How to get a college degree without going broke
SMART CHOICE

CARLA SPENSIERI

HER STORY

Spensieri, whose Italian and Cuban immigrant families sparked her passion for languages, transferred to CUNY from a private university to earn a B.A. in Italian Culture and Civilization (Hunter College ’14) and an M.A.T. in Childhood Education, (Queens College ’15).

AWARD

2015 Fulbright English Teaching Assistantship

GOAL

To learn “at least 10 languages,” and teach in New York and overseas.

Every year, hundreds of thousands of students choose The City University of New York for a multitude of reasons that can be summed up as one: opportunity. Providing a quality, accessible education regardless of background or means has been CUNY’s mission since 1847. The University’s unwavering commitment to that principle is a source of enormous pride.

CUNY’s colleges offer a seemingly infinite array of academic programs taught by award-winning faculty, as well as the arts, sports, internships, scholarships and community service opportunities. The powerful combination of quality academics, remarkable affordability, financial support and the convenience of 24 modern campuses spanning the five boroughs of New York – the most exciting city in the world – makes CUNY a singular value in higher education today. The wise choice for smart students: That’s the CUNY Value.

— James B. Milliken
CHANCELLOR
Applying for college financial aid will change in important ways next year — are you ready?

Things can look bleak for a college graduate these days. In 2014, 69% of university seniors were leaving school with student-loan debt, owing an average of $28,950 each.

In New York, the statistics are only slightly rosier: 60% of graduates owe an average of $27,422 each.

These are debts that can’t be shed, not even in bankruptcy.

How can you get the benefits of a four-year degree without the shackles of loans? Patience, hard work — and a few smart choices.

First, think about what school is right for you. While a private university may seem to offer more prestige, New York has a robust public university system — both in NYC and statewide — that offers much more affordable options.

The College Board finds that in 2015-2016, the average cost of tuition and fees at a private school was $33,405. And that doesn’t even include room and board. Out-of-state residents at a public university shelled out $23,893. But students going to a public school in their state paid about $9,410 — less than one-third of the private expense.

The patience and hard work comes with applying for financial aid and scholarships. First you’ll need to fill out the FAFSA form to determine the federal aid for which you might qualify. Then, if you plan on attending school in New York, you’ll apply for state aid through the Tuition Assistance Program, or TAP.

Scholarships can be an arduous and time-consuming process. First you’ll need to research the grants and gifts you might qualify for, then each of those applications often call for personal essays. But in the end, it’s absolutely worth it — every dollar granted to you is one less you have to take out as a loan.

Note that there are some changes happening next year with federal aid.

In 2016 the FAFSA open date will be Oct. 1 — using asset information from one year before.

This means that, for one thing, 2015 will be counted twice: First as the asset year for the class beginning in fall 2016, and also for the class starting in 2017. That makes 2015 a very important year. How much or how little income you have this year will determine two years of financial aid.

Secondly, where families often made financial moves when their child was a junior in high school, now they should move those decisions to sophomore year.

There are plenty of things to “improve” your financial status in terms of qualifying for more aid. You can direct more of your income into retirement accounts, which don’t count toward your total assets. Capital gains count as income, so it will impact whether you sell stock.

Also consider how you use a 529 College Savings Plan. One owned by a parent is treated as an asset by FAFSA, though it doesn’t have much of an effect on aid. However, a gift from a grandparent to a grandchild is counted as income for the student, and that will negatively affect how much aid the child receives much more. Often it’s better to use a grandparent’s 529 in the later years of college, after you’ve filled a FAFSA.

(Keep in mind too that 529 funds can only be used for college, but not college loans. So spend it while you’re in school).

If you’re wondering how much the federal government believes your family can afford to spend on college, visit the “Quick EFC Calculator” (EFC meaning “Expected Family Contribution”) at finaid.org. Just click under “calculators,” fill out the questionnaire and keep the smiling salts handy.

It may sound daunting, and it is a little. It’s important not to think of tuition costs and student loans as imaginary money to be paid back sometime in the far future. But if you’re smart, it can be manageable, and you can join that lucky 31% of students who aren’t weighed down by unpaid loans.

That’s the best of both worlds: A diploma and debt-free.
THE first thing every family should do, no matter how much they have, is fill out the FAFSA, or Free Application for Federal Student Aid. This is the form that the federal government uses to determine what assistance someone is eligible for, and it must be completed each year the student is in college.

A new FAFSA appears online every Jan. 1. Though that will change next year, however, when you'll be able to fill out the new FAFSA starting Oct. 1, 2016.

The FAFSA is 103 questions about your parents' income levels and assets, and yours if you work, have kids or are married. If you have stepparents, siblings — it's all factored in.

The information is based on your parents' taxes, so those either need to be filled out or estimated first. Or, you can use something called the FAFSA IRS Retrieval Tool on the federal Web site. It will automatically check with the IRS for declared income in 2015.

PELL GRANTS

The colleges' student aid offices take information from the FAFSA and figure out how much your parents should be paying for tuition. This is called the Expected Family Contribution (EFC). They also calculate how much you need in aid. This aid is known as a Pell Grant (named for Sen. Claiborne Pell). Applicants must:

- Be a citizen or eligible non-citizen.
- Be an undergraduate.
- Have a high-school diploma or GED.
- Not be currently in default for any federal student loans or owe a refund for any federal education grants.
- Maintain satisfactory academic progress in a degree-oriented program as defined by the school they attend.
- Not have been incarcerated at any point in the past or convicted of a serious drug-related offense.
- Not have any kind of full scholarship.

In 2015-16, the maximum Pell Grant is $5,775. Most recipients get around $2,500. The college usually applies it once a semester directly to school costs: tuition, fees and (if the student lives on campus) room and board.

Shortly after submitting your FAFSA you get a Student Aid Report (SAR) which includes your Expected Family Contribution and says whether you are Pell-eligible.

You won't find out the actual number until after May 1, when the colleges start sending out their acceptance letters.

As a junior, you can estimate how much money you'll make from Pell by visiting its online calculator at https://studentaid.ed.gov/fafsa/estimate

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG)

There is extra help for undergraduate students with exceptional financial need. The Federal Supplemental Educational Opportunity Grant (FSEOG) does not need to be repaid and ranges from $100 to $4,000 a year. The money comes from the US Department of Education's Office of Federal Student Aid.

It is campus-based aid, meaning the colleges determine the amount and not all colleges participate. Unlike Pell Grants, FSEOG is finite, which is another reason to get your FAFSA done in January or February. Each school sets its own deadlines for campus-based funds.

When you fill out the FAFSA, it will mention possible FSEOG payments. But contact the financial aid office of the college of your choice if you have questions about eligibility.

THINGS TO REMEMBER

- Don't assume you are ineligible. There is no magic income cutoff because they look at a dozen variables, and how much aid you qualify for is a function of the cost of the school. FAFSA is worth doing even if you are a six-figure household.
- If as a student you make less than $6,310 working, that money isn't counted on the FAFSA. But more, and you must contribute 50% of your earnings to college costs.
- Parents making under gross pay of $34,000 are eligible for the maximum amount of federal grant funding, which is $5,775 a year.

Save the date!

- You can fill out the FAFSA beginning Jan. 1 (Starting in 2016, it will be Oct. 1) at www.fafsa.ed.gov
- Most college acceptance letters, as well as what financial aid will be provided, arrive by the end of March.
CUNY’s exceptional affordability is an incomparable value in today’s higher education marketplace, where yearly college bills can easily outpace family wages, and student-loan debt — exceeding $1.2 trillion nationwide — impedes graduates’ financial freedom, including the ability to purchase a home. CUNY costs a fraction of what students pay at private universities, and it beats most public institutions, too. These low costs make it possible for more than 66 percent of full-time undergraduates to attend college tuition-free, fully covered by financial aid and the American Opportunity Tax Credit, and for eight in 10 to graduate free from federal education debt. When our students do borrow, statistics show, they end up owing less than their peers elsewhere. CUNY’s affordable tuition is part of a successful, long-term financial partnership between the University, state and city governments, philanthropists, alumni and students. Enduring value increases lifelong opportunities for our students to pursue their educational, professional, financial and personal goals. That’s freedom.

KEVIN HILL

HIS STORY
A Reserve Officers’ Training Corps cadet, Hill (York College '16) has worked as CUNY’s part-time Veteran/ROTC liaison while earning his B.S. in Computer Science. He chose CUNY for the opportunity for “a great college education” without student debt.

GOAL
To become a software developer and to commission as a 2nd Lieutenant in the U.S. Army Reserve after graduation.
F you stay in state for higher education, there's plenty of ways New York can help cover your costs.

**Tuition Assistance Program (TAP)**

The state’s Tuition Assistance Program provides grants that can be used for most schools in the state, public and private, ranging from $900 to $5,165 in 2016. You don't have to pay this money back.

To qualify, the student’s parents must have a New York state net taxable income of less than $80,000. TAP is also available for part-time students at SUNY and CUNY who earn 12 credits a semester and maintain a C grade average.

When you finish the FAFSA application, you’ll be prompted to apply for TAP. Or you can visit https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html

**CUNY**

The City University of New York, publicly funded by the state and the city, is made up of 24 colleges, including seven community colleges. CUNY estimates that the average New York City resident who lives at home would pay $6,397 in the 2015-16 academic year, including a tuition of $6,330. But that can decrease significantly with federal and TAP aid. In fact, 66% of full-time undergraduates attend CUNY tuition-free.

Students who live outside of the city can still get the city rate if they do a “county charge back,” that is, their county picks up the difference. (The local school district can arrange this.) Keep in mind that cost of tuition does not cover housing in most cases — a not insignificant expense in New York. CUNY’s estimate for a city resident jumps to $25,952 if you’re living away from home.

**CUNY’s Search for Education Elevation and Knowledge program (SEEK)**

New York City funds some financial support for low-income students for tutoring at community college through the Search for Education Elevation and Knowledge program (SEEK). It offers academic and student support services: financial assistance, counseling, tutoring, special courses and workshops. Plus a study hall and computer lab for the exclusive use of SEEK students. Application is through the University Application Processing Center at the time a student applies to CUNY.

**SUNY**

Much like CUNY, the State University of New York is publicly funded, though its campuses are spread throughout the state. (You also can qualify for its low tuition by being a resident anywhere in the state, not just the city.) For the 2015-2016 academic year, the Standard SUNY Tuition Rate was a maximum of $6,470 per year. Costs are only slightly above CUNY, with an estimate of $10,660 for state residents living at home in 2015-16 and $24,020 for those living on their own.

**NYS STEM Incentive Program**

SUNY will grant full tuition to the top 10% of students from each New York high school, as long they pursue a degree in science, technology, engineering or math (STEM). Graduates must also agree to live in New York state and work in a STEM field for five years after graduation.

**Non-New Yorkers**

Being in-city, in-state and out-of-state greatly affects tuition at private and public colleges.

- In-state students at CUNY four-year colleges are charged $6,330 a year, while out-of-state students will pay an estimated $16,800.
- CUNY students who reside in New York state but not in the city may be eligible for the city price if they move here and can offer proof of residence.
- There is no reciprocity between New York and New Jersey and Connecticut.

**TAP-ping into local cash**

**Step 2:**

Save the date!

**October 1** — CSS PROFILE form goes live for non-federal financial aid from almost 400 colleges and scholarship programs. This costs a minimum of $25 to be filled out and sent to colleges.

**January 1** — First day you can apply for New York’s Tuition Assistance Program, TAP, for the following school year. https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html

**June 30** — Deadline to apply for TAP funds for the previous year. You can get money any time in an 18-month window, between Jan. 1 before the academic year and June after the academic year is over. If you apply after, the money will be applied retroactively.

**Ivy Aid**

Private universities New York University and Columbia do not offer reduced-rate tuition for students from New York state. However, some private colleges have some “statutory” colleges where certain majors are partially subsidized by the state of New York, leading to lower tuition. These include the college of Ceramics at Alfred University and some schools at Cornell.

The College Board’s CSS/PROFILE form (short for College Scholarship Service Profile) is used by 400 different colleges and programs (including most of the top institutions of the country) to determine eligibility to institutional aid. Some Ivys actually require you to fill out a PROFILE form in addition to a FAFSA. Be warned, however, that it costs a minimum of $25 to fill out the form and deliver your financial information to the colleges. Visit https://student.collegeboard.org/css-financial-aid-profile

**Photo:** A local girl argues for the TAP program.
TEAMWORK

Fencing at Hunter.
Rowing at BMCC.
Greek Life at CCNY.
Robotics Club at Hostos.

If these college activities conjure images of ivy-covered, out-of-town campuses far from the A, the E, the 2 and the 3, think again. CUNY campuses are vibrant communities—rich with opportunities for academic engagement, public service, culture, personal growth and just plain fun. Consider deejaying at the campus radio station, bonding with fellow accounting majors and getting elected to student government. Join Baruch’s Handball Maniacs, Hostos’ Robotics Club, play soccer at CSI, break out your inner Hemingway at one of Brooklyn College’s dynamic student-run publications or tap into hundreds of volunteer service opportunities. Our students make new friends to keep for a lifetime. And, equipped with high-tech auditoriums, modern athletic facilities, welcoming gathering places and an increasing number of traditional dormitory rooms, our campuses offer students the full college experience from the esoteric to the traditional—all part of the CUNY Value.

STEPHANIE HO

HER STORY

Ho (Queensborough Community College ’15) already had a B.A. when she entered Queensborough to switch to nursing, which she finds “very rewarding.” She also brought along her volleyball skills.

AWARD

2015 CUNY Athletic Conference Scholar-Athlete of the Year

GOAL

To continue her education in the nursing field.
With 24 colleges and graduate schools anchored by 24 communities, the City University of New York invites students to explore their educational opportunities.

City University of New York - 1847
Hunter College - 1870
Brooklyn College - 1930
Queens College - 1937
New York City College of Technology - 1946
Bronx Community College - 1957
Queensborough Community College - 1959
CUNY Graduate Center - 1961
Borough of Manhattan Community College - 1963
Kingsborough Community College - 1963
John Jay College of Criminal Justice - 1964
York College - 1966
Baruch College - 1968
LaGuardia Community College - 1968
Lehman College - 1968
Hostos Community College - 1970
Medgar Evers College - 1970
College of Staten Island - 1976
CUNY School of Law - 1983
Macaulay Honors College at CUNY - 2001
CUNY School of Professional Studies - 2003
CUNY Graduate School of Journalism - 2006
CUNY Graduate School of Public Health and Health Policy - 2011
Guttman Community College - 2011

Enrollment 2010-2014
2010: 262,321
2011: 275,135
2012: 286,372
2013: 294,658
2014: 300,607
Start saving for freshman class of 2034

Of course, applying for federal aid and searching for scholarships should ideally come long after saving for college already has begun. Here are some ways that parents can save from the start of a child’s life.

529 Plans

These are straightforward investment plans that can be used for any qualified education expenses, such as tuition and books. Money put into a 529 is not tax deductible on the federal level (New York offers some tax deduction). But all the earnings on the plan, the capital gains, are not taxed, and money can be withdrawn tax-free to pay for college.

The savings plan works similar to a Roth IRA, with the money being put into mutual funds or other similar investments.

You can set up automatic deduction from your bank account or payroll so you don’t even have to think about.

There is no income limit to using a 529, making it a great tax choice. Lifetime contribution limits are pretty high, from $235,000 to $400,000.


Roth IRA

Usually used for retirement, a Roth IRA can also be used for college. Much like the 529, investments in a Roth are after-tax, but a withdrawal for a qualified expense is tax-free.

The advantage of a Roth IRA is that if your child decides not to go to college, there are other things for which an IRA can be used. You can make a downpayment on a house without a tax penalty, or use the money for retirement.

Money in a 529 will be taxed if used for something other than education costs.

The downside of a Roth IRA is that there are income limits. Single taxpayers earning more than $129,000 per year ($191,000 for married couples) are not eligible, and you can only contribute $5,500 per year ($6,500 if you’re over age 50).

General tips

Every little bit adds up. Just $50 a month from the day your child is born gets you $20,000 by the time they start college; Financial estimates.

Also, it’s better to keep 529, IRAs and other investments in your own name, not the child’s.

While filling out the FAFSA, a student does not lose any financial aid if they have less than $3,000 in a checking, savings or investment account.

Keep big account balances in your name: A student doesn’t lose any financial aid if they have $3,000 or under in a checking or savings account, according to Bankrate. But 20 cents is subtracted from every dollar above that $3,000 mark.

So a symbolic savings account in their name is fine for birthday checks and the like, but if an account starts accumulating some serious cash, leave it in your name.

BY FRANK RYAN

YOU should approach paying for college as you would buying a car; don’t even think about paying sticker price.

Ignore the scary six-digit number that private and public colleges these days claim is the full cost of educating, housing and feeding your child over the next four years.

After that figure is whittled down by whatever initial financial aid and merit-based aid the college offers your child, along with your own outside scholarships, grants and loans, you arrive at your out-of-pocket cost. Throw that out too.

While the financial aid letter your child receives upon acceptance will have an air of finality, the process has really just begun. The cost of college is negotiable.

My daughter was blessed (cursed) with a brain that got her into elite colleges with annual sticker prices north of $60,000.

On paper — thanks to the fantasy of FAFSA and its ridiculously narrow formula to determine expected family contribution (EFC) — we were deemed ineligible for any aid other than an unsubsidized Stafford loan. The feds pegged our EFC at a ludicrous $89,000 per year, completely ignoring our paycheck-to-paycheck existence.

Many middle-class families with two working parents find themselves in this no-man’s land of college finance — they make too much to qualify for need-based aid, but too little to actually pay the tuition bill. It is your job to convince the college that you need help filling the gap.

Many colleges don’t advertise they’ll negotiate aid packages or compete against each others’ offers.

Like a Toyota salesman slashing the price of a Prius so you don’t cross the street to Honda, most financial aid and admissions officers realize that reducing a family’s costs could determine whether their child signs on the dotted line.

The more attractive your child is to these colleges, the more they are willing to compete, and the more leverage you have.

Some advisers will tell you that seeking to negotiate risks turning off an institution, I disagree. As long as you are honest and polite, the worst they can do is say no.

And even if they won’t negotiate as a policy, the people making aid and admissions decisions are human beings. They’ll listen. They’ll consider special hardships. But you have to speak up.

ASKING for more aid is a two-step process, beginning in late February and extending to late April. First, while the school is still determining aid packages, show you have special circumstances that make it impossible to meet the EFC. Second, after receiving
Roll the dice and negotiate

Save the date!

- March 1 is the best time to appeal to your top choices. Colleges are in the process of putting together their freshman class and reviewing financial applications.
S with everything these days, there’s an app for that.

Scholarships.com has a free app on the Apple store that lets you search 2.7 million state and national college scholarships and grants. And for $3, an app called Scholly (www.myscholly.com) will recommend scholarships for you based on 8 parameters (such as state, GPA, race, etc.).

The best advice? Check them all. Every little bit helps, and even $200 gifts and grants can chip away at your college costs.

Scholarships for New York students

A selection of just some local scholarships.

NYS Memorial Scholarships
www.hesc.ny.gov/content.nsf/SFC/NYS_Memorial_Scholarships

For financial dependents of firefighters, police officers and emergency medical service workers who’ve died in the line of duty while serving New York state. Covers up to four years of tuition at an accredited state or city university, plus non-tuition costs including room and board, books and transportation.

NYS Scholarship for Academic Excellence
www.hesc.com/content.nsf/SFC/NYS_Scholarships_for_Academic_Excelsence

Awarded to 8,000 exceptional high-school graduates annually, with a maximum value of $1,500 (renewable for up to four years) depending on grades and Regents exams. Applicants must be NY residents who are enrolled full-time in an undergraduate program at an accredited college or university.

The NYS Math and Science Teaching Incentive Scholarship
www.hesc.ny.gov/content.nsf/SFC/NYS_Math_and_Science_Teaching_Incentive_Scholarship

Designed to inspire students to pursue careers as secondary math and science teachers. Awards are $5,295 per academic year. Applicants must agree to serve a five-year term as a math or science teacher at a critical-need educational institution.

The NYS World Trade Center Memorial Scholarship
www.hesc.com/content.nsf/SFC/NYS_World_Trade_Center_Memorial_Scholarship

Created for financial dependents of victims of the 9/11 terrorist attacks, including those who perished in the search-and-rescue efforts. Tuition, room, board and allowances for books, supplies and transportation are covered by this award for any accredited college or university.

Maximum total annual award for students living on campus for the 2013-14 academic year was $21,250; the maximum total annual award for commuter students for the 2013-14 academic year was $14,120.

TELACU Scholarship Program
www.telacu.com/telacu-education-foundation/college-success-program/

Provides awards ranging from $500 to $5,000 for low-income, first-generation college students with a minimum of a 2.5 GPA.

Priority is given to applicants majoring in the STEM and business fields.

Avoid getting scammed

There are con artists out there who will try to charge you to “guarantee” aid. Don’t listen to them. Almost all legitimate scholarships and grants are free for applicants.

Don’t hand over your credit-card number unless you have approved the firm with a Better Business Bureau. It could be an identity-theft scam.

The first F in FAFSA stands for “Free.” Web sites that charge a fee to help with your FAFSA are not affiliated with or endorsed by the Department of Education.

When in doubt, you can get a human at the Federal Student Aid Information Center https://studentaid.ed.gov/contact

Guard against identity theft: safeguard your Federal Student Aid PIN https://studentaid.ed.gov/fafsa/filling-out/pin

For more info visit https://studentaid.ed.gov/types/scams
CUNY’s outstanding faculty inspire, challenge and mentor students in the full spectrum of academic fields from the sciences to the humanities to fine arts. Pursuing scholarship in the nation’s intellectual capital, our faculty bring high credentials and achievement, real-world perspectives and hundreds of millions of dollars in research grants to our campuses, engaging students in classrooms, labs and studios and enhancing the quality and value of a CUNY education. The University’s roster of prominent Distinguished Professors teach students, mentor faculty and initiate cultural programs and University-wide campaigns to improve life and learning. CUNY faculty members make their mark beyond the campus as well: 14 won Fulbright Scholarships in 2014 to research, study, teach and consult abroad, and include Guggenheim fellows, winners of Pulitzer and Man Booker prizes and National Book Awards, and two U.S. Poet Laureates.

AVA CHIN, PH.D.

HER STORY
Chin, associate professor of creative nonfiction and journalism at the College of Staten Island and author of a memoir, “Eating Wildly: Foraging for Life, Love and the Perfect Meal,” which chronicles her discoveries as an “urban forager” spotting, gathering and cooking useful plants that grow wild in the city.

AWARDS
First Prize, MFK Fisher Book Awards 2015; Library Journal’s “Best Books of 2014”

GOAL
To complete “the next couple of books,” including one about uncovering her family’s legacy in New York’s Chinatown from the 1880s onward.
All those stories about the average debt a graduate has after college? It’s even worse than you think.

Saying someone has $30,000 in loans masks the fact that they’re paying interest on that loan as well. So you’re not paying $30,000 over 20 years — you’re paying more than $50,000.

A wise investment. Just be smart about it.

First, visit the student loan calculator at Mapping Your Future: http://mappingyourfuture.org/paying/standardcalculator.cfm

Compare what the average monthly payment will be to the average salary of your chosen profession.

Remember, loan payments can sometimes be deferred, but they can’t be discharged, not even in bankruptcy.

After submitting your FAFSA, the college will tell you if you’re eligible for a Stafford Loan. There are also Perkins Loans, targeted at students with exceptional financial need. They have a fixed interest rate of 5% and are administered by colleges. During the admissions process, ask to speak to the financial-aid office to see if you qualify. For more mature students there are Direct Plus Loans. They are designed for graduate or professional degree students and parents of dependent undergraduate students. The US Department of Education is the lender through the schools that participate. You can’t have an “adverse credit history.” The maximum is the student’s cost of attendance minus any other financial aid received.

The interest rate for Stafford and Plus loans is fixed each year. Federal loans have lower interest rates than private loans. The government, meanwhile, is more willing to negotiate your payment plans because of unemployment or disasters.

If a federal loan isn’t available, your next step should be a credit union, especially one affiliated with your college. They often offer better interest rates than a typical bank.

Additional resources

- Kalman Chany and the Princeton Review put out an annual “Paying for College Without Going Broke” — the 2016 edition is available now.
- To keep track of and deliver your financial information to several different colleges, use the College Board’s CSS Financial Aid PROFILE form — http://student.collegeboard.org/css-financial-aid-profile.
- Pace University’s videos teach financial literacy around paying for college: http://www.pace.edu/financial-aid/content/video-tutorials
- Or talk to a human being: Federal Student Aid Information Center Telephone: (800) 433-3243 or (800) 4FED-AID

Loan search tools

- Alltuition — https://www.alltuition.com
- eStudentLoan — http://www.estudentloan.com
In the 21st century, CUNY's historic mission to educate the "whole people" includes helping our most vulnerable students when hardship strikes. Many CUNY students are low-income, single parents, recent immigrants, first in their families to attend college. Among society's most at-risk, they may be one eviction away from homelessness, one job loss from feeding their children, one illness from dropping out of school. More than 68,000 CUNY students and families have received nearly $163 million in benefits and services — from emergency cash assistance and food stamps to free tax preparation and public health insurance — through Single Stop. Single Stop serves students at all seven CUNY community colleges and launched at John Jay College this fall. The Carroll and Milton Petrie Foundation Emergency Grant Fund has provided more than $9.8 million in emergency funds to over 5,000 CUNY students in need, and at least 2,000 additional students have received MetroCards from the foundation as emergency grants.

**HER STORY**
Sent from the Dominican Republic at 14 to live with relatives, Martinez (Bronx Community College '15, City College '19) didn't see her parents and siblings for 13 years and feared deportation due to her undocumented status. She entered BCC thanks to President Obama's Deferred Action for Childhood Arrivals (DACA) and graduated as valedictorian.

**AWARD**
TheDream.US scholarship, for DREAMers who are high school graduates/first-time college students or community college graduates working toward bachelor's degrees.

**GOAL**
To earn her B.A. in political science, help New York's "marginalized communities" and start a community center providing youth outreach.
CUNY colleges offer a wealth of rigorous, innovative and life-changing academic opportunities, sparking an enrollment surge to 275,135 in 2014-15 and attracting so many motivated, high-achieving students that every year they garner not just a few but a raft of top national honors. For 2015, CUNY boasts 17 Fulbright Scholarships awarded to students for study and teaching abroad; other prestigious awards recently received by CUNY students include Truman, Goldwater and Rhodes scholarships and Math for America and National Science Foundation Graduate Research fellowships. Uncompromising in its mission of excellence and opportunity, CUNY provides an extensive array of challenging academic offerings, from traditional liberal arts programs to the Macaulay Honors College, from high-level scientific research with faculty mentors to initiatives to boost college readiness and keep students on track to a degree. Academic value: It’s the leading reason why CUNY is New York’s top higher-education destination.

SEAN THATCHER

HIS STORY

Thatcher (College of Staten Island '17) is a biology major interested in natural development and protection of coastal areas.

AWARDS

2015 Goldwater Scholarship,
2015 CUNY Pipeline Fellowship

GOAL

To develop expertise in protecting and enhancing coastal ecosystems, which face damage from human activity, climate change and storms.