not.

For more information about TAP, GO NEXT SLIDE
Application for TAP

The New York State Tuition Assistance Program (TAP) helps eligible New York residents pay tuition at approved schools in New York State. Depending on the academic year in which you begin study, an annual TAP award can be up to $5,165. Because TAP is a grant, it does not have to be paid back.

NOTE

YOU HAVE TO COMPLETE YOUR FINANCIAL AID IN ORDER TO PROCEED WITH TAP
FAFSA WILL TRANSFER YOUR PERSONAL INFORMATION
FAFSA(FEDERAL) AND TAP(STATE)
Click the blue hyperlink “Click here” to proceed.
Sign in with your TAP Account

If you do not have an account click the hyperlink “First time users click here to register with HESC”

If you already have an account, but do not remember, then select on “I forgot my User ID or PIN”
NEW APPLICANTS PROCEED TO NEXT SLIDE

IF YOU ALREADY HAVE AN ACCOUNT, GO TO SLIDE NUMBER 64
Create an Account

User Information
Provide the information requested as it is in your social security card.

Address Information:
Provide your current address.

Telephone Information:
Provide your current land and telephone numbers (you just have to put one of them).
Provide your state ID number. If you do not have one skip this section.

NOTE
SOMETIMES THE STATE WILL NOT HAVE YOUR PERSONAL INFORMATION, SO IF YOU CAN, PROVIDE THE STATE ID.
Account Information

Provide a valid Email and select one Challenge Question.

NOTE
BE MINDFUL THE WAY YOU TYPE THE ANSWER. IT'S KEY SENSITIVE.
Create a User ID

Follow the Instructions on the left side

HESCPIN Authentication System - Create an Account

Create a User ID

Step 5: Enter a User ID that you would like to use in the HESCPIN system, then click the “Next” button. To leave without creating a HESCPIN account, click the “Exit” button.

Rules for Creating a User ID

- Every User ID in the HESCPIN Authentication System must be different.
- Your User ID must have at least 8 characters, but not more than 16 characters.
- You must use a combination of both letters (A-Z) and numbers(0-9) in your User ID. User ID’s are not case sensitive.
- You must not use special characters (, , - , %, $, #, @, etc.) or spaces in your User ID.
- Choose a User ID that does not contain information that identifies you personally such as Social Security Number (SSN) or Date of Birth.
- You will be given three chances to create your own User ID before the system creates one for you.
- Required information is marked with a *. 

*User ID: 

Next Clear Exit
Create a PIN

The PIN is like a passcode or save key.

Provide any 4 digits and follow the Rules.

Rules for Creating a PIN

- PINs must be 4 numbers (0-9) long.
- Your PIN must not be one number repeated 4 times (example: 1111 or 9999), or 4 numbers in order going either up (example: 1234 or 6789) or down (example: 3210 or 0987).
- Your PIN must not be equal to the year of your date of birth (example: 1980), or the month and day of your date of birth (example for May 20th: 0520).
- PINs must not be the current year.
- Your PIN must not be the last four digits of your SSN.
- Your PIN must not be part of your User ID (example: if your User ID is borrower4267, your PIN must not be 4257).
- This PIN may be the same number that you use in other secure places.
- Store your PIN in a secure location. Do not share your PIN with others.

Required Information is marked with a *.

*PIN: ****

*Re-enter PIN: ****
ACADEMIC YEAR

2020–2021
Attending college between
July 1, 2020, and June 30, 2021.

2019–2020
Attending college between
July 1, 2019, and June 30, 2020.
Personal Information

Your information should be already on the screen, just confirm that everything is correct and continue.
COLLEGE SELECTION

Your college is going to be automatically selected from FAFSA. If you want to change it click search and find your new college.

NOTE
TAP WONT ALLOW YOU TO HAVE MORE THAN ONE SCHOOL
IF YOU WANT TO CHANGE THE SCHOOL CODE ON TAP, YOU COULD DO IT ANYTIME BEFORE THE END OF THE SEMESTER YOU APPLY FOR.
STUDENT ID NUMBER

If you are currently enrolled in the college which you are submitting this application put your ID number if not, check the box to skip this step.
DEPENDENCY QUESTIONS
To be able to claim financial independence from your parents you have to be at least 22 years old. Also, if you are married, but under 22 years old, you can claim financial independence.
Verify Your financial Status is the right one
You need to find the line 37 of your IT 201 State tax return form and input the number.
SIGN AND SUBMIT

Just check the box to affirm that you want to submit the application and write your name in the E-signature box.

Then, click submit.
Federal student loans are made by the government, with terms and conditions that are set by law, and include many benefits (such as fixed interest rates and income-driven repayment plans) not typically offered with private loans.
You Are America’s Smartest Investment

The U.S. Department of Education’s office of Federal Student Aid (FSA) provides more than $120 billion in financial aid to help pay for college or career school each year.
Log In
Provide the FSA ID from your financial aid

NOTE
YOUR PARENTS FSA ID WILL NOT BE REQUESTED HERE.
Federal Loan Application

Provide the information requested
After you Log-In on your Federal Student Aid information. You will have to **complete 3 requirements in order for your loan to be completed.**
First Requirements

Entrance Counselling

What is Entrance Counseling?

• If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

• If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.
Entrance Counselling

Click “Complete Aid Process”

Click Complete Entrance Counseling.
Find your school.

Check the box to complete the counseling as an undergraduate student

Click continue.
If this is the first time that you apply for a loan your loan balance will be zero.
Entrance Counseling

You must repay your Federal student loans but you do not have to repay grants or money from Federal work study jobs.

- Consider scholarships for U.S. military service, educational support offered by the military, and educational benefits for veterans.

Work Part-Time
A job doesn’t provide free money but may be a way to cover costs your scholarships and grants don’t.
- Balance work hours with your studies.
- Explore job opportunities on or off campus.
- Get a job through a work-study program. Contact your school’s financial aid office.

Federal Direct Loans
Federal student loans may be a way to address a shortfall between the funds that you have and the funds that you will need. There is always a cost to borrowing money but federal student loans may offer benefits, such as flexible repayment plans, that aren’t available with other loans.

Direct Subsidized Loans
- If you’re eligible, take advantage of Direct Subsidized Loans. The government pays the interest on a Direct Subsidized Loan that has retained the interest subsidy while you are in school and during certain other periods in most cases.

Check Your Knowledge
Which sources of federal student aid do you have to repay?
- Grants
- Federal Work-Study jobs
- Federal student loans
- All of the above
Entrance Counseling

You will be notified in writing each time your school disburses a portion of your loan. **(TRUE)**

If the loan disbursement amount exceeds school charges, the remaining balance of the disbursement will be paid to you. **(TRUE)**
If you can, pay the interest that accrues while you are in school to prevent it from being capitalized (added to your principal balance).
Direct Subsidized and Direct Unsubsidized Loans have a 6 month grace period before you have to start paying them back.
Entrance Counseling

Your federal loan servicer can explain your repayment options and help you change your repayment plan.

You must contact your federal loan servicer about anything that impacts your student loan repayment obligations or your federal loan servicer’s ability to contact you.
Entrance Counseling

You can temporarily postpone your payments with a deferment or forbearance.

Your federal loan servicer can help you adjust your repayment plan or tell you if you are eligible for a deferment or forbearance.
Tax deduction reduces taxable income

Check Your Knowledge

A tax deduction reduces taxable income.

- True
- False
Entrance Counseling

After reading all the information provided in the counseling and answering all the questions click the blue bottom “Submit Counseling”
Second Requirement

Master Promissory Note

What is a Master Promissory Note?

• The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.
Master Promissory Note (MPN)

Click Complete Aid Process.

Click Complete a Master Promissory Note (MPN)
Master Promissory Note (MPN)

You will have to provide your personal information
Master Promissory Note (MPN)

Search school name and continue
REFERENCES

You will have to provide 2 relatives, friends or anyone close to you.

The references are not supposed to have the same address.

NOTE
ONE OF THEM CAN USE YOUR ADDRESS IF THEY LIVE WITH YOU AND
THE REFERENCES ARE SUPPOSED TO BE WITHIN USA.
REVIEW AND EDIT

Make sure the information provided is correct and if there is any change needed GO TO “EDIT”
REVIEW AND EDIT

Check on your reference’s information
SIGN AND SUBMIT

This is the last step of your MPN
Scroll all the way down on this last page
Provide your personal information and go to “SIGN & SUBMIT”
Additional information before last step
This chart will help figure out how much money you are qualified for your student loan.

<table>
<thead>
<tr>
<th>Dependent Students</th>
<th>Base Amount (may be subsidized or unsubsidized)</th>
<th>Additional Unsubsidized Amount</th>
<th>Total Subsidized and Unsubsidized Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year – fewer than 30 credits earned</td>
<td>up to $3,500 per year</td>
<td>up to $2,000 per year</td>
<td>up to $5,500 per year</td>
</tr>
<tr>
<td>2nd year – more than 30 credits earned</td>
<td>up to $4,500 per year</td>
<td>up to $2,000 per year</td>
<td>up to $6,500 per year</td>
</tr>
<tr>
<td>Undergraduate aggregate maximum</td>
<td>up to $23,000</td>
<td>up to $8,000</td>
<td>up to $31,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Independent Students</th>
<th>Base Amount (may be subsidized or unsubsidized)</th>
<th>Additional Unsubsidized Amount</th>
<th>Total Subsidized and Unsubsidized Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year – fewer than 30 credits earned</td>
<td>up to $3,500 per year</td>
<td>up to $6,000 per year</td>
<td>up to $9,500 per year</td>
</tr>
<tr>
<td>2nd year – more than 30 credits earned</td>
<td>up to $4,500 per year</td>
<td>up to $6,000 per year</td>
<td>up to $10,500 per year</td>
</tr>
<tr>
<td>Undergraduate aggregate maximum</td>
<td>up to $23,000</td>
<td>up to $34,500</td>
<td>up to $57,500</td>
</tr>
</tbody>
</table>
Third Requirement
Log-In on your Cunyfirst

https://ssologin.cuny.edu/
Then proceed to “Direct Loan Processing Form”
# Financial Aid Important Dates

<table>
<thead>
<tr>
<th>ACADEMIC YEAR</th>
<th>FAFSA/TAP OPEN-DATE</th>
<th>FAFSA/TAP DEADLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020-2021</td>
<td>Oct. 1, 2019</td>
<td>June 30, 2021</td>
</tr>
</tbody>
</table>

**Deadline for Federal loans:**
Last day of classes in the semester you wish to borrow.

**For example:**
The deadline for a Fall loan will be the last day of classes within that Fall semester.
Go to the Icon “🔍” on “Institution” and the Academic Institution will show at the bottom.

Go to the Icon “🔍” on “Aid Year” and the Aid Year Description will show at the bottom.
Type of Loans

Direct Subsidized loan: No interest is accumulated as long as you’re taking 6 or more credits.

Direct Unsubsidized loan: Interest is accumulated even if you’re taking 6 or more credits.

NOTE
COMPLETE THE POINTED SECTIONS