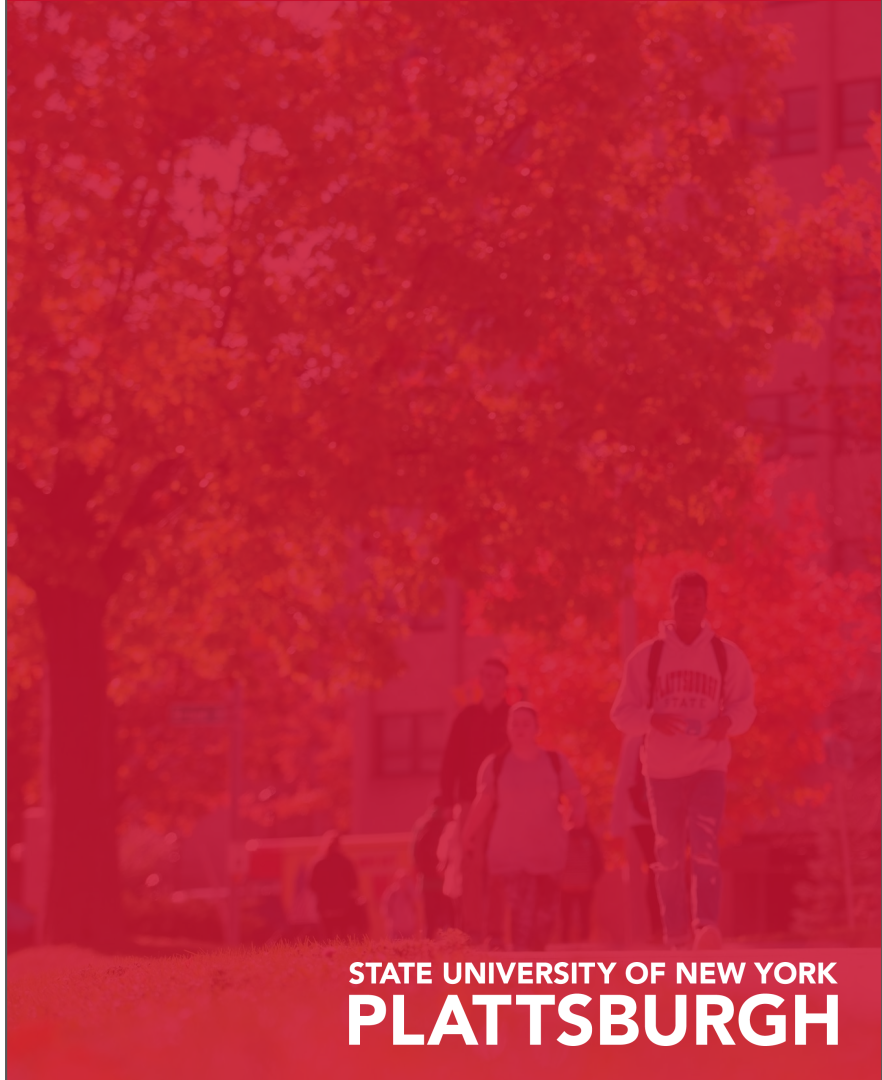
Applying for Financial Aid 2026 - 2027

Kerry Lubold, Associate Director,
Student Financial Services at SUNY Plattsburgh



- How to apply for federal financial aid (FAFSA)
- How to apply for NYS financial aid (TAP)
- The college going timeline
- Receiving and reviewing your financial aid package
- Communicating with financial aid

Federal Student Aid: studentaid.gov

- FAFSA application
- Explore federal grants and student and parent loans

NYS Aid: hesc.ny.gov

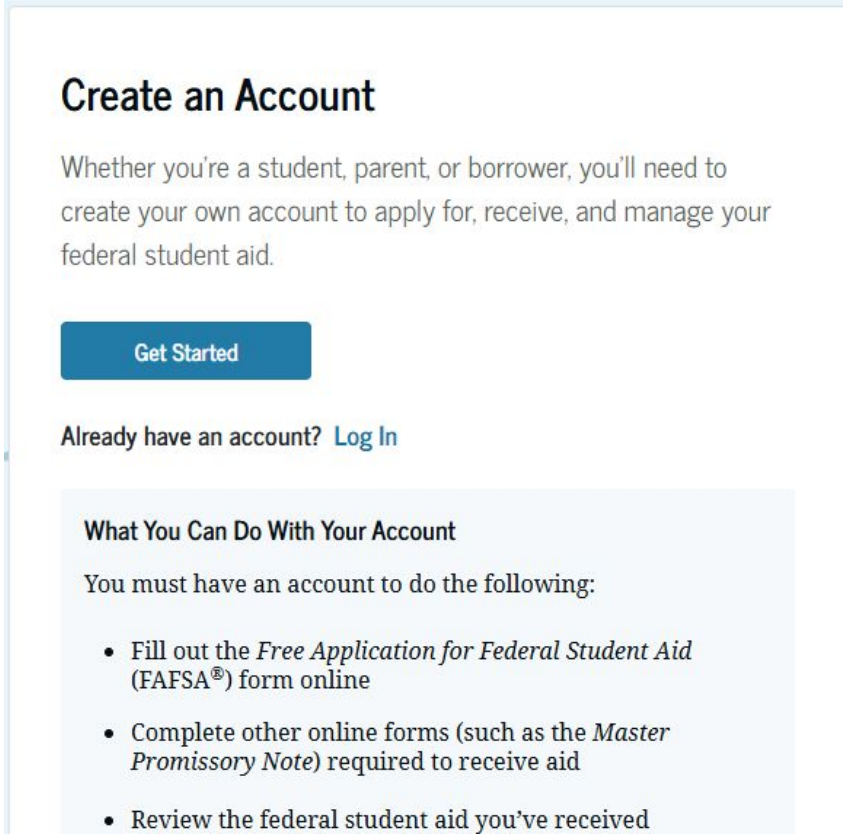
- NYS payment application (https://www.tap.hesc.ny.gov/totw/)
- Explore NYS aid options including:

  TAP, excelsior, youth in care, veteran and military family, parttime, native american, major specific, DREAM Act support

CSS Profile: https://cssprofile.collegeboard.org/

Excelsior:
https://hesc.ny.gov/find-aid/nys-grants-scholarships/excelsior-scholarship-program

https://studentaid.gov/fsa-id/create-account/launch

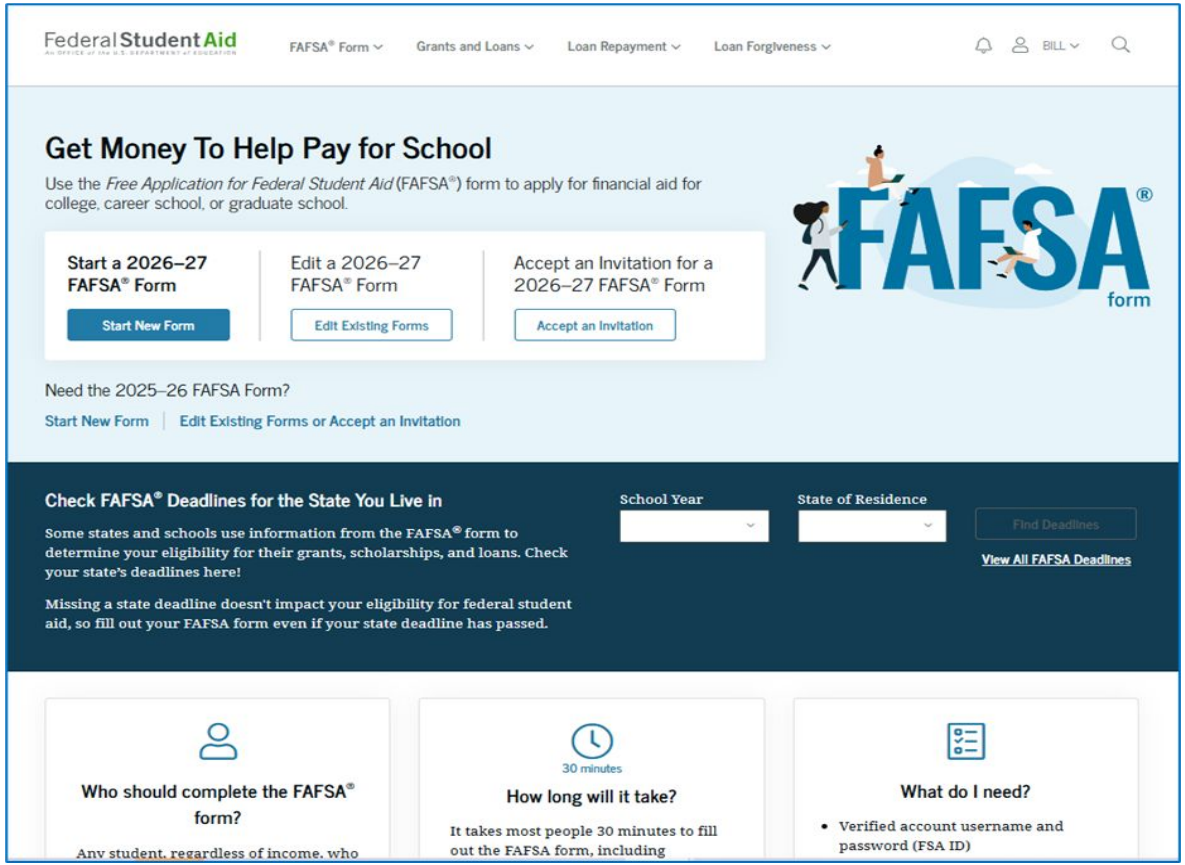


Who Needs an FSA Account?

1. The Student (applicant for financial aid)

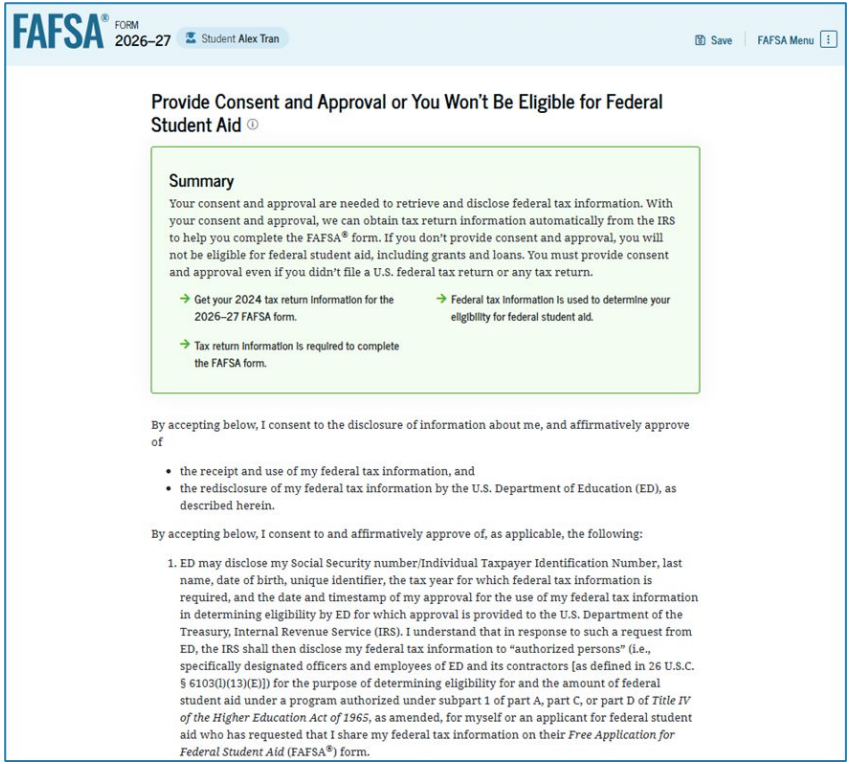
2. Anyone who must contribute to the student's application (usually one parent, sometimes two parents)

Studentaid.gov

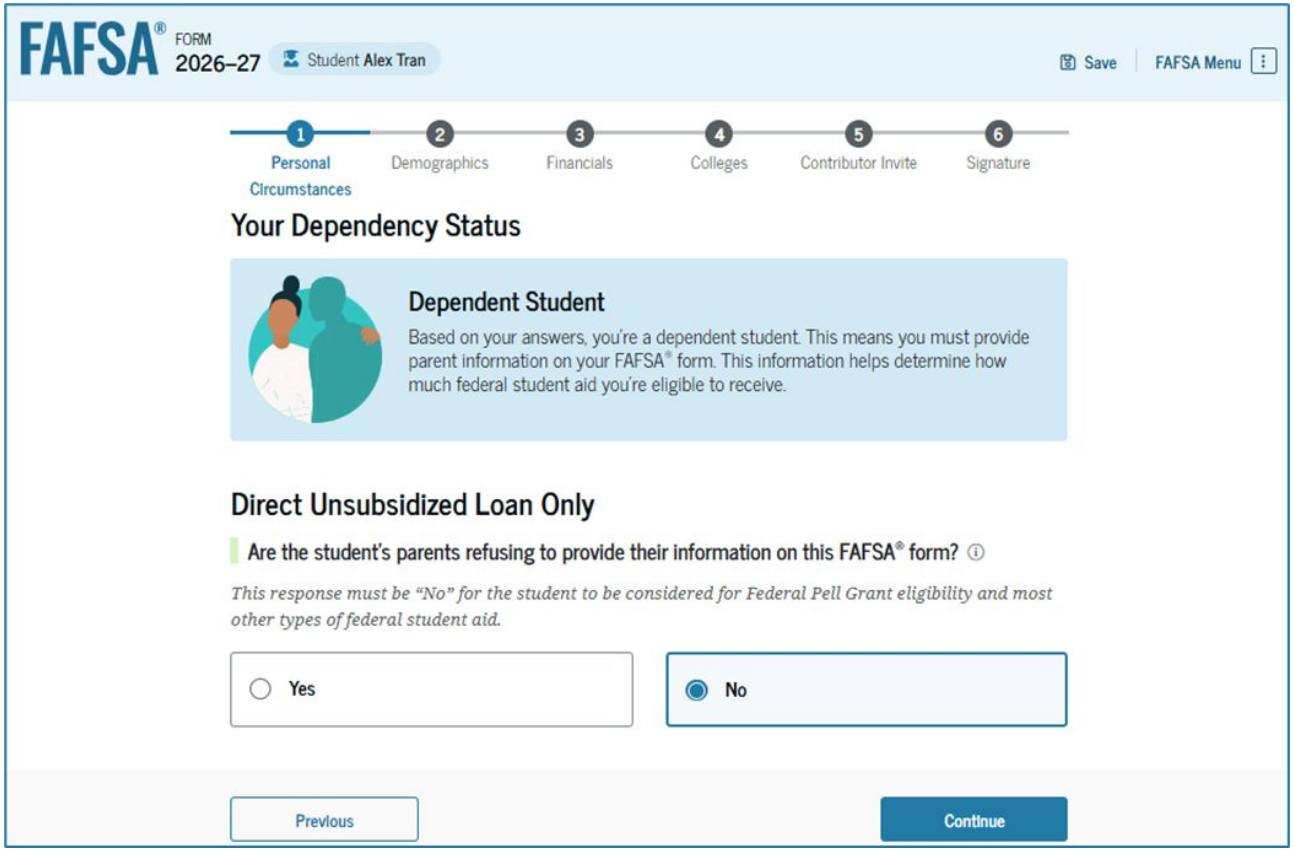


FAFSA Sections - Students

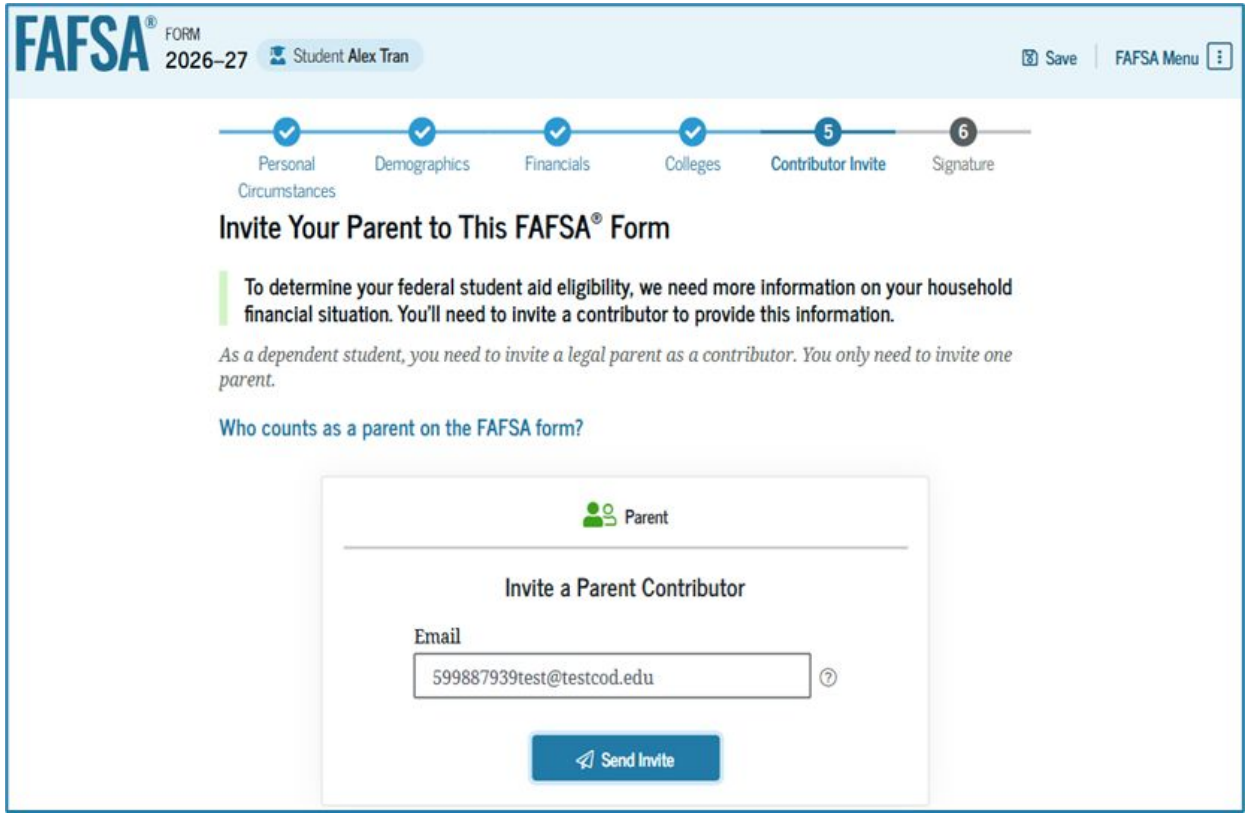
- Student onboarding
- Student identity information
- Student consent
- Student IRS import
- Student personal circumstances
- Student unusual circumstances
- Parent inquiry and invitation data
- Student demographic information
- Student financial information
- Student college choices
- Student review, signature and submission



Student Dependency Status



Dependent Student Invites Parents to FAFSA® Form

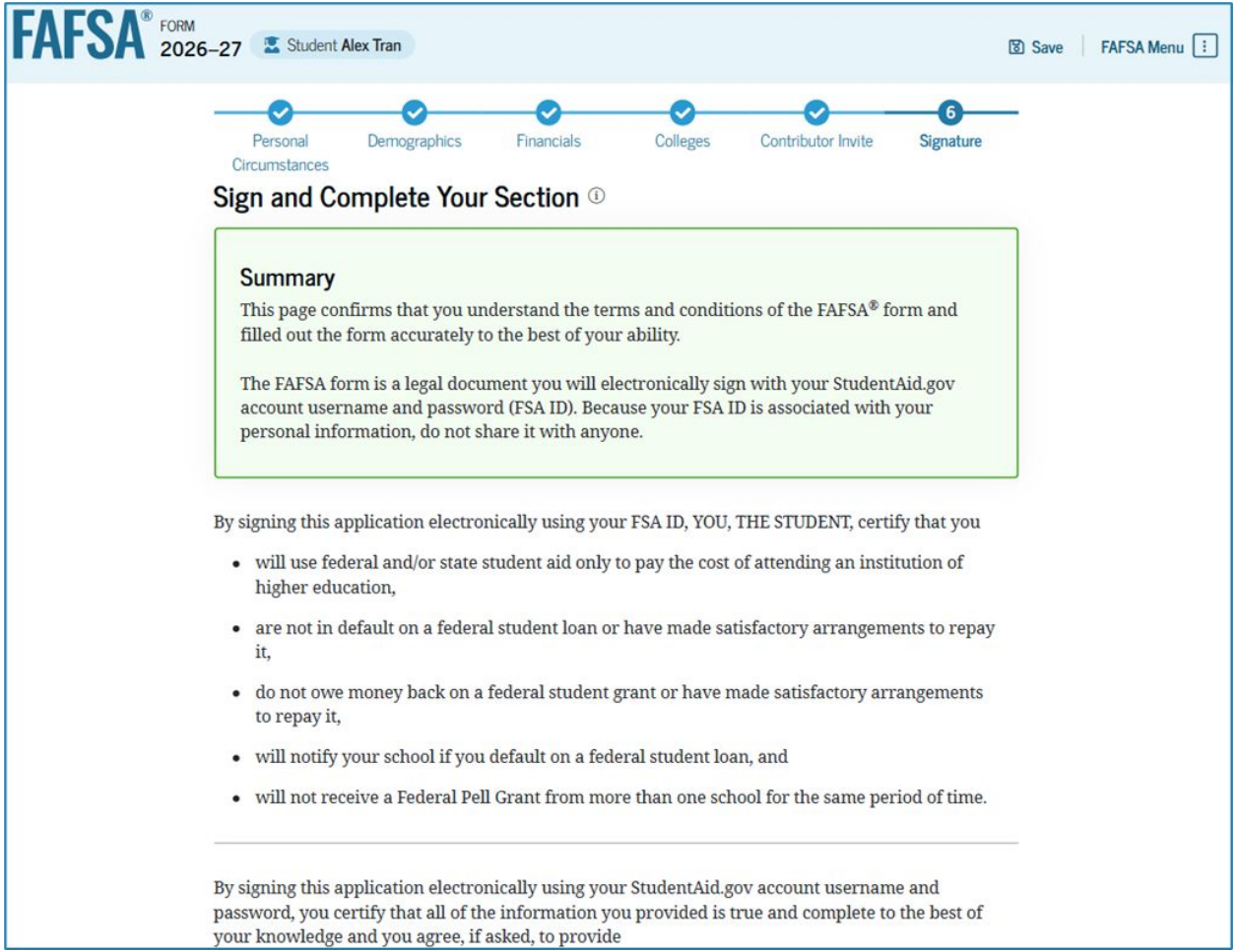


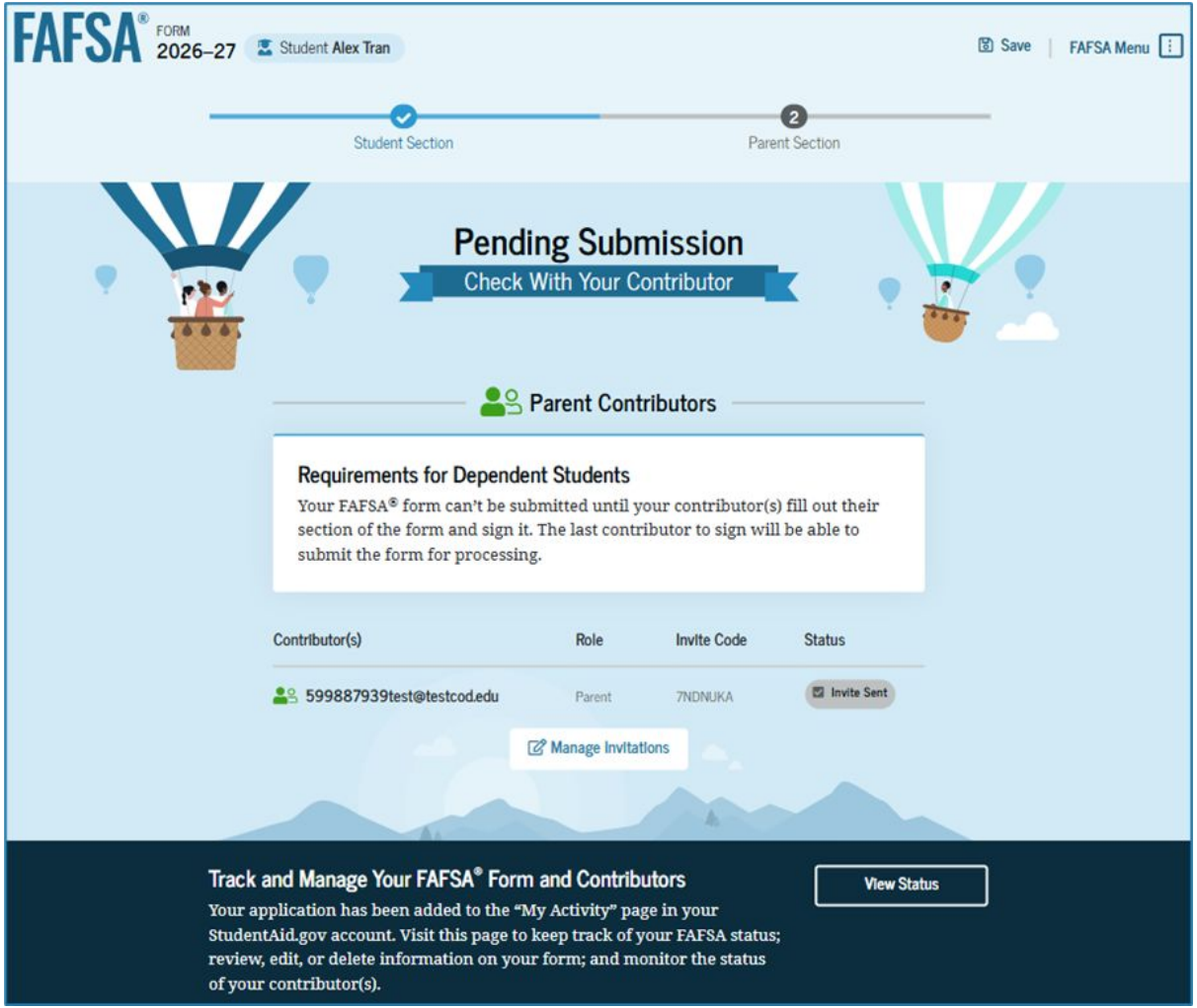
Who is considered a legal parent on the FAFSA form?

Legal parents are biological or adoptive (regardless of gender), or as determined by the state (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

Which parent should include information?

- If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in the Parent section, and the Parent Spouse or Partner section should be skipped.
- If the parents are divorced or separated, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them. If both parents provided an exactly equal amount of financial support during the past 12 months, or if they don't support the student financially, answer the questions about the parent with the greater income and assets. If this parent is remarried as of today, answer the questions about that parent and the stepparent.
- If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.


FAFSA® FORM 2026–27
Student Alex Tran
Save
FAFSA Menu
Personal Circumstances
Demographics
Financials
Colleges
Contributor Invite
6
Signature
Sign and Complete Your Section
Summary
This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.
The FAFSA form is a legal document you will electronically sign with your StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.
By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you
will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
are not in default on a federal student loan or have made satisfactory arrangements to repay it,
do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
will notify your school if you default on a federal student loan, and
will not receive a Federal Pell Grant from more than one school for the same period of time.
By signing this application electronically using your StudentAid.gov account username and password, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide


FAFSA® FORM 2026–27
Student Alex Tran
Save
FAFSA Menu
Student Section
2
Parent Section
Pending Submission
Check With Your Contributor
Parent Contributors
Requirements for Dependent Students
Your FAFSA® form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.
Contributor(s)
Role
Invite Code
Status
599887939test@testcod.edu
Parent
7NDNUKA
Invite Sent
Manage Invitations
Track and Manage Your FAFSA® Form and Contributors
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).
View Status

Federal Student Aid

Complete Your Section of Alex's FAFSA® Form

Hello,

Alex T. started their 2026–27 *Free Application for Federal Student Aid* (FAFSA®) form and needs your input as a contributor. Alex won't be eligible for federal student aid without your help.

Accept Invitation

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:

7X6XHXF

If this invitation was sent to you by mistake, decline the invitation.

Why You Were Invited

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

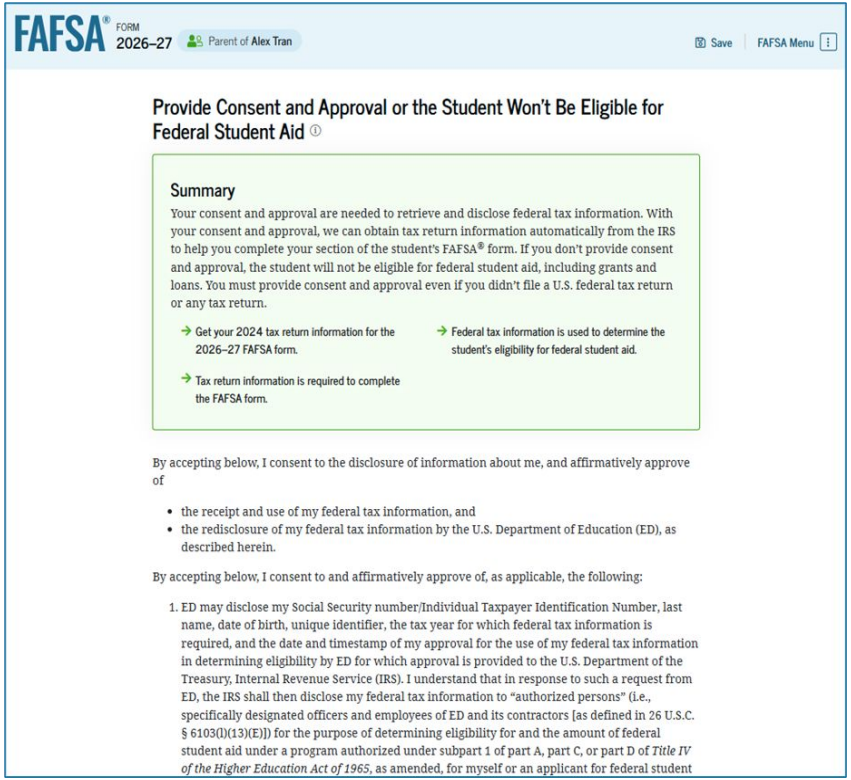
The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

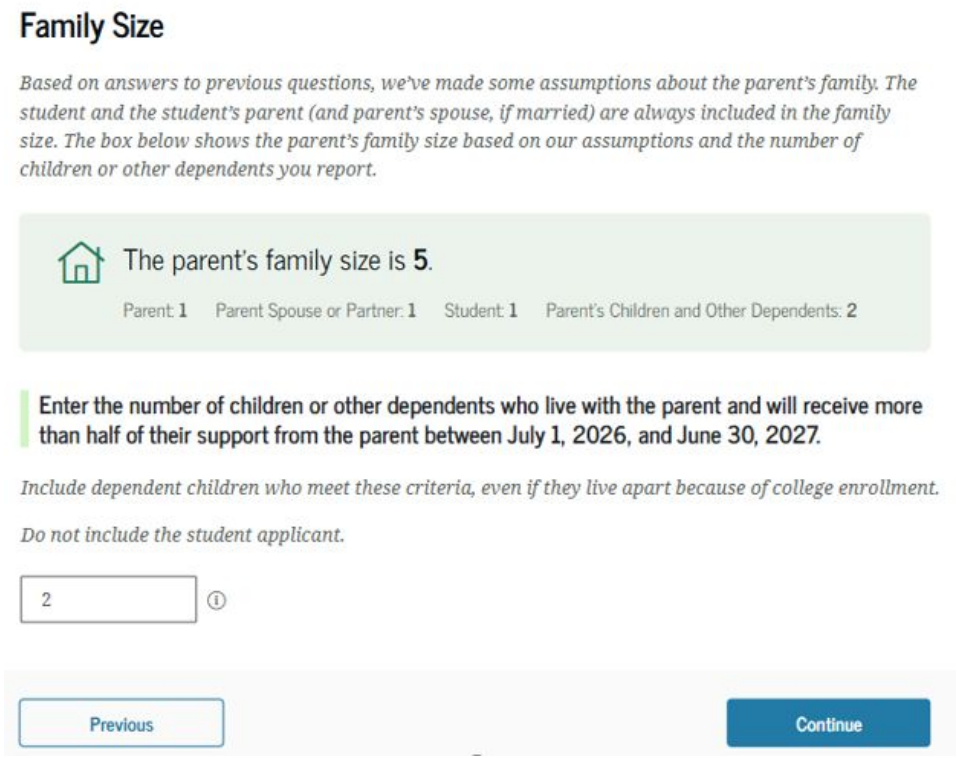
We recommend finishing early in case states or schools have earlier **deadlines**.

Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

FAFSA Sections – Parent Contributor(s)

- Parent onboarding
- Parent identity
- Parent consent
- Parent demographics
- Parent financial information
- Parent family size and # in college
- Parent signature and submission





- Student
- Student's parent who provides the majority of the financial support and that parent's spouse or partner
- The parent's dependent children (even if they live apart because of college enrollment) only if the parent will provide more than half of their support between July 1, 2026, and June 30, 2027.
- Other people living with the parent now, only if the parent will provide more than half of their support between July 1, 2026, and June 30, 2027.

FAFSA® FORM 2026–27 Parent of Alex Tran

Exit | FAFSA Menu

Congratulations,
the FAFSA® Form Is Complete!

Alex Tran

Completion Date
07/17/2025

What Happens Next

Email Sent
Confirm that the student received an email version of this page.

The Student Can Track the Status of Their Form
In one to three days, the student's FAFSA form will be processed and made available to their schools.

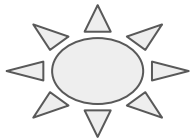
The Student Will Receive School Communications
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA® Form
You can check the status of the student's application in the "My Activity" section of your account Dashboard. We will let you know if we need anything more from you.

View Status

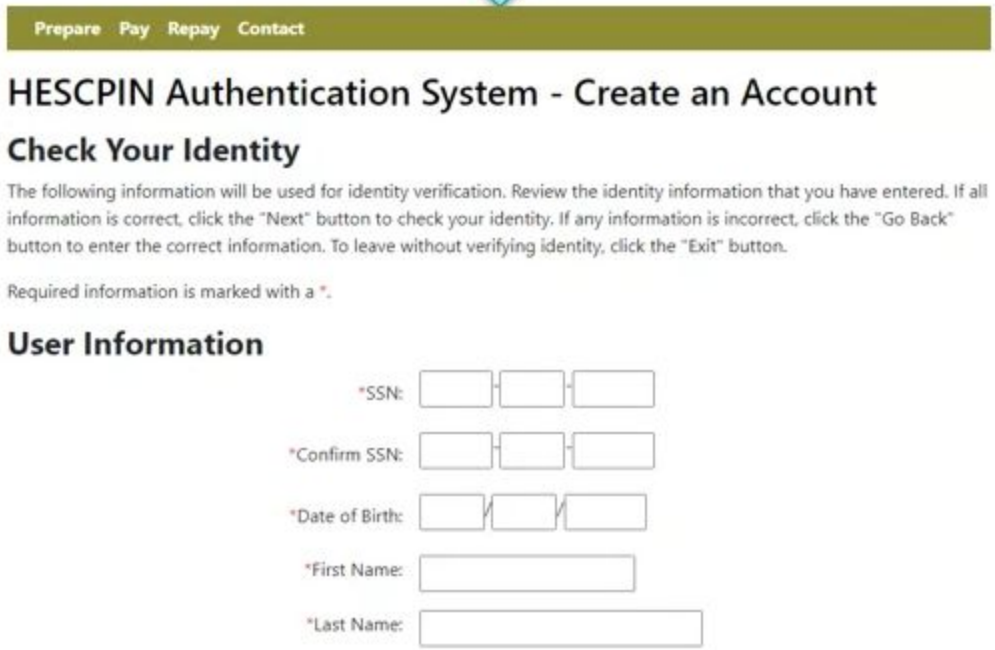
Complete your NYS Application

- "Traditional" pathway for FAFSA filers using the NYS Student Aid Payment Application (https://www.tap.hesc.ny.gov/totw/)
- NYS DREAM Act pathway, via the NYS DREAM Act TAP application (hesc.ny.gov/dream)



The NYS Excelsior Application is unavailable until near the start of the academic cycle. June is usually when it opens for the start of a new school year.

Create your HESCPIN

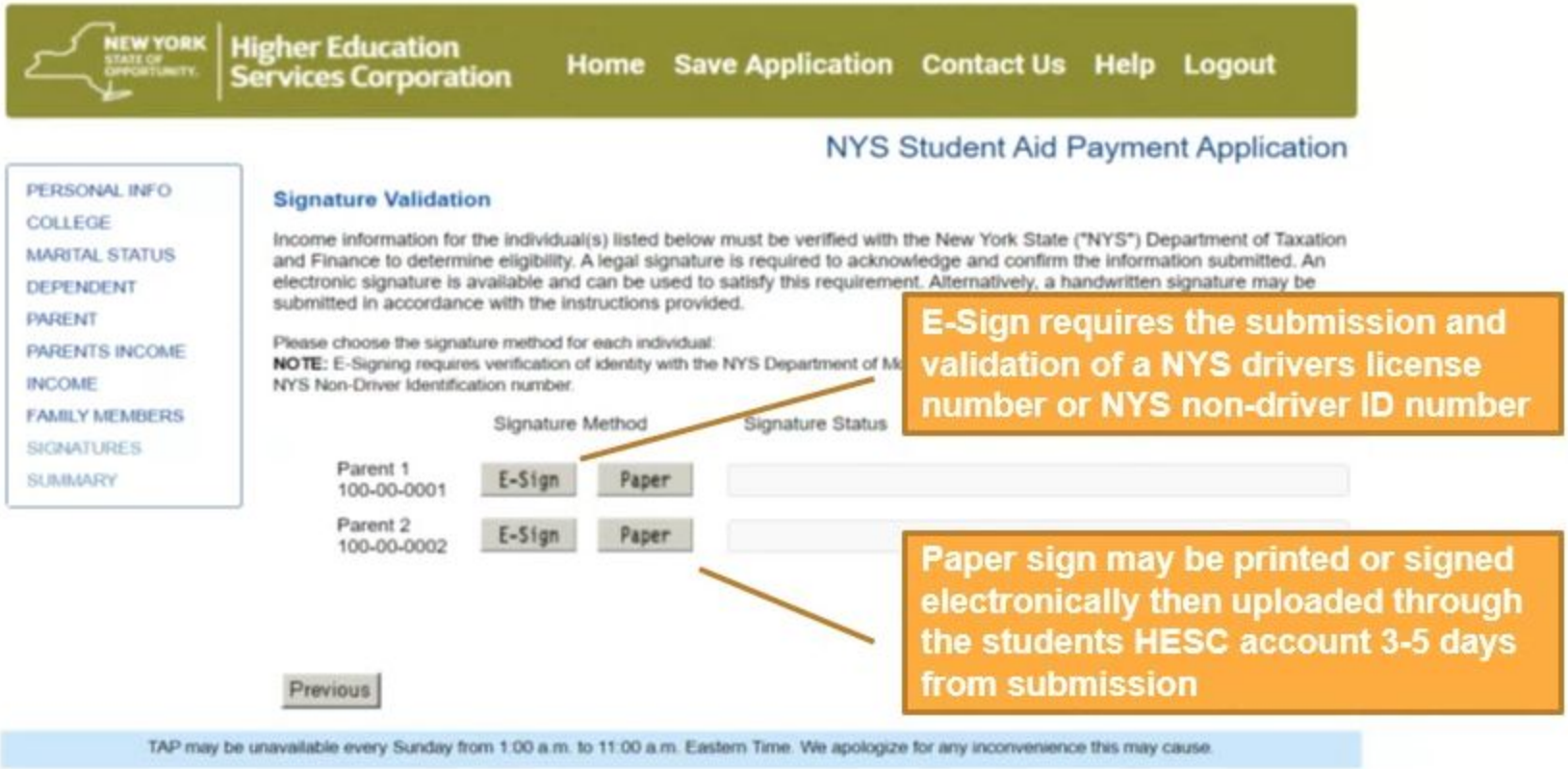


- Student information
  - demographics
  - state residency
  - citizenship
  - college selection (only one college)
  - dependency questions
  - financial independence questions

- Parent information and financials
  - identity
  - marital status
  - income and tax filing status

- Student financials
- Others in college
- Signatures and submission

TAP (Payment) Application *signatures*



Am I done? NO !

Apply for private/external scholarships

Seek resources related to your interests, background or needs.
Scholarships, grants, and tuition waivers may be:

- sponsored by your employer, religious affiliation, membership affiliation
- available based on your tribal membership (Native American Indian Aid)
- provided to individuals with disabilities (Access-VR, Commission of the Blind)
- accessed due to a parent status (Chapter 35 VA benefits, NYS Memorial Schlps)
- related to your intended major or career field (TEACH grant, STEM awards)

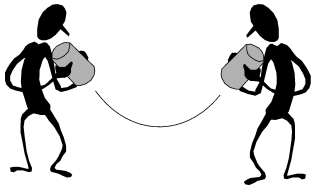
College Board's Big Future
Scholarships.com

Fastweb Scholarship Search
Career One-Stop Scholarship Search

Receiving And Reviewing My Award Package

Receive your award package

Review your awards and all supporting guidance



Respond to requests for additional information and documentation

MOST often notifications are sent to the student, likely via email or web portal

Review your financial aid package

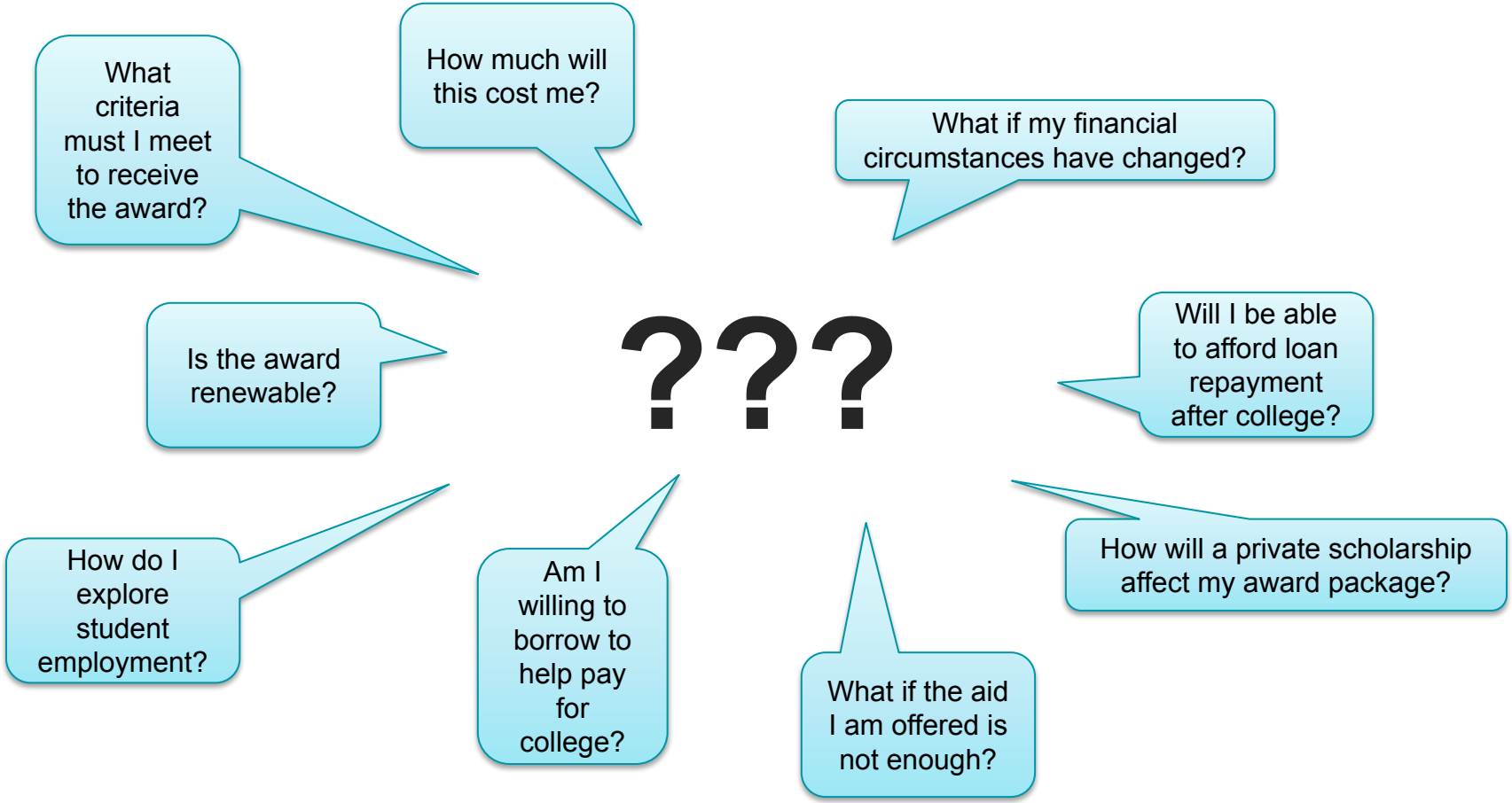
Below is a summary of your estimated financial assistance and costs. Your aid package is based on the assumption of full-time (12 or more credits per semester) attendance in eligible coursework. Contact us if you will not be enrolled full-time. The financial aid guide that follows your award summary provides additional information about your award package and the process of paying for college. Contact Student Financial Services for help with any questions related to applying for financial aid, understanding your awards, and bill paying options. We wish you a successful academic year!

WHAT IS MY FINANCIAL AID?

Grants, Scholarships and Other	Status	Fall	Spring	Total
Cardinal Scholarship	Accepted	$1,750.00	$1,750.00	$3,500.00
Federal Pell Grant	Estimated	$1,573.00	$1,572.00	$3,145.00
NYS Excelsior Scholarship	Estimated	$1,648.50	$1,648.50	$3,297.00
NYS TAP Grant	Estimated	$250.00	$250.00	$500.00
SUNY Tuition Credit	Estimated	$64.00	$64.00	$128.00
Total		$5,285.50	$5,284.50	$10,570.00
Loans				
Federal Subsidized Loan	Offered	$1,750.00	$1,750.00	$3,500.00
Federal Unsubsidized Loan	Offered	$1,000.00	$1,000.00	$2,000.00
Total		$2,750.00	$2,750.00	$5,500.00
Student Jobs				
Federal Work-Study Program	Offered	$2,200.00	$2,200.00	$4,400.00

Part-time student jobs are posted on Handshake.
Visit the Career Development Center for more information.

Total Aid Package		**$10,235.50**	**$10,234.50**	**$20,470.00**


What criteria must I meet to receive the award?
How much will this cost me?
What if my financial circumstances have changed?
Is the award renewable?
???
Will I be able to afford loan repayment after college?
How do I explore student employment?
Am I willing to borrow to help pay for college?
What if the aid I am offered is not enough?
How will a private scholarship affect my award package?

TIMELINE TO COLLEGE

Oct-Dec 25
complete 26-27 FAFSA and NYS application

Jan-Mar 2026
colleges gain access to application data

Dec-Apr 2026
colleges send financial aid packages

May 1, 2026
admission deposit deadline

Jun 2026
graduation

Jul 2026
receive bill for 1st semester

Aug 2026
semester bill is due

Aug 2026
start college

STATE UNIVERSITY OF NEW YORK
PLATTSBURGH

Contact your financial aid department

How will I pay for college?

- Payment Plans (using personal resources)
- Federal Student Loans (subsidized and unsubsidized)
- Federal PLUS Loans (a parent is the borrower)
- Private Student Loans (through a lender)

College Costs
- Financial Aid
= What You Pay

What if I have special or changed circumstances?

- I don't live with a parent
- Changes in family income (e.g. job loss, retirement, income reduction)
- Changes in parent marital status (e.g. separation, divorce, death)
- Dissolution of family unit (e.g. abuse, neglect or abandonment)

Ask for help with:

Application questions

Reviewing your award package

Loan and paying options

Special circumstances (financial changes or hardships)