

The Financial Aid Office

The Financial Aid Office is located on the first floor of the Guenther Enrollment Services Center, Room 110. The office is open from 8 a.m. to 5 p.m., Monday to Friday. Telephone: (518) 629-7150.

Scholarship Opportunities

Each spring semester, the college's Foundation is proud to offer many diverse scholarship opportunities. Thanks to the generosity of its donors, the college's Foundation continually expands scholarship opportunities for new and current students. For up-to-date information about scholarship opportunities and application deadlines, visit www.hvcc.edu/scholarships.

External Scholarship Opportunities

The Internet is an excellent source of information about scholarships. There are dozens of sites on the Web that list scholarship opportunities. Once you begin searching, you will find that one site links you to many others. Here are a few sites to get you started:

Fast Web: www.fastweb.com

The College Board: www.collegeboard.com

Outside Scholarships

If you receive any scholarships or other funding from outside sources, you must report these awards to the Financial Aid Office. Upon receipt of this information, Hudson Valley Community College may be required to adjust your financial aid awards.

Cost to Attend Hudson Valley Community College

Hudson Valley Community College must estimate your cost of attendance based on your enrollment status. Your total assistance from all sources (grants, loans, work-study, scholarships, etc.) cannot exceed your cost of attendance. The most up-to-date information can be found at www.hvcc.edu/catalog/financialaid.

Applying for Financial Aid

The first step in the financial aid process is to complete a Free Application for Federal Student Aid (FAFSA) and a Tuition Assistance Program (TAP) application. You can apply even if you are not yet admitted to the college, and you should apply even if you do not think you qualify.

The FAFSA form can be filed as early as October 1 before the upcoming fall semester. It must be filed each year you are going to be enrolled in school. The best way to file the FAFSA is online at www.fafsa.gov. A link to the New York State TAP application is provided at the end of the FAFSA. The TAP application also can be accessed directly at www.tapweb.org. The FAFSA must be filed with signatures in order for a TAP application to be available.

The sooner these applications are completed, the better. The Hudson Valley Community College Financial Aid Office is open Monday through Friday to assist you with the application process. Computers are available in our office and staff can answer questions at each step of the process. An appointment is not necessary.

Once you have filed your applications, remember to follow up with the Financial Aid Office. If documentation is required, a request will be sent to your HVCC email account. It's important that you submit documentation as soon as possible so that we may continue to process your application.

When your application is complete and we have determined your eligibility, an email will be sent to your HVCC email account. You can view your awards and financial aid status on WIREd.

How Do Drug Convictions Affect Federal Aid Eligibility?

The Anti-Drug Abuse Act of 1988 states that persons convicted of drug trafficking or possession under federal or state law may be ineligible to receive federal student aid, including grants, loans and work-study funding.

Question 23 on the FAFSA form asks if the student has ever been convicted of a drug offense. Failure to answer the question will automatically disqualify the student from receiving federal aid. Answering the question falsely, if discovered, could result in fines, imprisonment or both.

Other Resources

- Please review all financial aid webpages at <http://www.hvcc.edu/finaid>.
- The online college catalog is also an important source of financial aid information and can be found at www.hvcc.edu/catalog.
- Have questions about financial aid: Check out Financial Aid TV at <http://www.hvcc.edu/financialaidtv.com>.
There are many short video clips which can answer a variety of financial aid questions.
- SUNY Smart Track Financial Literacy provides an online learning environment that empowers students for a lifetime of financial success. SUNY Smart Track provides interactive services, tools and resources at <http://www.hvcc.edu/finaid/suny-smarttrack.html> to help educate students to achieve smart money management skills.
- To help families understand federal college loans and avoid loan delinquency and default, Hudson Valley Community College partnered with the I3 Group to offer students access to iontuition, a web-based resource for loan borrowers. Students may access iontuition at <https://iontuition.com> free of charge.

iontuition provides live online chats with loan counselors, budgeting tools, cloud storage and a personalized dashboard with the student's loan borrowing history.

Release of Financial Aid Information

Under the Federal Family Educational Rights and Privacy Act (FERPA) of 1974, disclosure of information from a student's educational records is strictly limited and all colleges must have policies in place to comply with this law.

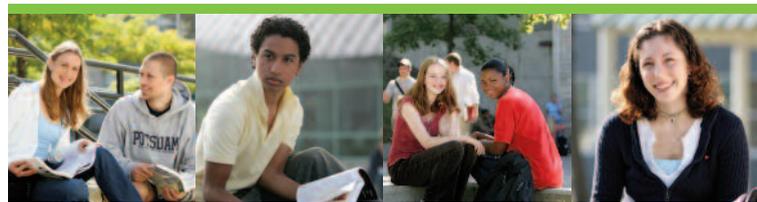
If you wish to access account-specific information over the phone, you must complete a FERPA Waiver/Authentication Form. On this form, you create a FERPA password that you will be asked to provide when you call. You may also give access to third parties, such as your parents. The name of the third party you have authorized must be listed on the FERPA form and that person must know your Student ID Number and FERPA password when calling. The FERPA Waiver Form has to be completed only once and will remain on file unless you rescind it. Information about FERPA, as well as the waiver form, can be obtained at www.hvcc.edu/catalog/policies/ferpa.html.

Alternative Loans

An alternative loan is a personal loan from a private lender for educational expenses. Most alternative loans are deferrable until you graduate, however, some may require you to pay interest while you are attending school.

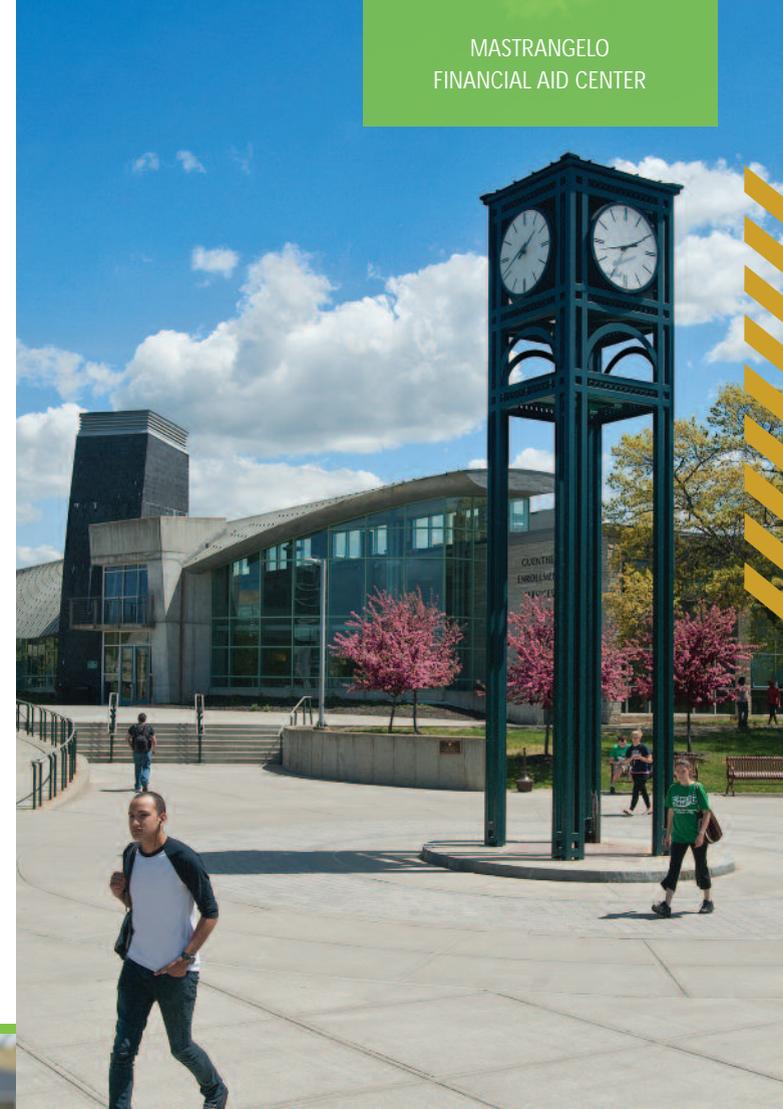
Alternative loans exist as an additional means to pay for your college education, often used as a supplement to an existing financial aid package. Some alternative loans can be used to pay for prior balances up to one year old. If you fall into unsatisfactory academic progress, you also may apply for certain alternative loans to help until you get back into good academic progress and receive federal financial aid again.

Please contact the Financial Aid Office for alternative loan application tips, or visit www.hvcc.edu/finaid/loans.



Important Contact Information

Hudson Valley Community College	(518) 629-4822
Toll-free	(877) 325-4822
Financial Aid Office	financialaid@hvcc.edu • (518) 629-7150
Admissions Office	admissions@hvcc.edu • (518) 629-7309
Cashier's Office	cashier@hvcc.edu • (518) 629-4504
Registrar's Office	registrar@hvcc.edu • (518) 629-4574
NYS Higher Education Services Corp.	1-888-NYSHESC
www.hesc.ny.gov (For information about TAP)	
Federal Student Aid Information Center	1-800-4-FED-AID



Financial Aid Information



Be bold. Be a Viking.



Scholarships and Grants

Federal Family Education Loan Programs

Employment

New York State Aid

Federal Aid

Federal Direct Loans

Federal Direct PLUS Loans

Federal Work-Study

Programs:

Tuition Assistance Program (TAP)

Aid for Part-time Study (APTS)

Part-time TAP

Federal Pell Grants

Federal Supplemental Educational Opportunity Grants (FSEOG)

Federal Direct Loan (Subsidized)

Federal Direct Loan (Unsubsidized)

Federal PLUS Loan (Parent Loan for Undergraduate Student)

Federal Work-Study (Part-time jobs)

Who is Eligible?

New York State residents who are attending as full-time students in a degree-granting program.

New York State residents enrolled for between three and 11 credit hours in a degree-granting program.

New York State residents enrolled for between six and 11 credit hours in a degree granting program. To be eligible for part-time TAP, students must be a first-time freshmen in the 2006 - 07 academic year or thereafter, having earned 12 credits or more in each of the two consecutive preceding semesters, for a minimum total of 24 credits earned.

The Federal Pell Grant is awarded to eligible full- and part-time undergraduate students.

This federal grant is awarded to eligible full- and part-time undergraduate students. Priority is given to students who are Pell Grant eligible and who demonstrate the most financial need.

Matriculated students continuously enrolled for at least six credit hours per semester who demonstrate financial need. Subsidized loans are limited according to the period of time needed to complete a degree program.

Matriculated students continuously enrolled for at least six credit hours per semester who do not demonstrate financial need.

Parents of dependent students.

Students who are enrolled for at least six credit hours per semester in a degree-granting program. Students must maintain a GPA of 2.0.

A percentage of college Work-Study funds must be allocated to community service projects.

How Much?

\$500 - \$4,300* for the 2016 - 2017 year, based on NYS net taxable income for previous year.

Award cannot exceed tuition or \$1,000 per semester.

Awards are based on NYS net taxable income for previous year and the individual student's tuition rate as a part-time student.

Grants range from \$583 - \$5,815 for the 2016-2017 year. The amount of the award will be affected by the individual student's expected family contribution and enrollment status.

Grants average \$500 for the 2016-2017 year based on need and federal funding.

Up to \$3,500 per year for first-year students. Up to \$4,500 for second-year students.

Up to \$5,500 per year for first-year students. Up to \$6,500 for second-year students. Independent students may borrow up to an additional \$4,000.

Up to the individual student's cost of attendance less other financial assistance.

Hudson Valley Community College students are paid \$9 per hour and receive a biweekly paycheck for hours worked.

How Long?

Three academic years or six semesters at a two-year college.

Sixteen semesters of part-time study.

The part-time equivalent of three academic years or six semesters at a two-year college.

Awarded to eligible undergraduate students who do not have a Bachelor's degree. Maximum of 6 years full-time eligibility.

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Students must reapply for the loan each year. No repayment is required until six months after the borrowers graduate or cease to be at least half-time students. (6 Cr)

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Parents begin repayment of the amount, plus interest, beginning 60 days after the loan is fully disbursed.

Eligibility is determined each year according to the individual student's financial need and the level of funding available.

How to Qualify?

Students must submit a FAFSA and TAP application. Family NYS net taxable income cannot exceed \$80,000 for dependent students. Single independent undergraduate students with no dependents - \$10,000 NYS net taxable income.

Students must submit a FAFSA and complete the HVCC APTS application. Family NYS net taxable income cannot exceed \$50,550. The limit for single, independent students with no dependents is \$34,250.

Students must submit a FAFSA application. Family NYS net taxable income cannot exceed \$80,000 for dependent students. For single independent undergraduate students with no dependents, NYS net taxable income cannot exceed \$10,000.

Students must submit a FAFSA. The federal government determines financial eligibility for the award and calculates the actual award amount.

Students must submit a FAFSA. Award is based on demonstrated financial need. Priority is given to students who are Pell Grant eligible.

Students must submit a FAFSA. Complete an online master promissory note and entrance counseling session at www.studentloans.gov. Accept offered loans via HVCC WIREd.

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Students must submit a FAFSA. Parent borrower must complete an online master promissory note at www.studentloans.gov. Parent borrower must complete the Hudson Valley Community College PLUS loan application.

Students must submit a FAFSA. Complete the Federal Work Study application at www.hvcc.edu/career-transfer/careerservices.

For Information or Application Forms:

TAP applications are generated by first completing the FAFSA. Use the link on the FAFSA confirmation page or go to www.tapweb.org.

Download application from www.hvcc.edu/finaid/forms.

Part-Time TAP applications are generated by first completing the FAFSA. Use the link on the FAFSA confirmation page or go to www.tapweb.org.

Apply online at www.fafsa.gov using a Federal Student Aid (FSA) ID. Create an FSA ID at www.fsaaid.ed.gov.

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Apply online at www.fafsa.gov using a Federal Student Aid (FSA) ID. Create an FSA ID at www.fsaaid.ed.gov. Download HVCC PLUS application from www.hvcc/finaid/forms.

Apply online at www.fafsa.gov using a Federal Student Aid (FSA) ID. Create an FSA ID at www.fsaaid.ed.gov. Contact the Financial Aid Office for specific application procedures.