



**2026-27**

# **COSTS AND FINANCIAL AID**

**[suny.edu/cost](https://suny.edu/cost) • 1.800.342.3811**



# Financial Aid Explained

Understanding financial aid starts with understanding where money comes from, what eligibility rules are, and whether you have to pay it back. Most New York families can access more than one type of aid from more than one source.

## TYPES OF AID



### GRANTS & SCHOLARSHIPS

Grants and scholarships are money you do not repay. Grants are typically based on financial need. Scholarships may be based on academic performance, specific characteristics, or a combination of both.



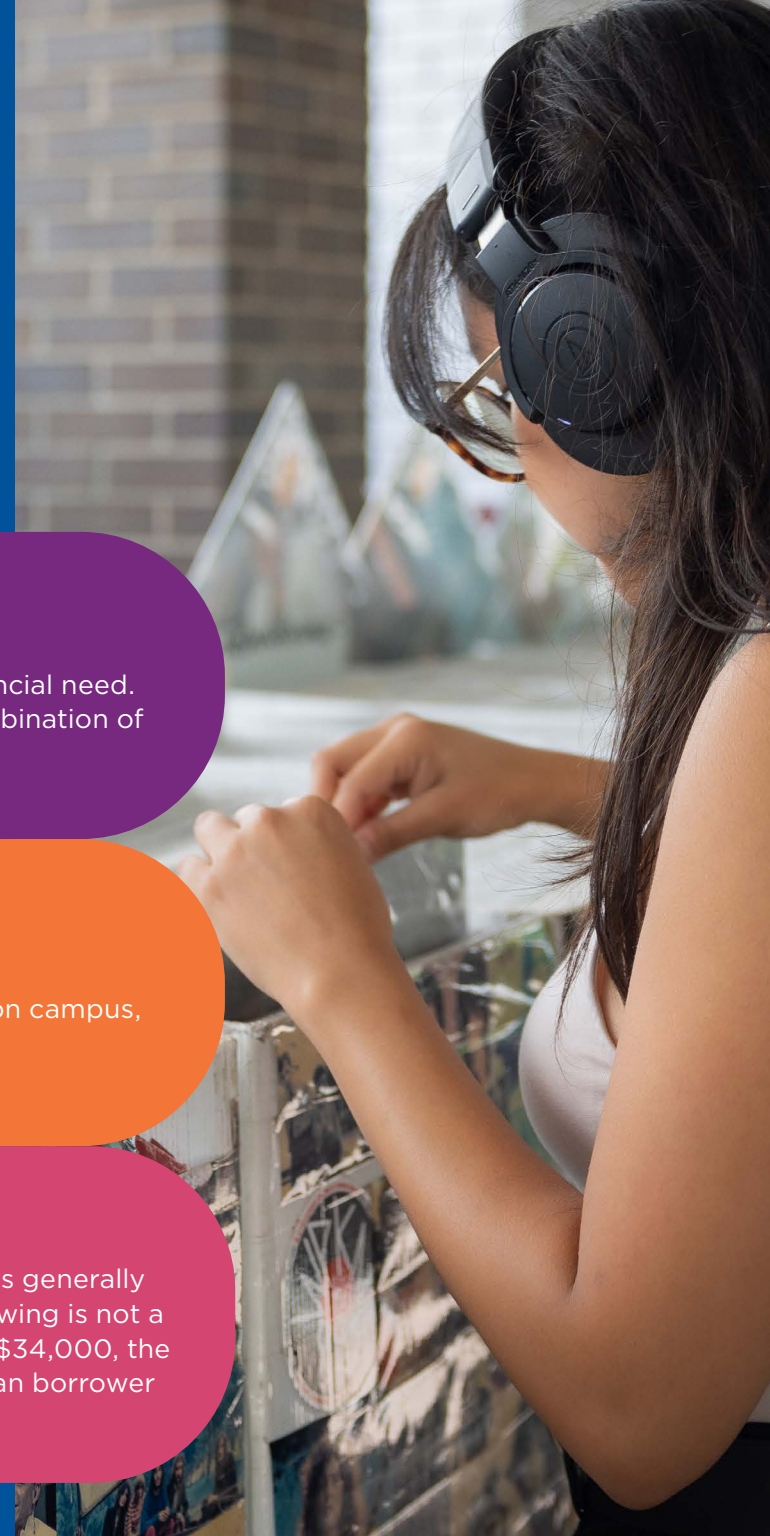
### WORK-STUDY

Work-study is a program that gives eligible students part-time job opportunities, often on campus, to help cover expenses while enrolled. Earnings go directly to the student.



### LOANS

Loans are money you borrow and must repay, usually with interest. Federal student loans generally carry lower interest rates and more flexible repayment options than private loans. Borrowing is not a requirement but is sometimes necessary. The average federal loan amount in 2025 was \$34,000, the average for a New York State student was \$23,000, and the average loan for a SUNY loan borrower was \$12,000.



# Where Does Aid Come From?



## FEDERAL

Federal aid is funded by the U.S. government and accessed through the Free Application for Federal Student Aid (FAFSA). It includes Pell Grants (for students with significant financial need), federal loans, and work-study funding. This is the foundation of most financial aid packages.

**Learn more:** [studentaid.gov](https://studentaid.gov)



## STATE

NYS aid includes the Tuition Assistance Program (TAP), the largest state grant program in the country, available to eligible New York residents attending in-state colleges. New York also administers the Excelsior Scholarship, Scholarships for Academic Excellence (SAE), and the STEM Incentive program. Applying for them requires both the FAFSA and a separate New York State application.

**Learn more:** [hesc.ny.gov](https://hesc.ny.gov)



## CAMPUS

College aid comes directly from the institution and varies significantly from school to school. It includes institutional grants, merit scholarships, and other awards the college administers from its own funds. Each institution may require a separate application for scholarships.

**Learn more:** [suny.edu/scholarships](https://suny.edu/scholarships)



## PRIVATE

Private aid comes from foundations, corporations, community organizations, professional associations, and other outside sources. These scholarships require separate applications and have their own deadlines and eligibility criteria. They are not typically connected to federal or state eligibility criteria or process. Some private college scholarships can be applied to as early as 3rd grade.

**Learn more:** [bigfuture.collegeboard.org/scholarship-search](https://bigfuture.collegeboard.org/scholarship-search)

# How to Apply for Financial Aid



## STEP 1 — COMPLETE THE FAFSA

The FAFSA is free and unlocks federal grants, work-study, and loans. Many institutions also require a submitted FAFSA to qualify for institutional grants and scholarships.

1. **CREATE A STUDENTAID.GOV ACCOUNT USING YOUR EMAIL ADDRESS, SOCIAL SECURITY NUMBER, AND DATE OF BIRTH**
2. **GO TO STUDENTAID.GOV AND COMPLETE THE FAFSA FORM (USUALLY ABOUT 30 MINUTES)**

Parents must create their own studentaid.gov account. They cannot share a studentaid.gov account with the student. Parents log in with their own user name, email address, phone number, and other credentials to complete and sign their portion.

## STEP 2 — APPLY FOR NEW YORK STATE AID (AFTER SUBMITTING THE FAFSA)

**File the NYS Student Aid Payment Application — commonly called the TAP application.** You will be prompted to complete the TAP application after your FAFSA submission, or you can apply directly at [hesc.ny.gov](https://hesc.ny.gov). This one application is the gateway to over 30 NYS grants, scholarships, and loan forgiveness programs administered by HESC.

## STEP 3 — CHECK FOR ADDITIONAL APPLICATIONS

FAFSA and the TAP application cover most aid, but some colleges and scholarships require additional steps. Don't leave money on the table — check with your colleges and explore private scholarships.

### UNDOCUMENTED & MIXED-STATUS FAMILIES — YOU CAN STILL APPLY FOR AID!

The Senator José Peralta NYS DREAM Act provides access to state-funded grants and scholarships — including TAP and Excelsior — for undocumented students, DACA recipients, and other eligible students. **This is a New York State, not federal, form and process.**

- **Apply at [hesc.ny.gov/dream](https://hesc.ny.gov/dream)**
- **You do NOT need to complete the FAFSA to apply**
- **SSN is optional for DACA and undocumented students**



Should I complete the FAFSA?

**YES!**

**NEW YORKERS LEFT AROUND \$225 MILLION IN AID ON THE TABLE BY NOT COMPLETING THE FAFSA**

Source: ncan.org



**APPROXIMATELY 75% OF ALL FULL-TIME UNDERGRADUATES RECEIVE SOME FORM OF FINANCIAL ASSISTANCE.**

Source: suny.edu/attend/learn-more/faqs/parents



**385,200 NEW YORK COLLEGE STUDENTS RECEIVED A TOTAL OF \$2.096 BILLION IN FEDERAL GRANTS FOR THE 2023-24 ACADEMIC YEAR.**

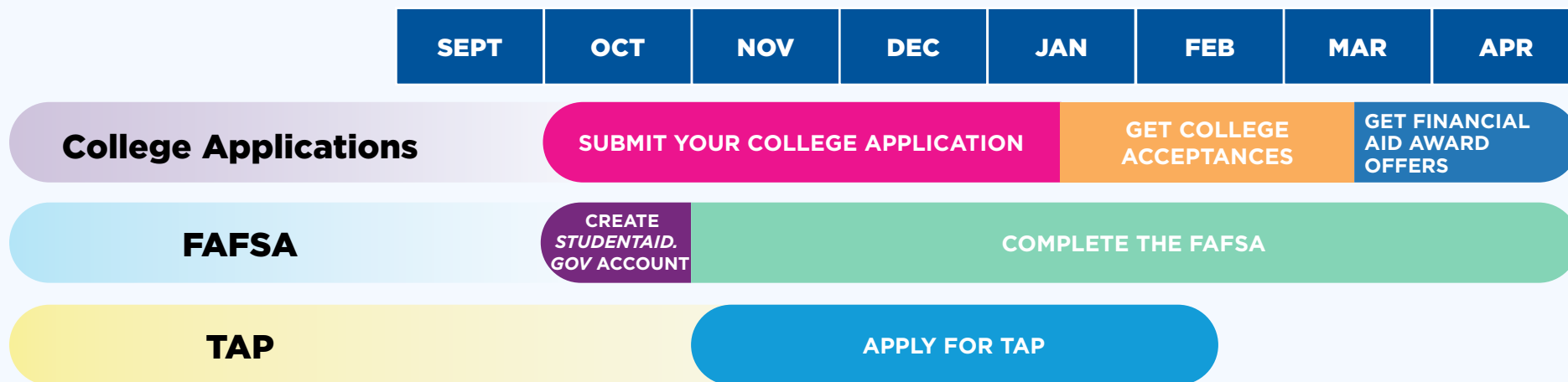
Source: educationdata.org/financial-aid-statistics#ny



## Did You Know?

The FAFSA underwent major changes in 2024 to make the process simpler and faster!  
**It takes less than 30 minutes to do!**

# Financial Aid Timeline\*



**FAFSA AND TAP  
APPLICATIONS  
OPEN  
OCTOBER 1ST**

Some aid is limited, so students should submit aid apps as early as possible. Deadlines will vary for institutional, state, and federal aid.

**THE BEST TIME TO APPLY IS 10/15–12/15**

## NEED HELP WITH FINANCIAL AID?

JOIN A VIRTUAL FAFSA WORKSHOP OR A FINANCIAL AID INFORMATION SESSION

Register at [suny.edu/studentevents](https://suny.edu/studentevents)

\*This is a suggested timeline. You can complete the FAFSA anytime after October 1

# Cost of Attendance

The information provided below represents the 2026–27 average costs of attendance for undergraduates living on campus. Actual costs vary depending on the college, its location, full-time or part-time enrollment, program of study, delivery method of program, housing accommodations, personal expenses and other individual factors. You can use these numbers as a guide to estimate costs for 2027–28.

|                              | SUNY FOUR-YEAR COLLEGE |          | SUNY COMMUNITY COLLEGE |          |
|------------------------------|------------------------|----------|------------------------|----------|
| DIRECT COSTS                 | LIVING ON CAMPUS       | COMMUTER | LIVING ON CAMPUS       | COMMUTER |
| Tuition (New York Residents) | \$7,070                | \$7,070  | \$5,690                | \$5,690  |
| Student Fees                 | \$1,830                | \$1,830  | \$1,080                | \$1,080  |
| Housing and Food             | \$17,180               | \$5,140  | \$12,820               | \$5,560  |
| Total                        | \$26,080               | \$14,040 | \$19,590               | \$12,330 |
| INDIRECT COSTS               |                        |          |                        |          |
| Books and Supplies           | \$1,350                | \$1,350  | \$1,570                | \$1,570  |
| Personal Expenses            | \$1,840                | \$1,820  | \$1,450                | \$1,610  |
| Transportation               | \$1,110                | \$1,980  | \$1,510                | \$2,130  |
| Total                        | \$4,300                | \$5,150  | \$4,530                | \$5,310  |

**Direct Costs:** Costs billed directly by the college including tuition, room and board, required fees.

**Indirect Costs:** Costs associated with college but not billed by the university, such as travel, books, and personal expenses.

**Want to learn more about how  
SUNY can save you money?**

**visit [suny.edu/cost](https://suny.edu/cost)**  
for more information on tuition, scholarships, grants, and more!

# Financial Aid Contact Information

| Campus                              | Phone        | Website                                                         |
|-------------------------------------|--------------|-----------------------------------------------------------------|
| University at Albany                | 518-442-3202 | albany.edu/cost-aid                                             |
| SUNY Adirondack                     | 518-743-2223 | sunyacc.edu/admissions-aid                                      |
| Alfred State                        | 800-425-3733 | alfredstate.edu/cost-aid/financial-aid                          |
| NYS College of Ceramics at Alfred U | 607-871-2159 | alfred.edu/admissions/financial-aid                             |
| Binghamton University               | 607-777-2428 | binghamton.edu/financial-aid                                    |
| SUNY Brockport                      | 585-395-2501 | brockport.edu/scholarships-aid                                  |
| SUNY Broome                         | 607-778-5028 | sunybroome.edu/financialaid                                     |
| Buffalo State University            | 716-878-4902 | financialaid.buffalostate.edu                                   |
| University at Buffalo               | 716-645-8232 | buffalo.edu/financialaid.html                                   |
| SUNY Canton                         | 800-388-7123 | canton.edu/fin_aid                                              |
| Cayuga Community College            | 315-294-8470 | cayuga-cc.edu/financial-aid                                     |
| Clinton Community College           | 518-562-4125 | clinton.edu/tuition-and-aid/financial-aid                       |
| SUNY Cobleskill                     | 518-255-5623 | cobleskill.edu/admissions/financial-aid                         |
| Columbia-Greene Community College   | 518-697-6360 | columbiagreene.edu/tuition-financial-aid                        |
| Corning Community College           | 607-962-9875 | corning-cc.edu/admissions-future-students/financial-aid         |
| SUNY Cortland                       | 607-753-4717 | cortland.edu/cost-aid/financial-aid                             |
| SUNY Delhi                          | 607-746-4570 | delhi.edu/admission/financial-aid                               |
| SUNY Downstate HSC                  | 718-270-2488 | downstate.edu/education-training/student-services/financial-aid |
| Dutchess Community College          | 845-431-8060 | sunydutchess.edu/admissions/financial-aid                       |
| Empire State University             | 518-587-2100 | sunyempire.edu/financial-aid                                    |
| SUNY ESF                            | 315-470-6670 | esf.edu/tuition-aid/financialaid                                |
| Erie Community College              | 716-851-1477 | ecc.edu/admissions-and-aid/financial-aid.html                   |
| Farmingdale State College           | 934-420-2578 | farminngdale.edu/student-financial-services                     |
| Fashion Institute of Technology     | 212-217-3560 | fitnyc.edu/admissions/costs/financial-aid                       |
| Finger Lakes Community College      | 585-785-1000 | flcc.edu/aid/types-of-aid/grants-and-scholarships               |
| SUNY Fredonia                       | 716-673-3253 | fredonia.edu/admissions-aid/financial-aid                       |
| Fulton-Montgomery Community College | 518-736-3622 | fmcc.edu/admissions-aid/financial-aid-scholarships              |
| Genesee Community College           | 585-345-6900 | genesee.edu/pay-for-college/financial-aid                       |
| SUNY Geneseo                        | 585-245-5731 | geneseo.edu/financial_aid                                       |
| Herkimer County Community College   | 315-574-4035 | herkimer.edu/admissions/financial-aid                           |
| Hudson Valley Community College     | 518-629-7150 | hvcc.edu/admissions/financial-aid                               |
| Jamestown Community College         | 716-338-1009 | sunyjcc.edu/support/financial-aid-billing                       |
| Jefferson Community College         | 315-786-2437 | sunyjefferson.edu/costs-aid                                     |
| Maritime College                    | 718-409-7400 | sunymaritime.edu/admissions-aid/cost-aid                        |

| Campus                                                                                                                                  | Phone        | Website                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------------------------------------------|
| Mohawk Valley Community College                                                                                                         | 315-792-5415 | mvcc.edu/financial-aid                          |
| Monroe Community College                                                                                                                | 585-292-2050 | monroecc.edu/tuition-aid                        |
| SUNY Morrisville                                                                                                                        | 315-684-6289 | morrisville.edu/costs-aid/financial-aid         |
| Nassau Community College                                                                                                                | 516-572-7396 | ncc.edu/financialaid                            |
| SUNY New Paltz                                                                                                                          | 845-257-3250 | newpaltz.edu/financialaid                       |
| SUNY Niagara                                                                                                                            | 716-614-6266 | sunyniagara.edu/fin-aid                         |
| North Country Community College                                                                                                         | 518-891-2915 | nccc.edu/financial-aid                          |
| SUNY Old Westbury                                                                                                                       | 516-876-3000 | oldwestbury.edu/financial-aid                   |
| SUNY Oneonta                                                                                                                            | 607-436-2532 | suny.oneonta.edu/cost-aid                       |
| Onondaga Community College                                                                                                              | 315-498-2000 | sunyocc.edu/tuition-aid                         |
| SUNY Orange                                                                                                                             | 845-580-4884 | sunyorange.edu/financialaid                     |
| SUNY Oswego                                                                                                                             | 315-312-2248 | oswego.edu/financial-aid                        |
| SUNY Plattsburgh                                                                                                                        | 518-564-2072 | plattsburgh.edu/financialaid                    |
| SUNY Potsdam                                                                                                                            | 315-267-2943 | potsdam.edu/financialaid                        |
| Purchase College                                                                                                                        | 914-251-6080 | purchase.edu/offices/student-financial-services |
| Rockland Community College                                                                                                              | 845-574-4282 | sunyrockland.edu/financial-aid                  |
| SUNY Schenectady                                                                                                                        | 518-381-1468 | sunysccc.edu/financialaid                       |
| Stony Brook University                                                                                                                  | 631-632-6840 | stonybrook.edu/finaid                           |
| Suffolk Community College (Ammerman)                                                                                                    | 631-451-4072 | sunysuffolk.edu/financialaid                    |
| Suffolk Community College (Eastern)                                                                                                     | 631-548-2525 | sunysuffolk.edu/financialaid                    |
| Suffolk Community College (Grant)                                                                                                       | 631-851-6712 | sunysuffolk.edu/financialaid                    |
| SUNY Sullivan                                                                                                                           | 845-434-5750 | sunysullivan.edu/fafsa                          |
| SUNY Polytechnic Institute                                                                                                              | 315-792-7210 | sunypoly.edu/financial_aid                      |
| Tompkins Cortland Community College                                                                                                     | 607-844-6580 | tompkinscortland.edu/aid                        |
| SUNY Ulster                                                                                                                             | 845-687-5058 | sunyulster.edu/financialaid                     |
| Upstate Medical University                                                                                                              | 315-464-9079 | upstate.edu/financialaid                        |
| SUNY Westchester                                                                                                                        | 914-606-6773 | sunywcc.edu/finaid                              |
| NYS Colleges of Agriculture & Life Sciences, Human Ecology, Industrial & Labor Relations, and Veterinary Medicine at Cornell University | 607-255-5145 | finaid.cornell.edu                              |

## Federal Student Aid

 studentaid.gov  
 1.800.4.FED.AID

## NYS Higher Education Services Corporation

 hesc.ny.gov  
 1.888.697.4372

## SUNY Recruitment Response Center

 suny.edu/cost  
 askSUNY@suny.edu  
 1.800.342.3811