What are the different types of federal and New York State grants and loans that are available?

Federal Grants and Loans

❖ **PELL Grants** ranging from $602 to $5,730 per academic year are granted to students demonstrating financial need. The amount of the grant is based on enrollment, income, assets, family size and the number of family members in college.

❖ **Supplemental Educational Opportunity Grant (SEOG)** can be awarded to students who demonstrate exceptional financial need. The average amount is $200 per semester.

❖ **The Federal Work-Study Program** provides jobs during the regular academic year and for the summer prior to entering Suffolk County Community College. Federal Work-Study positions can provide valuable experience relative to your chosen career. For example, many Work-Study students interested in careers in education are currently serving as tutors in local elementary schools.

❖ **The William D. Ford Federal Direct Loan Program** makes funds available directly from the U.S. Department of Education. The loans can be either subsidized or unsubsidized. Students applying for a loan must be enrolled at least half time (six or more credits).

New York State Grants*

❖ **Tuition Assistance Program (TAP)** awards are granted by the State of New York to residents who are in full-time attendance at colleges or universities in New York. Awards range from $500 to $4,390 per year, based on a schedule of family net income.

❖ **Aid For Part-Time Study (APTS)** is granted by the State of New York to residents in part-time attendance at colleges or universities in New York. Awards are based on New York State net taxable income for the student and his or her family. Part-time awards range from the cost of tuition for a minimum of three credits per semester to partial tuition for a maximum of 11 credits per semester.

❖ **State Aid to Native Americans** is available for full- and part-time study to members of Native American tribes located on reservations within New York State. For application forms and further information, visit http://www.p12.nysed.gov/natamer/ or call (518) 474-0537.

Additional information including other sources of aid can be accessed by visiting www.sunysuffolk.edu/FinancialAid.

To receive full consideration for all financial aid programs, we urge you to apply by April 15 for the fall semester and by November 1 if you are entering in the spring semester.

*The above information is subject to change based on New York State appropriations or new legislation.



