2026
OpInform

Your Financial Aid Toolkit

Helping Families Make Informed Decisions

SUNY THE STATE UNIVERSITY OF NEW YORK

Today's Agenda

- How SUNY can support you
- Resources for families and counselors
- Communicating Financial Aid
- What's new with FAFSA
- An overview of application process



What is SUNY doing?

SUNY is here to support your school

2025 – 2026

100+
Events

Virtual | In-School

10,000
Families Registered

2026 – 2027

- **Live Online Workshops**
  Financial Aid Overview
  Navigating the FAFSA
  Financial Aid Overview (also in Spanish)
- **High School Financial Aid Visits**
  In-person Financial Aid and FAFSA completion support at your school
- **SUNY Financial Aid Days**
  Multi-campus events across New York

We're delivering here to support your school



Campus Financial Aid Offices



Mary Lawyer

Assistant Vice Chancellor for Financial Aid



Akil Bello

Director of College Advising and FAFSA Completion Implementation

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Admissions Advisor for FAFSA Completion

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SUNY
What are we producing?





SUNY

SUNY The State University of New York

Completion Checklist

Updated: June 2026

The documents/information below are not sent in or uploaded; they are simply useful for entering accurate information into the FAFSA form.

Identifying information:

- Student and parent email addresses (personal emails are best)
- Student and parent dates of birth
- Student and parent Social Security Numbers (if they have them)
- Student Alien Registration Number/USCIS Number for eligible non-citizens

Financial information:

- For students applying for aid for the 2026 – 2027 academic year
  - Student and parent 2024 Federal Income Tax Forms and all schedules
- For students applying for aid for the 2027 – 2028 academic year
  - Student and parent 2025 Federal Income Tax Forms and all schedules
- Student and parent savings/checking account balances
- Student and parent investments (i.e. stocks, bonds, mutual funds, 529 plans, rental
- properties), excluding home and retirement accounts
- Student and parent FSA ID usernames and passwords (if necessary, create at studentaid.gov)
- Child support received from the LAST complete calendar year

College information:

- List of colleges that you have applied to, or to which you intend to apply

For more information:

studentaid.gov/apply-for-aid/fafsa/filling-out#documents
suny.edu/cost
understandingfafsa.org

Other Support

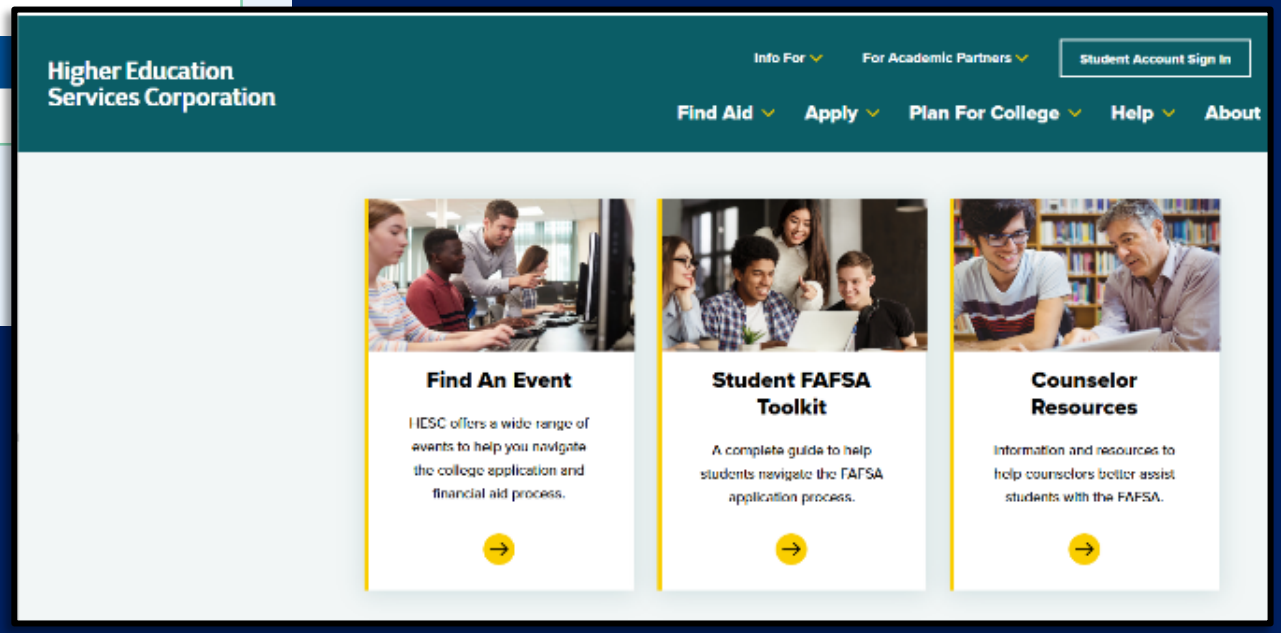
Upcoming Financial Aid Sessions:

September 8	September 15	September 29	October 13
Navigating the FAFSA 6:30-7:30PM	Financial Aid Overview Session 6:30-7:30PM	Financial Aid Overview Session 6:30-7:30PM	Navigating the FAFSA 6:30-7:30PM
Register today	Register today	Register today	

See all upcoming FAFSA Workshops

See all upcoming Financial Aid Info Sessions

suny.edu/cost



hesc.ny.gov/get-help/find-event

re Resources

FAFSA®

FORM

2027–28

Prototype

Last Updated on 8/1/2026

Learn About This Prototype

New Application

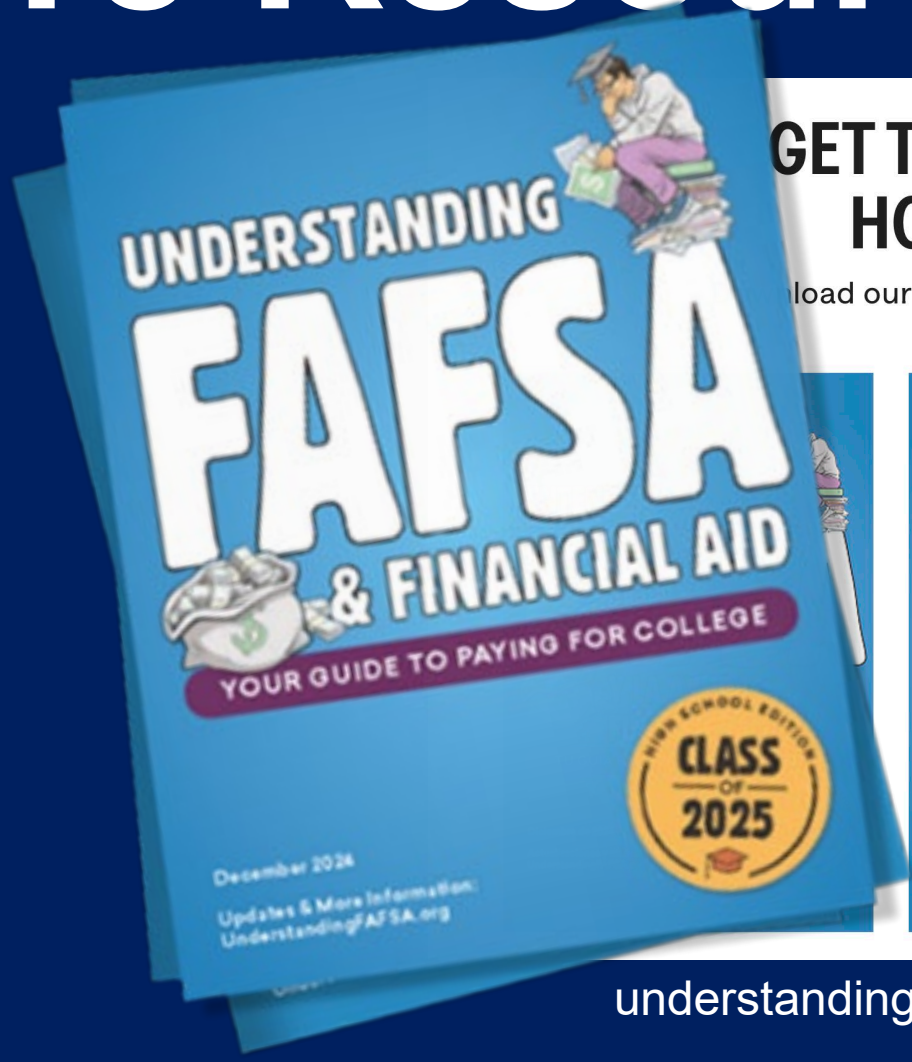
Select a test user to begin a new application

Raya Tran DOB 5/5/2006

Launch This User

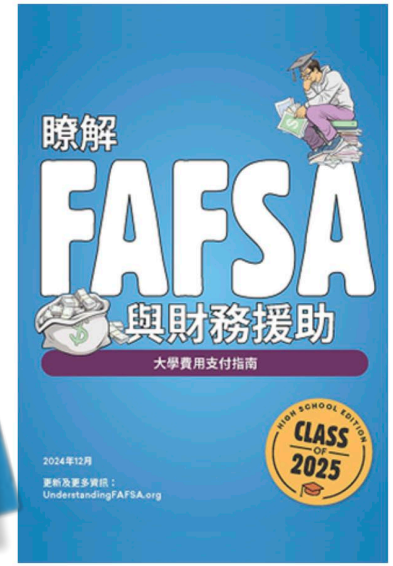
Alcina Tran DOB

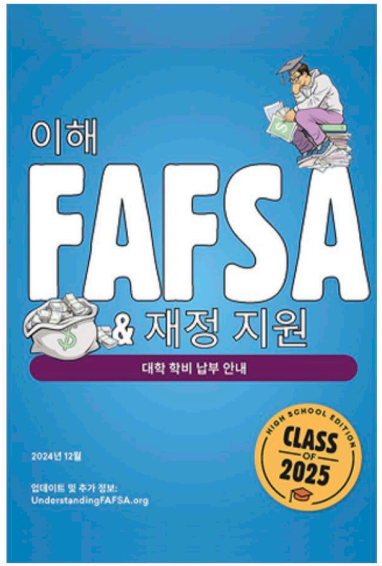
financialaidtoolkit.ed.gov/tk/announcement-detail.jsp



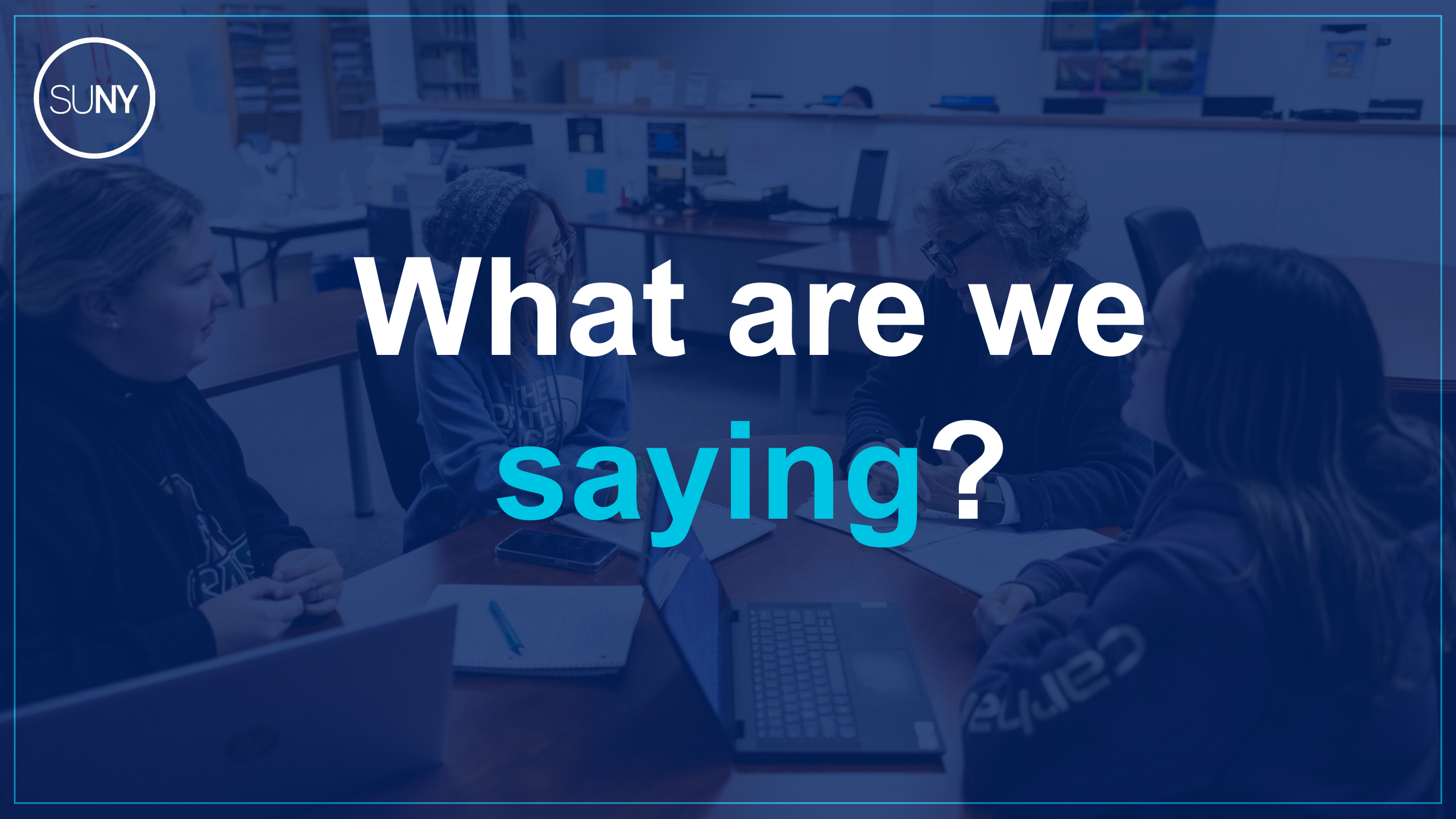
GET THE GUIDE IN YOUR HOME LANGUAGE

load our professionally translated guides today!





understandingfafsa.org/guides/


SUNY
What are we
saying?

Sending a simple clear message

1. **No one gets less aid**
   Filling out applications won't reduce your aid
2. **FAFSA isn't everything**
   Financial aid is FAFSA *plus other apps*
3. **FAFSA is quick**
   FAFSA takes less than 20 mins
4. **Aid Season is Oct 15 – Dec 15**
   This is the best time (not only) to file for federal and state aid

NY is leading in FAFSA completion

60%

Est. 2026 National Completion Rate

66%

Est. 2026 NY Completion Rate

7th in the U. S.

Contributors remain a key logjam

33%

Unsubmitted due to unaccepted invite

26%

NY unsubmitted due to unaccepted invite (roughly 21k)

What's new for 2026-2027

- Real-time SAI & Pell eligibility results
- Simplified account creation
- Cycle year navigation improvement
- Streamlined process for families with multiple children applying to school
- Fraud screening
- Shared phone number

What's new for 2027-2028

- Contributor invites via text (mobile or desktop)
- Pre-filled renewal applications (coming soon)
- States will receive in-progress completion status data for targeted outreach (coming soon)
- Plain language wording on questions
- Clarified cash/savings/checking reporting (no need to report cash assets under $1,000)

Highlights from Family Presentations



What is Financial Aid?

SUNY THE STATE UNIVERSITY OF NEW YORK

What is financial aid?

Financial assistance provided by institutions and programs to help students complete an educational program. Aid can be need, merit, or “criteria” based. Aid can be restricted or unrestricted.

Scholarships	Gift aid that doesn’t have to be repaid. Awarded based on various criteria (e.g. need, academics, or personal characteristics)
Grants	Gift aid that doesn’t have to be repaid. Awarded based on various criteria (e.g. need, academics, or personal characteristics)
Work-study	Federally funded program that pays students to work campus-based jobs. While this amount is included in aid packages, it's paid out like a regular job
Loans	Money that can be borrowed by the student or parent. Must be paid back with interest.

Where does financial aid come from?

Aid can come from federal, state, institutional or even private sources.

Federal



State



Institutional



Private





How Does Financial Aid Work?

SUNY THE STATE UNIVERSITY OF NEW YORK

FAFSA
Free Application for Federal Student Aid

Federal Eligibility

SAI

NEW YORK STATE
Higher Education Services Corporation

State Eligibility

UNIVERSITY
ESTD. 2022
STATE COLLEGE



You

Private

- CSS Profile (application)
- Private Scholarship apps
- Private loan application

What is Student Aid Index?

Upon completion of the FAFSA the federal government calculates the student's **S**tudent **A**id **I**ndex.



-1,500
high need (lower income and/or assets)

999,999
low need (higher income and/or assets)

1. It's a measure of *federal* "need" (lower SAI = more federal need-based aid)
2. It's an index not a dollar amount of aid awarded
3. SAI influences but doesn't determine non-need-based, state, or institutional aid

More info:

- studentaid.gov/help-center/answers/article/how-sai-calculated
- understandingfafsa.org/student-aid-index-what-is-a-good-sai


SUNY
When Do I
Apply for Financial Aid?
SUNY THE STATE UNIVERSITY OF NEW YORK

When Do I Apply For Financial Aid?

ASAP!

- The FAFSA/TAP form opens annually on October 1st
- The sooner you apply the more likely you get acceptances and aid packages together
- Federal, state, institutional, and specific scholarship deadlines may all be different
- **Complete** and **accurate** is better than fast!!
- **You must apply for aid every year!**

When do you apply for financial aid?

Aid application periods vary greatly depending on type of aid and the source.

Private aid can be applied for as early as 3rd grade. FAFSA/TAP opens in the fall of 12th grade.

FAFSA/TAP	After application, then every fall
Institutional Aid	Typically, after acceptance.
Private Scholarships	Anytime. Now.

Aid is typically awarded on a year-to-year basis, you **must reapply every year** of school.



How Do I Apply for Financial Aid?

SUNY THE STATE UNIVERSITY OF NEW YORK

How Do I Apply For Aid:

Free
Application for
Federal
Student
Aid

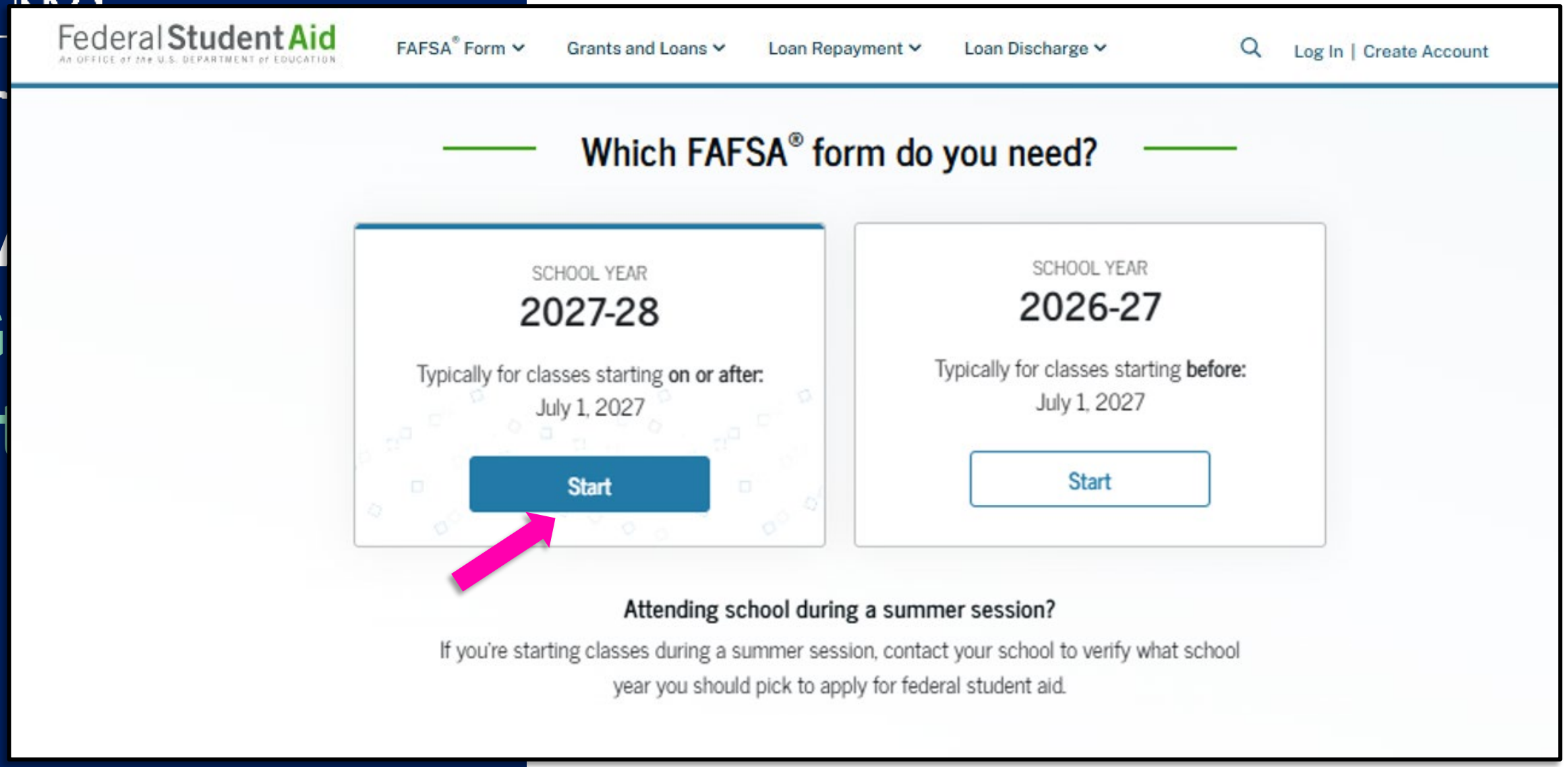


- All federal aid (and much other aid) is accessed by filling out the FAFSA form, each year you are in school.
- **studentaid.gov**/fafsa

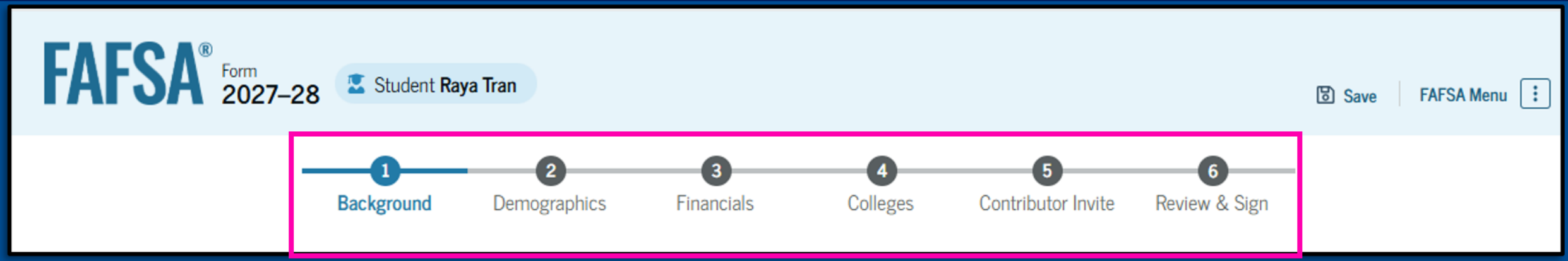
FAFSA: Getting Started



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G
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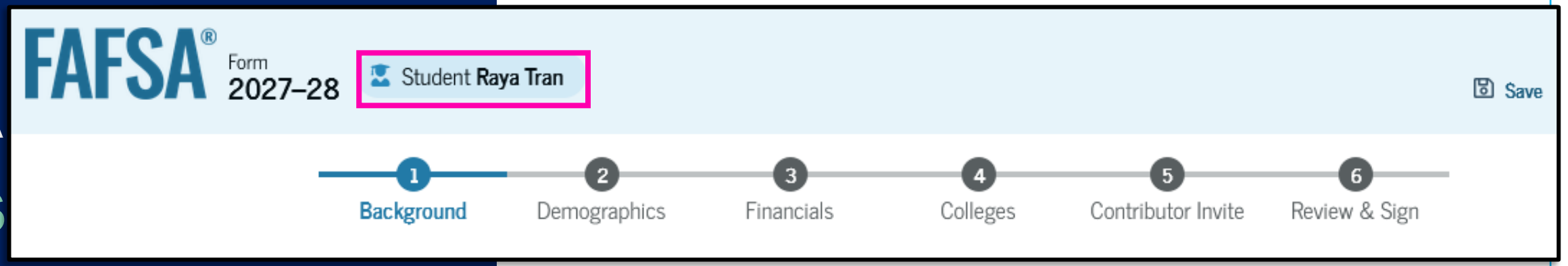

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
FAFSA® Form
Grants and Loans
Loan Repayment
Loan Discharge
Log In | Create Account
Which FAFSA® form do you need?
SCHOOL YEAR
2027-28
Typically for classes starting on or after:
July 1, 2027
Start
SCHOOL YEAR
2026-27
Typically for classes starting before:
July 1, 2027
Start
Attending school during a summer session?
If you're starting classes during a summer session, contact your school to verify what school year you should pick to apply for federal student aid.

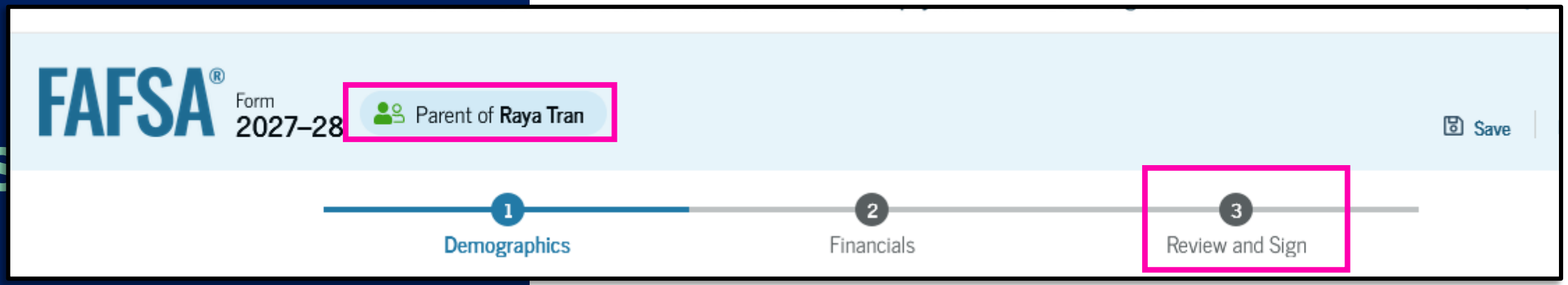
FAFSA: 6 steps



SUNY

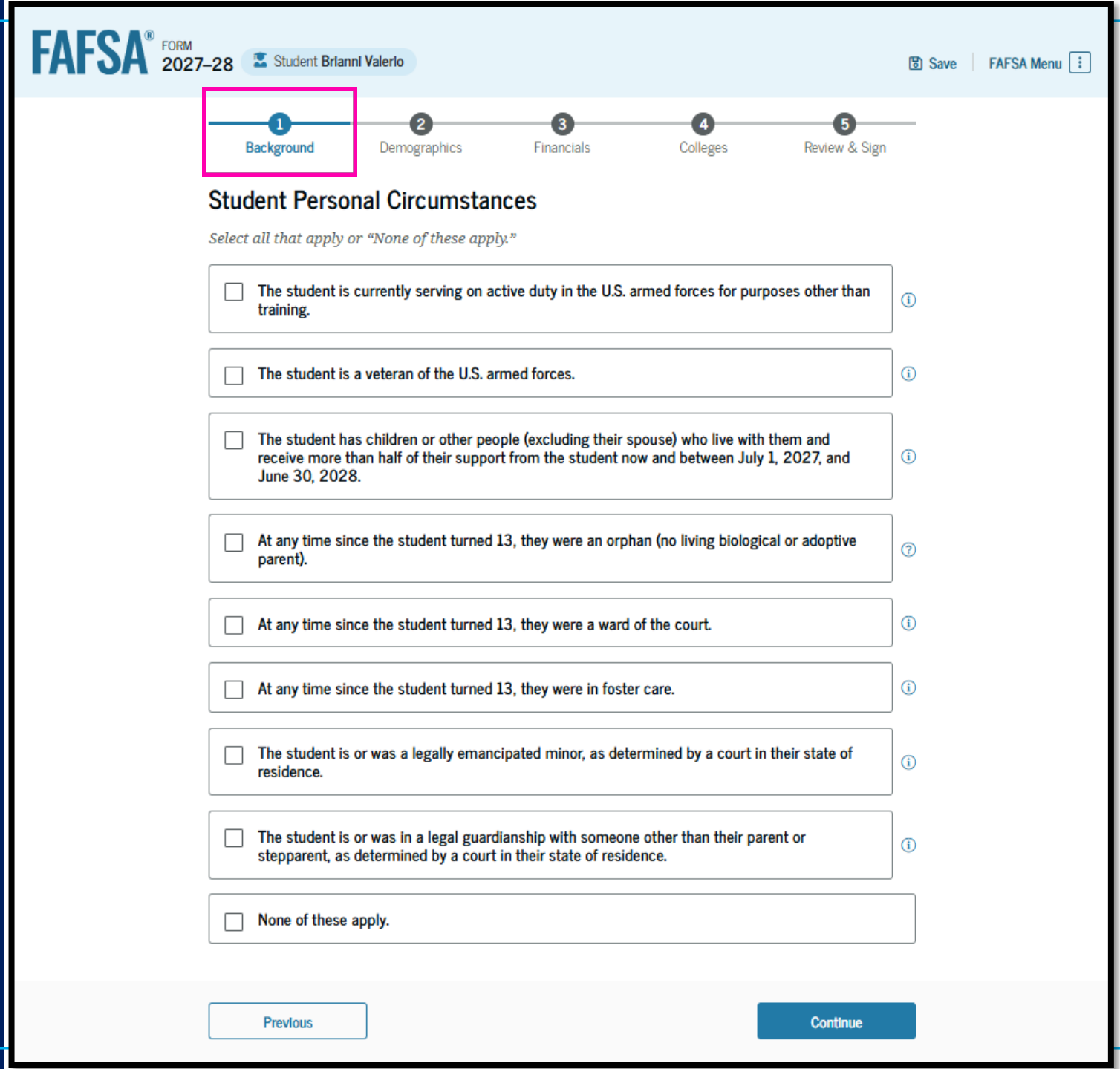
FA
6 s
or
3 s





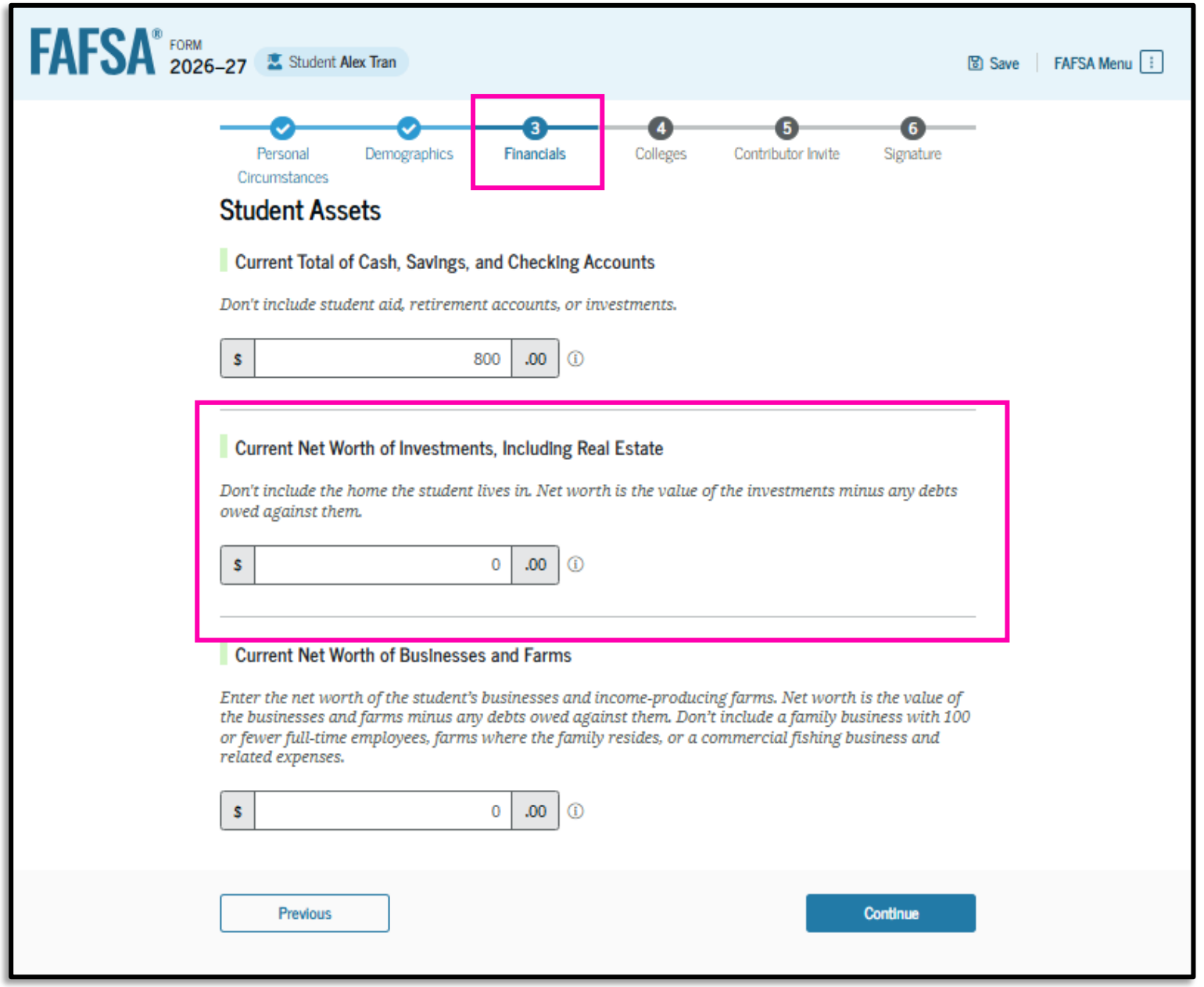
FAFSA: Background

Most of these questions are used to determine if student is dependent or independent of their parents.



FAFSA: Financials

For FAFSA, assets generally means cash, “non-retirement” savings, “non-retirement” investments, and secondary real estate.



SUNY

Get
Info
cha

Current Net Worth of Investments, Including Real Estate

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

$	0	.00	ⓘ

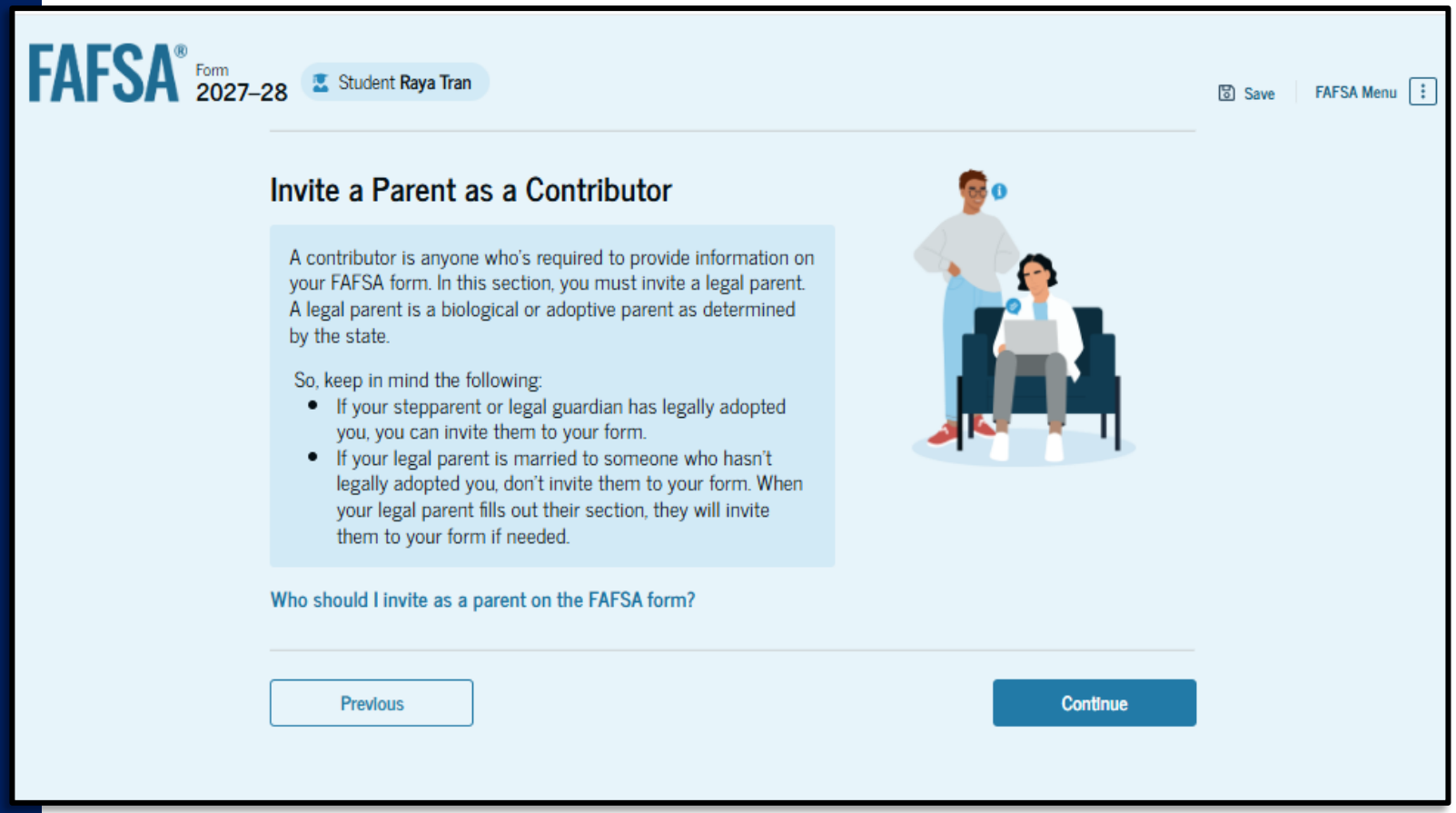
Current Net Worth of Businesses and Farms

Enter the net worth of the parent's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

Hi! Need help?

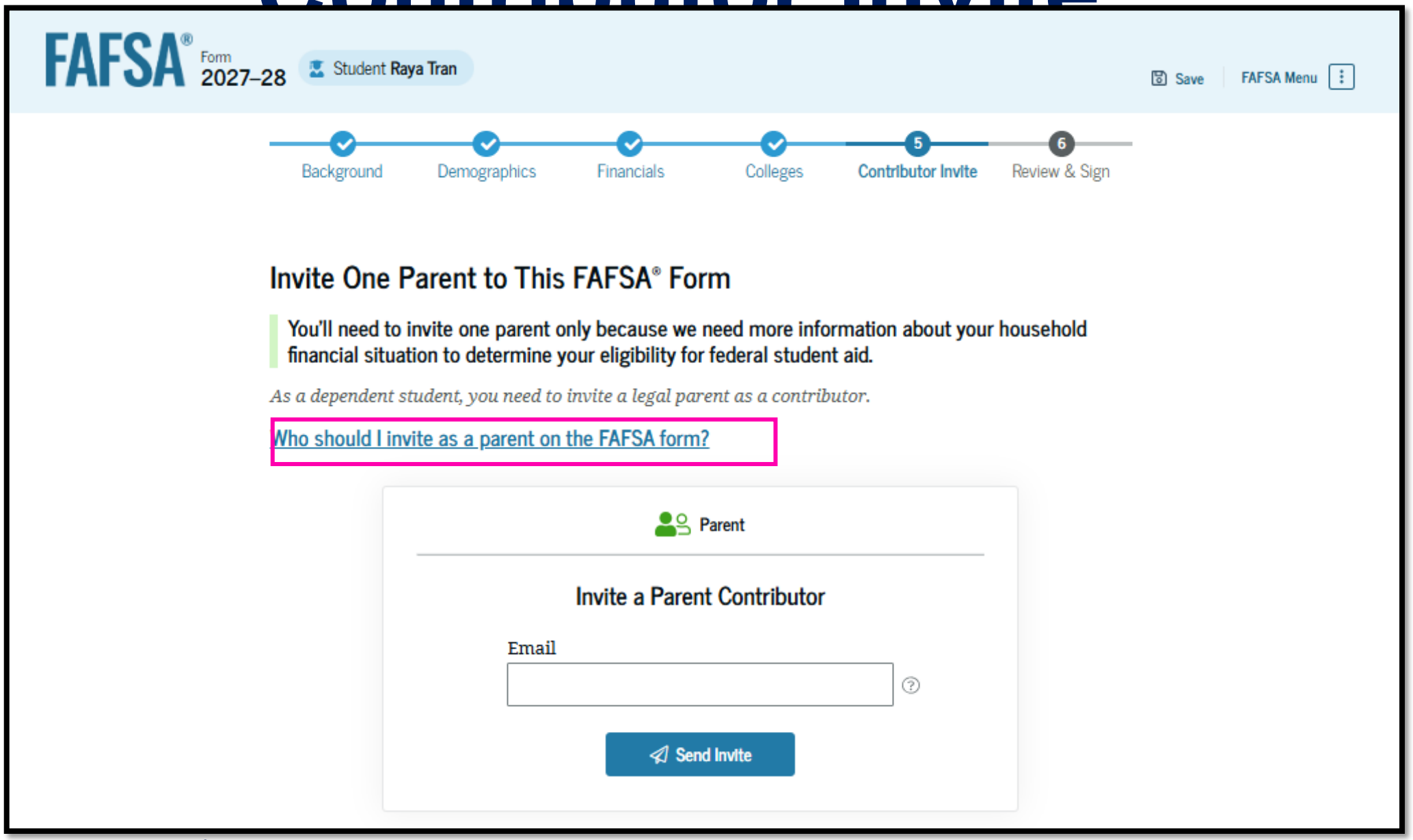
FAFSA: Contributor Invite

Contributors are legal parents (biological or adoptive), not relatives or guardians who support the student.

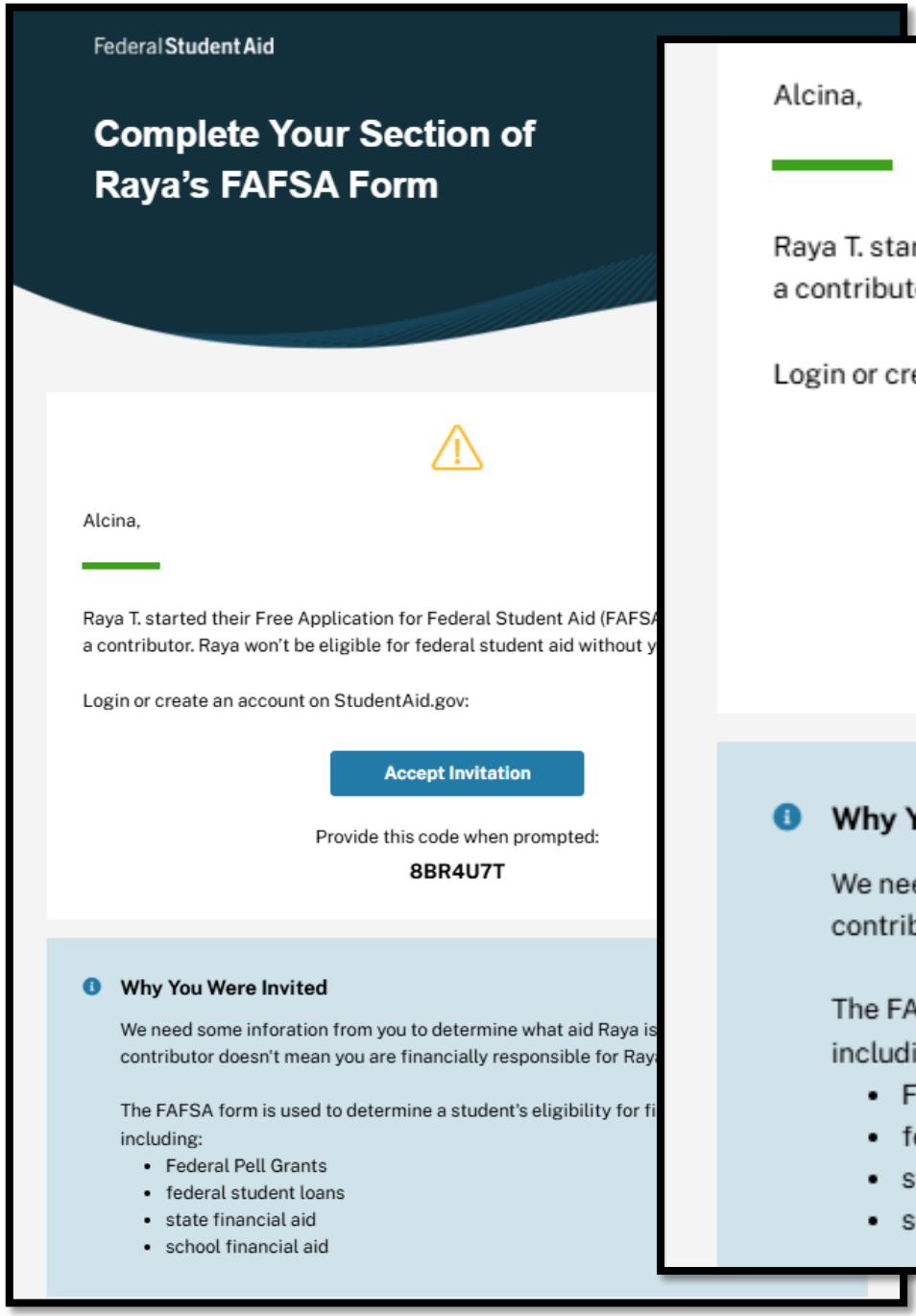


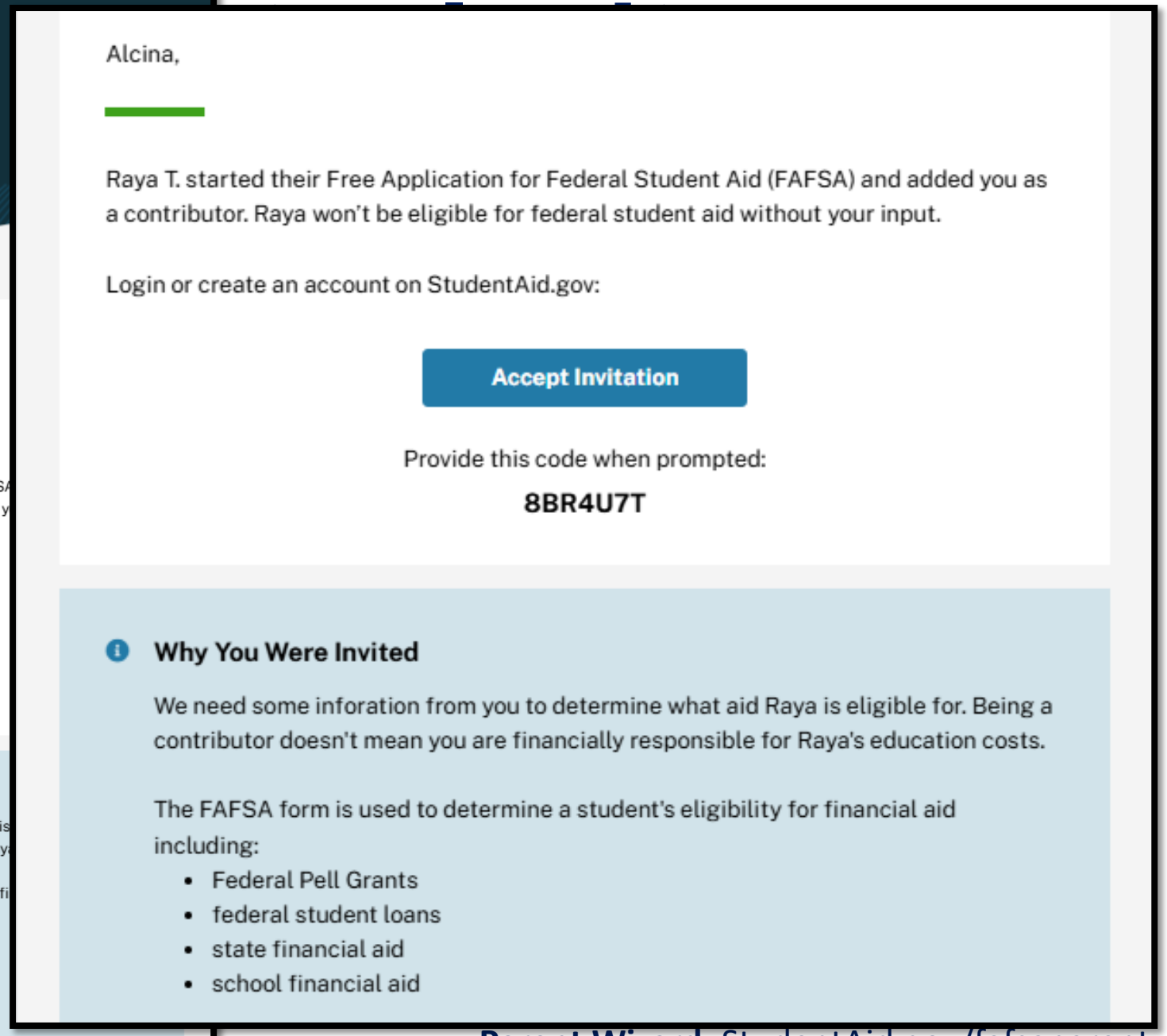
Parent Wizard: StudentAid.gov/fafsaparent

Contributor Invite



Parent Wizard: StudentAid.gov/fafsaparent





Parent Wizard: StudentAid.gov/fafsaparent

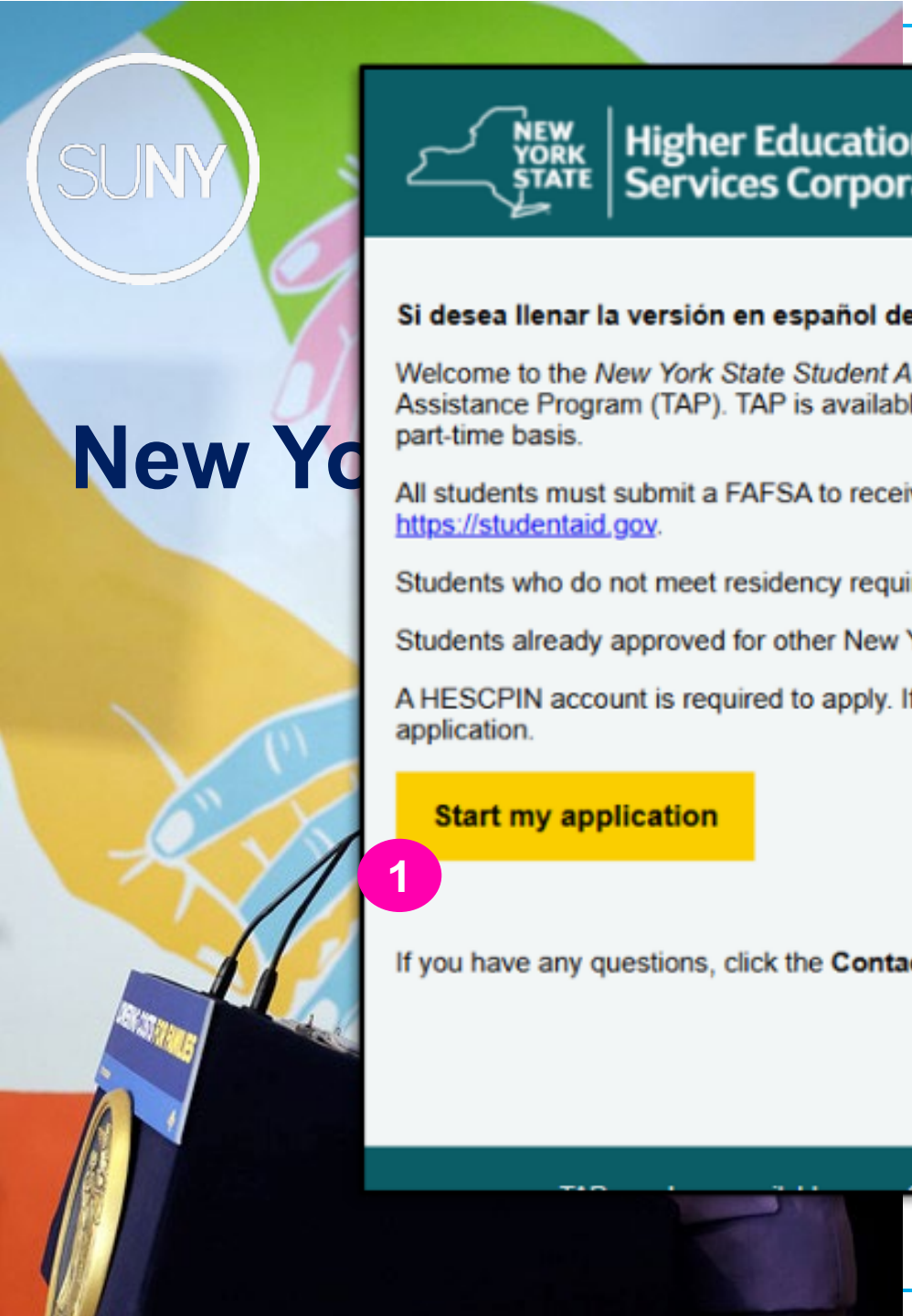


New York State Aid

- All federal aid (and much other aid) is accessed by filling out the FAFSA form, each year you are in school.
- **studentaid.gov**/h/apply-for-aid/fafsa

- NYS students should also fill out the TAP application each year via HESC.
- **hesc.ny.gov**

More info: **hesc.ny.gov**/NYSTAP



New Yo

NEW YORK STATE | Higher Education Services Corporation

Home Login Contact Us

NYS Student Aid Payment Application

Si desea llenar la versión en español de la solicitud, pulse aquí.

Welcome to the *New York State Student Aid Payment Application*! This online application process allows you to apply for New York State's Tuition Assistance Program (TAP). TAP is available to students attending a SUNY, CUNY, or not-for-profit independent degree-granting colleges on a full or part-time basis.

All students must submit a FAFSA to receive payment for Full-time, Part-time, and Non-degree TAP. If you have not submitted a FAFSA, go to https://studentaid.gov.

Students who do not meet residency requirements may be eligible for TAP through the NYS DREAM Act.

Students already approved for other New York State scholarships should also complete the NYS Student Aid Payment Application to request payment.

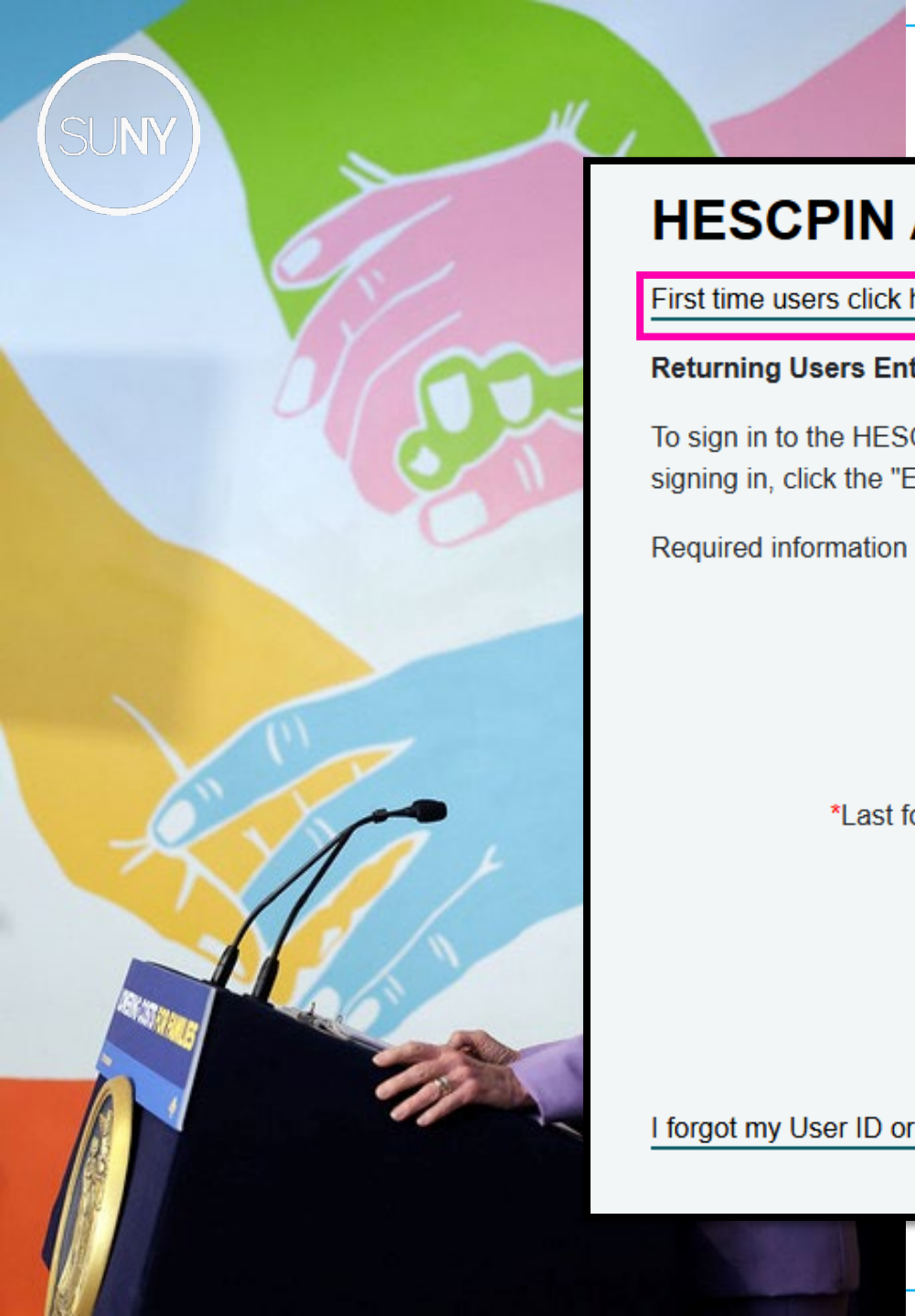
A HESCPIN account is required to apply. If you currently do not have one, you will be required to create an account prior to completing your application.

Start my application

1

If you have any questions, click the **Contact Us** link above.

More info: **hesc.ny.**gov/NYSTAP



New York State Aid

HESCPIN Authentication System

First time users click here to register with HESC

Returning Users Enter your HESCPIN User ID and PIN.

To sign in to the HESCPIN Authentication System, enter your User ID and PIN, then click the "Enter" button. To leave without signing in, click the "Exit" button.

Required information is marked with a *.

*User ID:

*PIN:

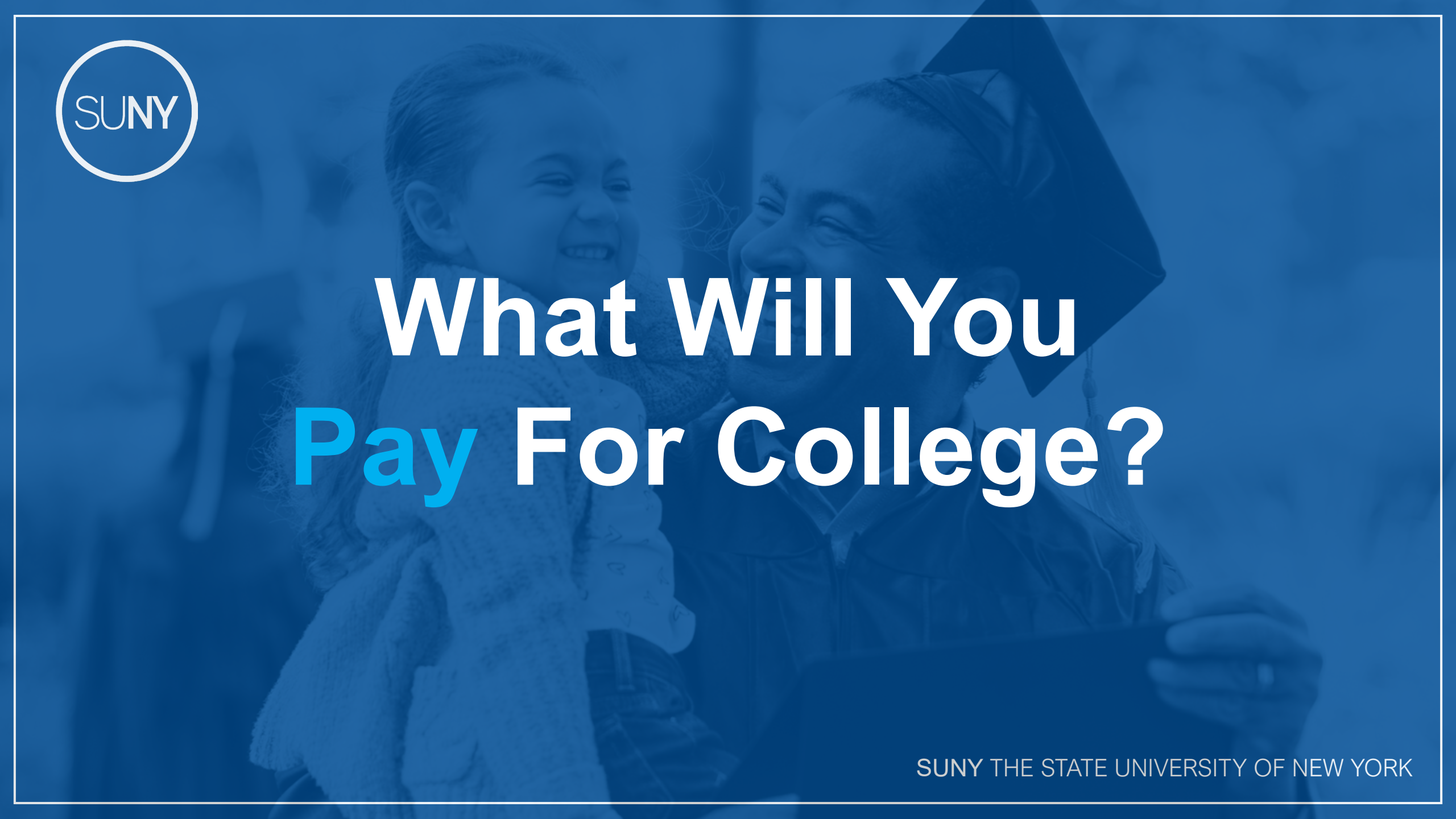
*Last four digits of SSN:

I'm not a robot reCAPTCHA

Exit Clear Enter

I forgot my User ID or PIN

More info: **hesc.ny.gov**/NYSTAP



What Will You Pay For College?

SUNY THE STATE UNIVERSITY OF NEW YORK



What Will You Pay for College?

It varies!

75% of students nationwide get some sort of aid

53% of in-state full-time students pay **$0 tuition** after financial aid

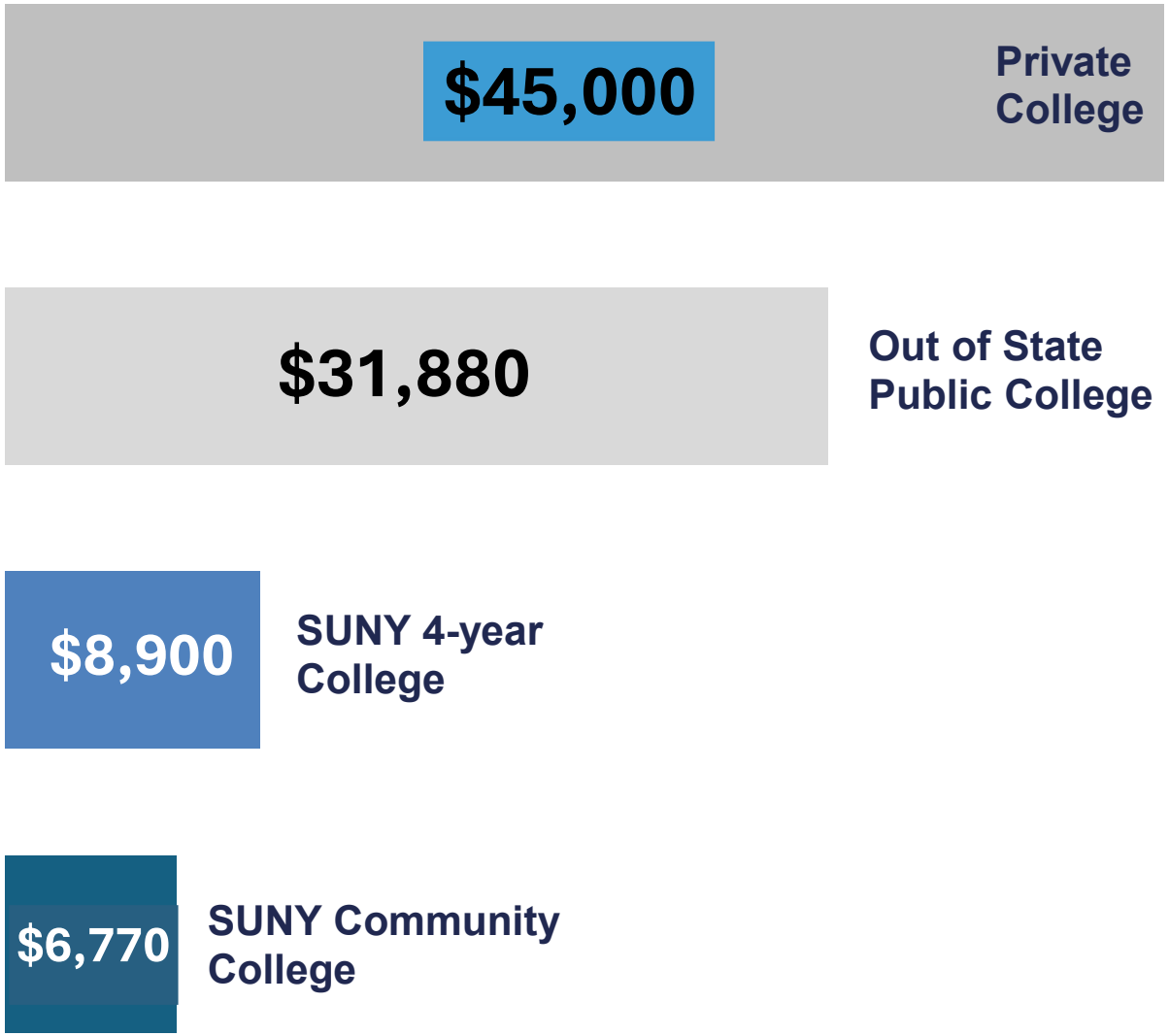


What factors determine what your family will pay?

- College's cost of attendance
- Family's income (prior-prior year)
- Family's size and assets

- Grades and characteristics
- Private scholarships/grants
- Institutional needs, funds, and policies

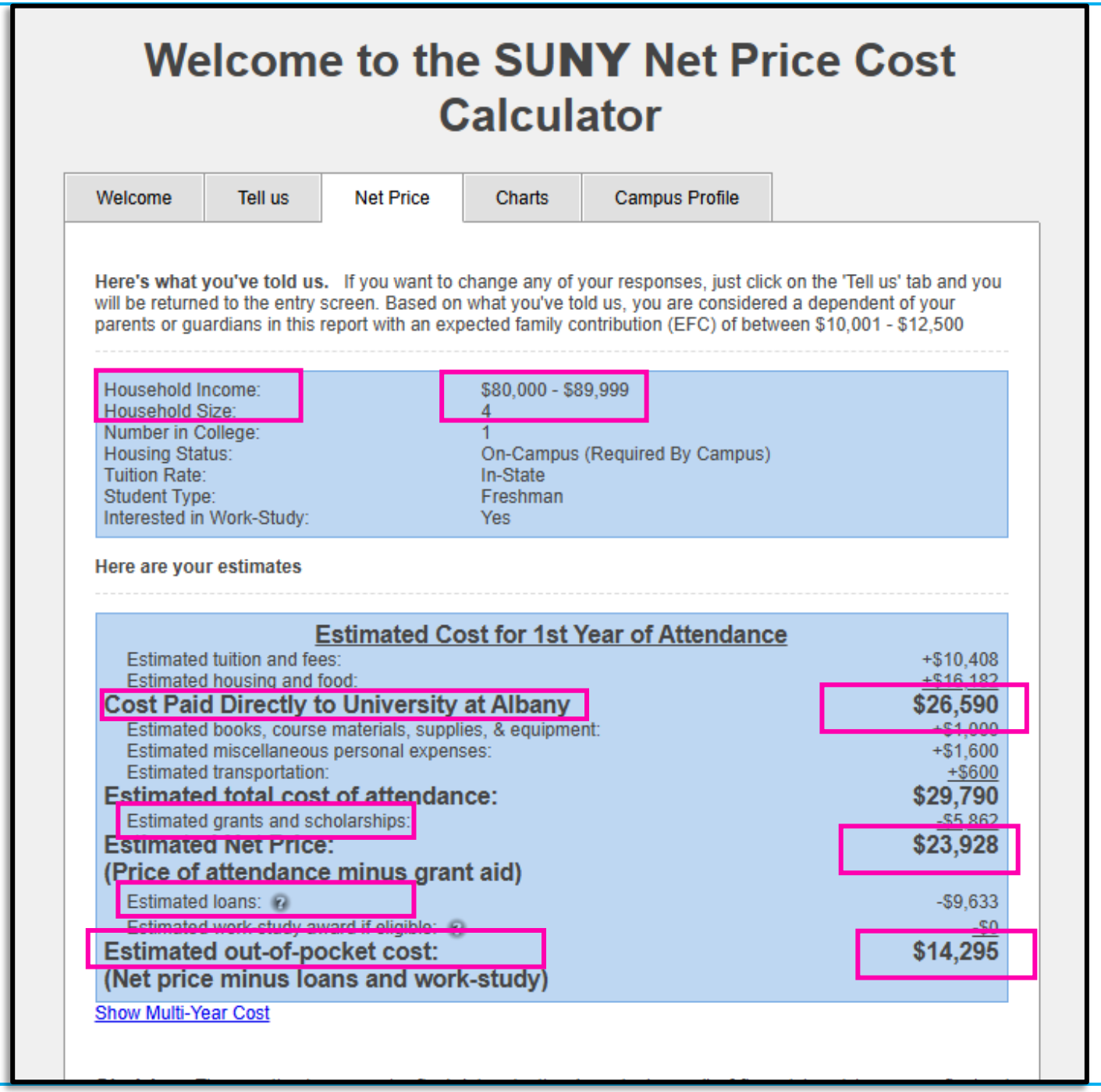
How Much is Tuition and Fees?



How Much Does College Cost?

Net Price Calculator

Source: suny.edu/howmuch



Welcome to the SUNY Net Price Cost Calculator

Welcome | Tell us | Net Price | Charts | Campus Profile

Here's what you've told us. If you want to change any of your responses, just click on the 'Tell us' tab and you will be returned to the entry screen. Based on what you've told us, you are considered a dependent of your parents or guardians in this report with an expected family contribution (EFC) of between $10,001 - $12,500

Household Income:	$80,000 - $89,999
Household Size:	4
Number in College:	1
Housing Status:	On-Campus (Required By Campus)
Tuition Rate:	In-State
Student Type:	Freshman
Interested in Work-Study:	Yes

Here are your estimates

Estimated Cost for 1st Year of Attendance

Estimated tuition and fees:	+$10,408
Estimated housing and food:	+$16,182
Cost Paid Directly to University at Albany	**$26,590**
Estimated books, course materials, supplies, & equipment:	+$1,000
Estimated miscellaneous personal expenses:	+$1,600
Estimated transportation:	+$600
Estimated total cost of attendance:	**$29,790**
Estimated grants and scholarships:	-$5,862
Estimated Net Price: (Price of attendance minus grant aid)	**$23,928**
Estimated loans:	-$9,633
Estimated work-study award if eligible:	-$0
Estimated out-of-pocket cost: (Net price minus loans and work-study)	**$14,295**

Show Multi-Year Cost



Questions?