

Applying for Financial Aid 2026 - 2027

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



STATE UNIVERSITY OF NEW YORK
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>

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

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

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾

Grants and Loans ▾

Loan Repayment ▾

Loan Forgiveness ▾



Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start a 2026–27
FAFSA® Form

Start New Form

Edit a 2026–27
FAFSA® Form

Edit Existing Forms

Accept an Invitation for a
2026–27 FAFSA® Form

Accept an Invitation



Need the 2025–26 FAFSA Form?

[Start New Form](#) | [Edit Existing Forms or Accept an Invitation](#)

Check FAFSA® Deadlines for the State You Live In

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadline here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year



State of Residence



Find Deadlines

[View All FAFSA Deadlines](#)



Who should complete the FAFSA®
form?

Any student, regardless of income, who



30 minutes

How long will it take?

It takes most people 30 minutes to fill out the FAFSA form, including



What do I need?

- Verified account username and password (FSA ID)

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

FAFSA[®] FORM 2026-27 Student Alex Tran

Save | FAFSA Menu 1

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ⓘ

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2024 tax return information for the 2026-27 FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(i)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA[®]) form.

Student Dependency Status

FAFSA[®] FORM 2026–27 Student Alex Tran Save FAFSA Menu

1

2

3

4

5

6

Personal Circumstances

Demographics


Financials

Colleges

Contributor Invite

Signature

Your Dependency Status



Dependent Student

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA[®] form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA[®] form? ⓘ

This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

☐ Yes

☒ No

Previous

Continue

Dependent Student Invites Parents to FAFSA® Form

FAFSA® FORM 2026–27

Student Alex Tran

Save

FAFSA Menu

Personal

Demographics

Financials

Colleges

Contributor Invite

Signature

Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

Who counts as a parent on the FAFSA form?

Parent

Invite a Parent Contributor

Email

599887939test@testcod.edu

Send Invite

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.



Sign and Complete Your Section ^①

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

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](#)

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](#).

i 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

The screenshot shows the FAFSA 2026-27 form for a Parent Contributor(s). The header includes the FAFSA logo, the text 'FORM 2026-27', and a user profile for 'Parent of Alex Tran'. There are links for 'Save' and 'FAFSA Menu'. The main heading is 'Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid'. A green box contains a 'Summary' section explaining that consent and approval are needed to retrieve and disclose federal tax information. It lists three key points: getting 2024 tax return information for the 2026-27 FAFSA form, using federal tax information for eligibility determination, and the requirement to provide tax return information to complete the FAFSA form. Below the summary, there is a consent statement: 'By accepting below, I consent to the disclosure of information about me, and affirmatively approve of'. This is followed by a bulleted list of what the consent covers: the receipt and use of federal tax information, and the redisclosure of federal tax information by the U.S. Department of Education (ED), as described herein. Another statement follows: 'By accepting below, I consent to and affirmatively approve of, as applicable, the following:'. The final point is a detailed statement about the ED's use of the parent's Social Security number and other information to determine eligibility for federal student aid, citing the Higher Education Act of 1965.

FAFSA[®] FORM 2026-27 Parent of Alex Tran Save FAFSA Menu

Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid ^①

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA[®] form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2024 tax return information for the 2026-27 FAFSA form.
- Federal tax information is used to determine the student's eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student

Family Size

Based on answers to previous questions, we've made some assumptions about the parent's family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows the parent's family size based on our assumptions and the number of children or other dependents you report.



The parent's family size is **5**.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 2

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2026, and June 30, 2027.

Include dependent children who meet these criteria, even if they live apart because of college enrollment.

Do not include the student applicant.



Previous

Continue

- 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.



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.

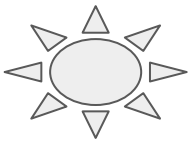
Track and Manage the Student's FAFSA[®] Form

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



[Prepare](#) [Pay](#) [Repay](#) [Contact](#)

HESCPIN Authentication System - Create an Account

Check Your Identity

The following information will be used for identity verification. Review the identity information that you have entered. If all information is correct, click the "Next" button to check your identity. If any information is incorrect, click the "Go Back" button to enter the correct information. To leave without verifying identity, click the "Exit" button.

Required information is marked with a *.

User Information

*SSN:

--

*Confirm SSN:

--

*Date of Birth:

//

*First Name:

*Last Name:

- 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*



Higher Education
Services Corporation

[Home](#) [Save Application](#) [Contact Us](#) [Help](#) [Logout](#)

NYS Student Aid Payment Application

[PERSONAL INFO](#)

[COLLEGE](#)

[MARITAL STATUS](#)

[DEPENDENT](#)

[PARENT](#)

[PARENTS INCOME](#)

[INCOME](#)

[FAMILY MEMBERS](#)

[SIGNATURES](#)

[SUMMARY](#)

Signature Validation

Income information for the individual(s) listed below must be verified with the New York State ("NYS") Department of Taxation and Finance to determine eligibility. A legal signature is required to acknowledge and confirm the information submitted. An electronic signature is available and can be used to satisfy this requirement. Alternatively, a handwritten signature may be submitted in accordance with the instructions provided.

Please choose the signature method for each individual.

NOTE: E-Signing requires verification of identity with the NYS Department of Motor Vehicles (DMV) using a NYS Non-Driver Identification number.

	Signature Method	Signature Status
Parent 1 100-00-0001	<input type="button" value="E-Sign"/> <input type="button" value="Paper"/>	<input type="text"/>
Parent 2 100-00-0002	<input type="button" value="E-Sign"/> <input type="button" value="Paper"/>	<input type="text"/>

E-Sign requires the submission and validation of a NYS drivers license number or NYS non-driver ID number

Paper sign may be printed or signed electronically then uploaded through the students HESC account 3-5 days from submission

[Previous](#)

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

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 Schlpis)
- 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](#)

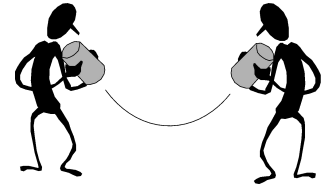
Receiving And Reviewing My Award Package

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
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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
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???

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?

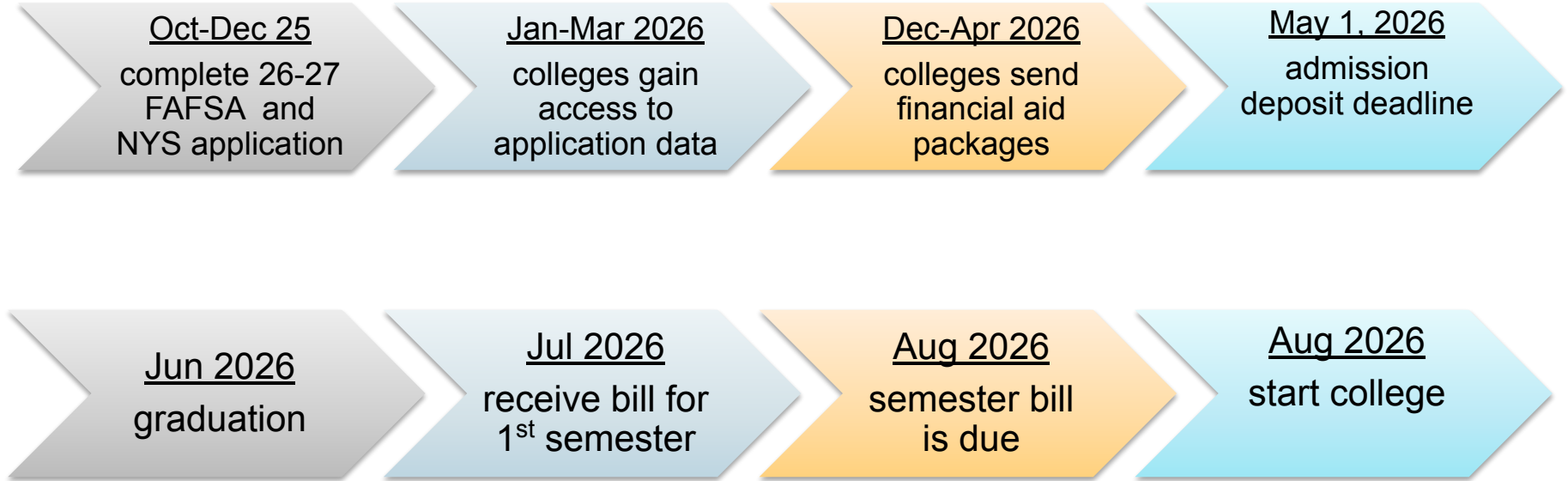
How do I explore student employment?

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



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)

$$\begin{array}{r} \text{College Costs} \\ - \text{Financial Aid} \\ \hline = \text{What You Pay} \end{array}$$

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)**

SUNY Plattsburgh
Student Financial Services
(518) 564-2072

www.plattsburgh.edu

STATE UNIVERSITY OF NEW YORK
PLATTSBURGH