#### DOCUMENT RESUME

ED 472 315 HE 035 588

TITLE Affording College: Financial Aid, New York's 100 Private

Colleges and Universities, Internet Resources. 2002 Edition.

INSTITUTION Commission on Independent Colleges and Universities of the

State of New York, New York.

REPORT NO Vol-4

PUB DATE 2002-00-00

NOTE 20p.; Published annually.

PUB TYPE Guides - Non-Classroom (055)

EDRS PRICE EDRS Price MF01/PC01 Plus Postage.

DESCRIPTORS \*College Applicants; Grants; \*Paying for College; \*Private

Colleges; \*Student Financial Aid; Student Loan Programs

IDENTIFIERS \*Affordability; \*New York

#### ABSTRACT

This handbook explains the "how to's" of financial aid, focusing on private colleges in New York state. The first section discusses financial aid, explaining that a student who needs financial aid is very likely to receive it. The aid process is outlined, step by step. This section also explains the types of federal and other aid available and tells the student what will happen after the forms are filed. A section on Internet resources tells the student where to look on the Web to download financial aid forms and to find information about applying. The "Campus Directory" section contains information about the more than 100 private colleges in New York, grouped by region, and provides admissions office addresses and other contact information. A calendar of financial aid deadlines is designed to help the student map a strategy for finding financial aid and comparing institutions. (SLD)



Financial Aid

New York's 100+ Private Colleges and Universities

Internet Resources

2002 Edition

PERMISSION TO REPRODUCE AND DISSEMINATE THIS MATERIAL HAS BEEN GRANTED BY

M. Curtan

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

U.S. DEPARTMENT OF EDUCATION Office of Educational Research and Improvement EDUCATIONAL RESOURCES INFORMATION CENTER (ÉRIC)

- CENTER (ERIC)
  This document has been reproduced as received from the person or organization originating it.
- Minor changes have been made to improve reproduction quality.
- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

clcu

Commission on Independent Colleges and Universities

BEST COPY AVAILABLE



#### **Contents**

Choosing where to go to college is a big decision - perhaps one of the most important of your life. Don't let "sticker price" stop you from considering colleges that may be right for you. The fact is the majority of students receive aid to help with college costs. Use this handbook for the "how to's" of financial aid and your college search.

#### Financial Aid

Let's start with the question most people ask: How can I pay for my private college education? The answer is that if you need financial aid to help meet college costs, you are very likely to receive it. Many colleges also offer merit-based scholarships where financial need is not a factor. Always apply for aid and meet the deadlines. Review the aid process, step by step: pages 3 - 8.

#### **Internet Resources**

Many financial aid forms are available online. Turn to this section to learn where to go on the Web for answers to your financial aid and college search questions: page 9.

#### **Campus Directory**

From phone numbers to Web addresses, this map and directory puts New York's 100+ private colleges at your fingertips: pages 10 - 14.

#### Calendar

Now's the time to make an organized plan for your college search. Be sure you leave enough time to meet the deadlines for your admission and financial aid applications. Consult the Calendar as you map out a strategy: page 15.

Design: Ambrosino Design, Inc., Saratoga Springs, NY. Printing: Quad Graphics, Inc., Saratoga Springs, NY.

Affording College is published annually by the Commission on Independent Colleges and Universities (clcu), a non-profit organization, 17 Elk Street, PO Box 7289, Albany, NY 12224-0289. Vol. 4, September 2002.

Note: While we make every effort to ensure accuracy, always verify information with the colleges directly.

©2002 by the Commission on Independent Colleges and Universities. All rights reserved. No part of this publication may be copied, photocopied, reproduced, translated, or reduced to any electronic medium or machine-readable form without prior written consent.



# How to Apply for inancial Aid

#### Step 1

Check with each college's financial aid office to determine which forms you need to file. Don't wait to be accepted to a college before filing an application for financial aid. File early to ensure that you're considered for all available funding. The most important forms are:

- FAFSA (Free Application for Federal Student Aid) Everyone applying for federal and most other financial aid must complete this form. File on-line at www.fafsa.ed.gov or by mail.
- NYS Express TAP grant and scholarship application (ETA) NYS residents attending a college in NYS use this free form with the FAFSA to apply for a TAP grant and to request payment for NYS scholarship awards. Look for an on-line TAP application process in 2003. See pages 6 7.
- PROFILE Some colleges may ask you to file this form to be considered for college-funded aid (the college's own grants and scholarships). There is a fee for filing this form.
- College-specific financial aid application Some colleges may ask you to complete their own financial aid application to be considered for their own college-funded grants, scholarships and loans.

The FAFSA and the PROFILE forms are available in your guidance office or on the Internet (see page 9 for the Web addresses). Request the college's own financial aid application, if required. See pages 12 - 14 for college addresses and phone numbers. Follow each college's filing requirements and deadlines.

#### Step 2

Complete and mail the FAFSA as soon as possible after January 1 of your high school senior year. If your family hasn't yet completed 2002 income tax returns, estimate your family's income as accurately as possible. You'll have the opportunity to make corrections later in the process. If you're a NYS resident applying to colleges in the state, make sure you include a New York college on your FAFSA to begin application for a NYS TAP grant. Complete any other financial aid forms required by the colleges. Meet all deadlines. Keep a copy of all the forms you file.

# By filing the FAFSA, you will be considered for:

- Grants and scholarships from private colleges and universities (some colleges may require an additional form)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Stafford Loan or Federal Direct Loan
- Loan programs from private colleges and universities

#### Step 3

You'll receive your Federal Student Aid Report (SAR) approximately 30 days after submitting your FAFSA. Review your SAR's information carefully. Follow the directions to correct any errors.

#### Step 4

In the spring (usually March or April), you'll receive financial aid "awards" or "packages" from the colleges that have offered you admission, each with a different combination of grants, scholarships, work-study and loans to help you meet college expenses.



Determine your "net cost" by subtracting from tuition and fees and room and board (if you're living on campus) all grants and scholarships plus the total amount of your loans.

#### Step 5

Review your financial aid award letters and compare your net costs. Follow the colleges' instructions to accept or reject the offers of admission and financial aid, usually by May 1. Then, follow up with your chosen college on all your financial aid. In particular:

- Follow up on your loans. Check with your college financial aid office for their student and parent loan application procedures. Know what you are borrowing and the repayment terms.
- NYS students attending college in the state: Follow up on your NYS Tuition Assistance Program (TAP) grant. Review, and if necessary, correct the data on your Express TAP Application (ETA) sent to you by NYSHESC (see pages 6 - 7).

#### Step 6

You must apply to renew your financial aid each year—on time—or risk losing it! Check your college's deadlines.

Note: 2002-03 process as of September 2002. Check with your high school counselor or college financial aid office for updates.



# After You File Your Financial Aid Forms



\$ Annual College Cost

 + Your Family's Expected Contribution (EFC)

= \$ Your Financial Need

The information you supply on your Free Application for Federal Student Aid (FAFSA) is analyzed using a federal formula to assess your family's financial situation. The analysis will estimate how much you (Student Contribution) and your parent(s) (Parent Contribution) can reasonably contribute toward college costs for the year. This is known as the Expected Family Contribution (EFC).

The colleges you list on your FAFSA will receive your EFC analysis and will put together a "financial aid package" to help you meet your financial need. Financial need is the difference between a college's annual cost (tuition, fees, room, board, books and supplies, plus an allowance for personal expenses and transportation) and your expected family contribution. Your packages might include a combination of grants, scholarships, loans and work-study.

You should always apply for aid. Even if you think you're not eligible or did not receive aid for a previous year, apply. Financial aid programs and family situations often change. So, don't limit your choices now or in the future.

# Facts about the Expected Family Contribution (EFC)

- For federal financial aid, your EFC is calculated in the same way at each college and will not change regardless of the price of the education you choose.
- The Parent Contribution for federal financial aid is calculated using a national formula that considers income, taxes paid, family size,

- savings, certain assets, certain debts, number of children in college and the age of parent(s).
- In most cases, the majority of the EFC comes from your income rather than assets; approximately 2% to 6% of a family's net worth is considered in the calculation.
- The Parent Contribution is roughly divided by the number of children attending college at least half time.
- Colleges may consider special financial hardships. Document extraordinary circumstances that affect your family's ability to contribute and submit a written request directly to the financial aid office.

# Sample Family Contribution (EFC) for College Costs (Calculated from the FAFSA per child)

Net worth (assets minus what is owed against these assets; home equity is not considered)	; 1	Up to \$42,200			\$60,000			
Family size		4	5	j	-	4	5	
(one parent working) Number in college		1	1			1	1	
Total income					-			
before taxes	1							
\$0 - 25,000	\$	0	\$	0	. \$	330	\$	0
28,000		337		0		807		53
38,000	1	,861	1,	140		2,331	1,0	610
48,000	3	,443	2,	621		4,062	3,	153
58,000	- 5	,626	4,	467		6,481	5,	193
68,000	8	,544	7,	172		9,548	8,	176
78,000	11	,145	9,	773		12,149	10,	777
88,000		.858	12,	486		14,862	13,	490
98,000	16	.819	15	447		17,823	16,	451
108,000		,780		408		20,784	19,	412
118,000		2,741		369		23,745	22,	373

Based on 2003-04 federal methodology; parent age 45; one parent working. NOTE: EFC is lower if family size is larger, number in college is greater (with 2 in college roughly half the EFC per child), if two parents are working, or if parent is older than 45 years of age.



Colleges and Your Financial Aid Packages

When you apply for financial aid each college will put together a financial aid "package" or "award" to help you cover all or part of the cost of attendance (tuition, fees, room and board, books, transportation, personal expenses). What your financial aid packages look like will depend primarily on your calculated financial need. Your academic profile and other achievements may influence the size and composition of your package.

Most private colleges begin mailing financial aid awards in the spring. Every package will be different.

Evaluate your awards, choose the college you will attend, and accept its offer by the stated deadline. Notify all the colleges to which you applied of your final decision.

The sample financial aid packages below show different college costs and family income ranges. While these sample packages cover all of the student's financial need, this does not always occur and will vary from college to college. If a financial aid package does not meet all of your need, your family may wish to consider alternatives such as those described on page 8.



#### Sample College Financial Aid Packages (estimated)

Read down each column for different family financial circumstances and college choices.

Family's Situation (5 Different Families)		ı			
Parent Income	\$30,000	\$40,000	\$60,000	\$80,000	\$95,000
Number of Family Members	4	4	4	4	4
Number of Children in College	One	One	One	One .	Two
Family's College Choice		8		· · · · · · · · · · · · · · · · · · ·	
Annual College Cost (includes tuition, room, board, books, transportation, personal expenses)	\$35,000	\$15,000	\$23,000	\$30,000	\$30,000
Expected Family Contribution (EFC) from FAFSA Data*	\$ 656	\$ 2,158	\$ 6,165	\$11,666	\$ 8,472**
Minimum Student Contribution (determined by college)	\$ 900	\$ 900	\$ 900	\$ .900	\$ 900
Annual College Cost Less Family's EFC Family's Need	\$33,444	\$11,942	\$15,935	\$17,434	\$20,628
Financial Aid Packages to Help Meet Family's Need	:			•	
Grant from the Private College	\$18,500	\$3,000	\$9,500	\$13,000	\$15,500
NYS TAP Grant	4,360	3,228	828	500	500
Federal Pell Grant	3,350	1,850	0	0	0
Federal SEOG Grant	2,450	0	0	0	0
Federal Work-Study	1,759	707	. 1,750	1,309	2,003
Federal Perkins Loan	400	532	1,232	0	0
Federal Stafford or Direct Loan	2,625	2,625	2,625	2,625	2,625
Total Financial Aid Package	\$33,444	\$11,942	\$15,935	\$17,434	\$20,628

\*Assumes student income <\$2,800 in 2002. \*\*Contribution per child.

NOTE: NYS and federal program award amounts based on 2002-03 schedules. Merit-based scholarships not shown here may be available. Check with the college requirements. Students not qualifying for a need-based Subsidized Stafford Loan may borrow through the Unsubsidized Stafford Loan program. See page 7.



# Financial Aid Corams Major sources of aid



Grants and scholarships are funds you do not have to repay. They are available from colleges, your state, the federal government, professional and service organizations, private foundations and many employers. Some grants are based on your financial need while others are awarded for academic merit, a specific career goal or group affiliation.

Work-study programs provide opportunities to earn money while you're in college by working part time on campus or in the community.

Educational loans for college costs may be made to you and/or your parents. This aid must be repaid, usually with interest. Loans are sponsored by the federal government, many private colleges and banks.

Alternatives for parents and students include interest-free tuition payment plans, low-interest loans, lines of credit, tuition tax deductions and credits.

#### **Grants and scholarships**

# Grants and scholarships from NYS private colleges and universities = \$1.6 billion

- Aid from a college may range up to \$15,000 or more, per year, covering part or all of your tuition, fees and related costs. Eligibility is determined primarily by financial need as calculated from the financial aid forms you completed (need-based awards). Colleges may also take into account academic achievement, or talent in athletics, music or other fields (merit awards).
- To be considered for aid from many private colleges and universities, you'll be asked to file the FAFSA. An additional college financial aid application or the PROFILE may also be required for the college's own grants and scholarships. Check with each financial aid office to determine which forms you need to complete to be considered for need-based and merit-based aid. See pages 12 14 for college contact information. File all forms by their deadlines and for the FAFSA as soon as possible after January 1.

# Federal Pell Grants at NYS private colleges and universities = \$188 million

- Pell Grants are awarded to undergraduate students enrolled full or part time in a degree or approved certificate program. In 2002-03, Pell Grant awards range from \$400 up to \$4,000 per year.
- Eligibility for Pell is based on financial need determined by total income, net worth (excluding home and family farm equity), family size and the number of children in college. To apply, file the FAFSA.

#### NYS Tuition Assistance Program (TAP) grants at private colleges and universities = \$236 million

- TAP is a grant program for NYS residents attending a NYS college full time. In 2002-03, awards for first-time freshmen at private colleges and universities range from \$500 to \$5,000 per year for up to four years (five years for certain programs).
- Eligibility for TAP is based on NYS net taxable income. The chart on facing page shows federal adjusted gross income minus NYS exemptions and standard deductions. However, if you itemize your deductions, your estimated NYS taxable income will be lower and your TAP award will be higher.

#### **Pell Grant Program Awards**

Parent income before taxes			A family of 4 two wage earners (or widow/widower)		
Number in college	1	2	1	2	
\$0 to 25,000	\$4,000	\$4,000	\$4,000	\$4,000	
35,000	2,550	3,050	3,250	3,350	
40,000	1,850	2,650	2,550	2,950	
45,000	1,050	2,250	1,750	2,650	
50,000	· -	1,750	950	2,150	
55,000	-	1,150	-	1,650	
60,000	-	450	-	1,050	
65,000	-	-	-	400	

NOTE: Based on 2003 federal methodology; award amounts based on 2002-03 schedule.



# Financial Aid Programs

■ To apply for TAP, you must first file the FAFSA. If you list a NYS college or university on your FAFSA, New York State Higher Education Services Corporation (NYSHESC) will send you a pre-printed NYS Express TAP application (ETA). Review the data printed on your ETA and, after you decide which college in the state you will attend, sign and return your corrected ETA to NYSHESC. If you have questions about TAP, call 1-888-NYSHESC.

# Federal Supplemental Educational Opportunity Grants (FSEOG)

■ Funded jointly by the federal government and the colleges, FSEOG awards range up to \$4,000 per year to fullor part-time enrolled undergraduate students with financial need who are Pell Grant recipients. Colleges select recipients and determine award amounts based on the FSEOG funds available at their college. To apply, file the FAFSA.

# Higher Education Opportunity Program (HEOP)

HEOP is a comprehensive program for academically and economically disadvantaged NYS students. It provides financial aid to cover the majority of college costs, academic tutoring and educational counseling. For information, contact the college's admission or the HEOP office. See pages 12 - 14 or visit www.nycolleges.org.

#### Scholarships from private sources

■ Grants and scholarships are available from many community organizations such as Dollars for Scholars (matched by some colleges), businesses, corporations, unions and churches. Check with your school counselor, public library, employer, Chamber of Commerce, union, church, community and special-interest organizations.

#### Other scholarship programs

Learn more information at www.hesc.org.

- Aid for Part-time Study (APTS)\*: contact your college.
- Aid to Native Americans Award\*: 1-518-474-0537
- Army National Guard: 1-800-GO-GUARD
- Lottery Leaders of Tomorrow Scholarship\*: contact your guidance office.
- Memorial Scholarship for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers: 1-888-NYSHESC
- Regents Award for Child of Deceased or Disabled Veteran (CV)\*: 1-888-NYSHESC
- Regents Professional Opportunity Scholarship\*: 1-518-486-1319
- Robert C. Byrd Honors Scholarship: contact your guidance office.
- Scholarship for Academic Excellence\*: contact your guidance office.

#### Stafford Loan Forgiveness for Teachers: 1-888-NYSHESC

- Vietnam Veterans/Persian Gulf Veterans Tuition Award (VVTA/PGVTA)\*: 1-888-NYSHESC
- World Trade Center Memorial Scholarship: 1-888-NYSHESC

#### Work-study

# Federal College Work-study Program (FCWS)

■ Eligibility is based on financial need. Students usually work 10 to 15 hours per week. To apply, file the FAFSA.

## Job programs from private colleges and universities

- Check with the college's financial aid office for on-campus job availability.
- Community service jobs are also available for work-study students.

#### Student loans

#### Federal Stafford loans - subsidized and unsubsidized and Federal Direct loans

- Stafford loans are federally-guaranteed, low-interest loans. Loan limits for undergraduates: freshmen = \$2,625; sophomores = \$3,500; juniors and seniors, and fifth-year undergraduates = \$5,500. Graduate students may borrow up to \$8,500 per year in subsidized loans plus \$10,000 per year in unsubsidized loans. To apply, all students must first file the FAFSA. Check with your college for its application procedures.
- Subsidized Stafford loan: Eligibility is based on your financial need as calculated from information you provide on your FAFSA. There is no income cutoff as long as you demonstrate need. The federal government pays the interest on the loan while you're in college. You begin repayment six months after you're no longer enrolled at least half time.

Continued on page 8.

#### Tuition Assistance Program (TAP) Awards

Parent income before taxes	Estimated NYS net taxable income	TAP awards at NYS private colleges and universities		
\$0-26,400	\$ 7,000	\$5,000		
35,000	15,600	4,260		
45,000	25,600	3,108		
55,000	35,600	1,908		
65,000	45,600	708		
75,000	55,600	500		
85,000	65,600	500		
99,400	80,000	500		

NOTE: Based on 2002-03 dependent undergraduate TAP award schedule; family of 4 with 1 in college. TAP is based on total NYS taxable income; untaxed income is not a factor.



r NYS residents only

# Financial Aid Programs

#### Student loans Federal Stafford loans - subsidized and unsubsidized

Continued from page 7.

- Unsubsidized Stafford loan: Eligibility is not based on financial need. You are responsible for paying the interest charges on the loan. Interest begins to accrue immediately. Repayment on the principal and interest begins six months after you're no longer enrolled at least half time. However, you may begin to pay on the interest and/or principal sooner.
- Federal Direct Loans: Direct loans are available only at certain colleges as an alternative to Federal Stafford and Federal Parent Loans (FPLUS). These loans have the same borrowing amounts, qualifying requirements and interest rates as Federal Stafford loans and FPLUS (see below). If your college participates in the Direct Loan Program, it will notify you of application procedures.

#### Federal Perkins loans

■ Undergraduates may borrow up to \$4,000 per year; up to \$20,000 total for undergraduate study. Graduate/ professional students may borrow up to \$6,000 per year. The maximum total for all years of study is \$40,000. The federal government pays the fixed 5% interest until you begin repayment. Repayment begins nine months after you're no longer enrolled at least half time (up to 10 years to repay). Exceptional financial need and the availability of funds determine eligibility. To apply, file the FAFSA.

# Alternatives for parents and students

#### Federal Parent Loans for Undergraduate Students (FPLUS)

■ Parents and/or stepparents may borrow up to the cost of attendance,

less other financial aid, each year for each undergraduate dependent child. Eligibility is not based on need. FPLUS loans can be used to meet your calculated family contribution. The interest rate is variable, currently capped at 9%. Parents may have up to 10 years to repay. Interest paid may be tax deductible. For information, complete the enclosed lender postcard or check with the college.

#### **Alternative loans**

■ Many lenders offer alternative loans to help families pay for college. These loans offer competitive interest rates and varying, flexible repayment terms. For information, complete the enclosed lender postcard, or check with your college financial aid office.

## Loan programs from private colleges and universities

For information, check the college's catalogue, or contact the financial aid office.

#### Home equity loans or line of credit

■ These methods of financing an education offered by many banks enable parents to access the equity in their home. When used for educational purposes, there may be significant tax advantages. Consult your tax advisor.

#### Interest-free monthly payment plans

■ Interest-free, insured, monthly installment plans are available at many colleges for payment of tuition, fees, room and board and other expenses. Generally, 10- or 12-month payment options are available at no interest. Check with the college.

#### **AmeriCorps**

■ AmeriCorps is a federal volunteer program; participants serve for 10 to 12 months. At the completion of service, full-time participants receive an education award up to \$4,725 (\$2,362 for part-time service). The voucher may be used to pay off qualified student

loans or pay for future education expenses at qualified schools. For more information call 1-800-942-2677, or visit www.americorps.org.

# Federal incentive programs for higher education

■ Visit www.ed.gov/inits/hope or consult your tax advisor for information about: the Hope Scholarship (tax credit), the Lifetime Learning Credit (tax credit), the Student Loan Interest Deduction (tax deduction), education savings accounts (tax free), IRA withdrawals, employer-provided education benefits, community service loan forgiveness, and expanded benefits for pre-paid tuition plans.

## New York State college tuition tax credit/deductions

■ A refundable credit/itemized deduction for a percentage of qualifying undergraduate tuition expenses (\$10,000 maximum) is phasing in as follows: up to \$2,500 in tax year 2001; \$5,000 in 2002; \$7,500 in 2003; and \$10,000 in 2004 and thereafter. Consult your tax advisor or www.hesc.com/college\_tuition\_tax\_credit.html.

#### **New York's College Savings Program**

■ Start a college savings program with a minimum \$25 deposit. You need not be a NYS resident, although NYS taxpayers can receive a NYS income tax deduction for contributions up to \$5,000 annually (up to \$10,000 for married couples filing jointly). Qualified withdrawals are exempt from state and federal income taxes. Savings may be used to meet college costs at any eligible college or university. For details: 1-877-NYSAVES or www.nysaves.org.



# <u>Internet</u> Resources

# Start your Internet search at www.nycolleges.org

- Link to important financial aid forms.
- Visit the on-line Campus Profiles to learn where campuses are located and link to their Web sites.
- Find out which colleges offer what you want to study. You have more than 500 academic programs to choose from!
- Check out the Open House dates and events to plan your campus visits.
- Use the easy-to-complete on-line Request for College Information Form to ask for more admission and financial aid information from the colleges.

#### More important resources

#### Financial aid forms

- Free Application for Federal Student Aid (FAFSA) on-line: www.fafsa.ed.gov
- PROFILE form: www.collegeboard.com

#### Financial aid information

- Federal Student Aid Information Center: 1-800-4FED-AID www.ed.gov/offices/OSFAP/Students www.ed.gov/prog\_info/SFA/ StudentGuide
- NYS College Aid Awareness Network -"Ask the Expert." E-mail your questions about financial aid to: faexperts@yahoo.com, or go to: www.nysfaaa.org

- NYS Higher Education Services
   Corporation. For more information
   on the Express TAP application (ETA)
   and NYS grants and scholarships:
   1-888-NYSHESC
   www.hesc.org
- Comprehensive information about financial aid with an on-line aid estimators: www.finaid.org
- The U.S. Department of Education HOPE Scholarship and Lifetime Learning Credits and other federal incentive programs: www.ed.gov/inits/hope
- NYS college tuition tax credit/ deductions: www.hesc.org
- Hispanic College Fund, Inc: www.hispanicfund.org/scholar.html
- Presidential Freedom Scholarships: www.nationalservice.org/scholarships
- United Negro College Fund, Inc. a good scholarship database: www.uncf.org/scholarship

#### Planning for college

- New York's 100+ private colleges and universities' admissions and financial aid information Web site: www.nycolleges.org
- Helpful links and information on books, Web sites, and brochures recommended by admissions and financial aid professionals: www.collegeispossible.org
- A good resource for college planning and financial aid information: www.mapping-your-future.org
- Project EASI, a U.S. Department of Education initiative offering helpful on-line information relating to higher education: http://easi.ed.gov

## Information about paying for college

Charter One Bank: www.charterone.com/pf



#### Questions to ask the college

- Which forms are required to be considered for all forms of aid?
- What are your requirements for merit aid? For need-based aid?
- What are the renewal requirements?
- What are the application deadlines?
- Are there state programs I should know about?
- When will you notify me of my aid eligibility?





# Campus



# 100+ Private Colleges and Universities

Colleges are listed alphabetically in each region of the state by Name of College, *City in which it is located*. Graduate-only campuses (those that only offer post-baccalaureate degrees) are indicated by (G).

#### Western

- 1. Alfred University, Alfred
- 2. Canisius College, Buffalo
- 3. Daemen College, Amherst
- 4. D'Youville College, Buffalo
- 5. Hilbert College, Hamburg
- Houghton College, *Houghton* Medaille College, *Buffalo*
- 8. Niagara University, Niagara University
- 9. St. Bonaventure University, St. Bonaventure
- 10. Trocaire College, Buffalo
- 11. Villa Maria College of Buffalo, Buffalo

#### **Greater Rochester**

- Hobart and William Smith Colleges, Geneva
- 2. Keuka College, Keuka Park
- Nazareth College of Rochester,
   Rochester
- 4. Roberts Wesleyan College, Rochester
- Rochester Institute of Technology, Rochester
- 6. St. John Fisher College, Rochester
- 7. University of Rochester and Eastman School of Music, *Rochester*

#### Central

- 1. Cazenovia College, Cazenovia
- 2. Colgate University, Hamilton
- 3. Cornell University, Ithaca
- 4. Elmira College, Elmira
- 5. Hamilton College, Clinton
- 6. Hartwick College, Oneonta
- 7. Ithaca College, Ithaca
- 8. Le Moyne College, *Syracuse*
- 9. New York Chiropractic College (G), Seneca Falls
- 10. St. Elizabeth College of Nursing,
- St. Joseph's Hospital Health Center School of Nursing, Syracuse
- 12. Syracuse University, Syracuse
- 13. Utica College, Utica
- 14. Wells College, Aurora

#### Northern

BEST COPY AVAILABLE

- 1. Clarkson University, Potsdam
- 2. Paul Smith's College, Paul Smiths
- 3. St. Lawrence University, Canton

#### Capital District

- 1. Albany College of Pharmacy, Albany
- 2. Albany Law School (G), Albany
- 3. Albany Medical College (G), Albany
- The College of Saint Rose, *Albany* Excelsior College, *Albany*
- 6. Maria College, Albany
- 7. Rensselaer Polytechnic Institute, Troy
- The Sage Colleges/Russell Sage College, and Sage Graduate School (G), Troy
- The Sage Colleges/Sage College of Albany, Albany
- 10. Siena College, Loudonville
- 11. Skidmore College, Saratoga Springs
- 12. Union College, Schenectady

#### **Hudson Valley**

- 1. Bard College, Annandale-on-Hudson
- 2. Cochran School of Nursing, Yonkers
- 3. The College of New Rochelle, New Rochelle
- The College of New Rochelle/School of New Resources, New Rochelle
- 5. Concordia College, Bronxville
- 6. The Culinary Institute of America, Hyde Park
- 7. Dominican College, Orangeburg
- Fordham Graduate Center at Tarrytown (G), Tarrytown
- 9. Iona College, New Rochelle
- 10. Iona College/Rockland Graduate Center (G), *Orangeburg*
- 11. Long Island University/Rockland Graduate Campus (G), *Orangeburg*
- 12. Long Island University/Westchester Graduate Campus (G), *Purchase*
- 13. Manhattanville College, Purchase
- 14. Marist College, Poughkeepsie
- 15. Marymount College of Fordham University, *Tarrytown*
- 16. Mercy College/Dobbs Ferry Campus
- (main campus), *Dobbs Ferry* 17. Mercy College/White Plains Campus,
- White Plains

  White Plains
- 18. Mercy College/Yorktown Campus, Yorktown Heights
- 19. Mount Saint Mary College, Newburgh
- New York Medical College (G), Valhalla
- 21. New York University/Ehrenkranz School of Social Work at St. Thomas Aquinas College (G), Sparkill
- 22. Nyack College and Alliance Theological Seminary, *Nyack*
- 23. Pace University/Lubin Graduate Center (G), White Plains
- 24. Pace University/Pleasantville-Briarcliff, *Pleasantville*
- 25. Pace University/White Plains Campus School of Law (G), White Plains

- 26. Polytechnic University/Westchester Graduate Center (G), *Hawthorne*
- 27. Sarah Lawrence College, Bronxville
- 28. St. Thomas Aquinas College, Sparkill
- 29. Vassar College, Poughkeepsie

#### New York City (The 5 Boroughs)

#### Bronx

- College of Mount Saint Vincent,
   Riverdale
- The College of New Rochelle/School of New Resources/Co-op City
- The College of New Rochelle/School of New Resources/John Cardinal O'Connor Campus
- 4. Fordham University
- 5. Manhattan College, Riverdale
- 6. Mercy College/Bronx Campus

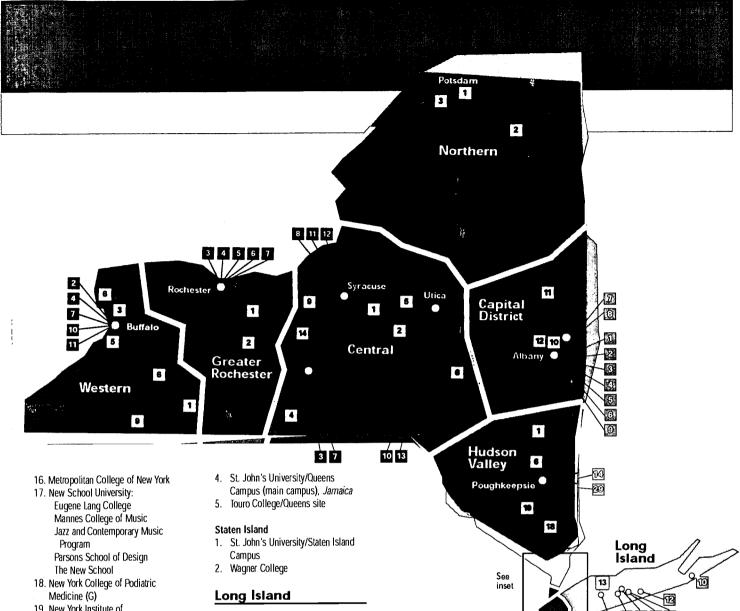
#### Brooklyn

- 1. Boricua College/Brooklyn Campus
- 2. The College of New Rochelle/School of New Resources/Brooklyn Campus
- 3. Institute of Design and Construction
- Long Island College Hospital School of Nursing
- 5. Long Island University/Brooklyn Campus
- Polytechnic University/Brooklyn-MetroTech Campus
- 7. Pratt Institute
- 8. St. Francis College, Brooklyn Heights
- 9. St. Joseph's College/Brooklyn Campus
- 10. Touro College/Brooklyn site

#### Manhattan

- American Academy McAllister
  Institute
- 2. Bank Street College of Education (G)
- 3. Barnard College
- Boricua College
   Boricua College
- The College of New Rochelle/School of New Resources/District Council 37
- The College of New Rochelle/School of New Resources at New York Theological Seminary
- The College of New Rochelle/School of New Resources/Rosa Parks Campus
- 8. Columbia University
- 9. Columbia University/School of Nursing
- 10. The Cooper Union
- 11. Fordham University/Lincoln Center Campus
- 12. Helene Fuld College of Nursing
- Jewish Theological Seminary/List College of Jewish Studies
- Marymount Manhattan College
   Mercy College/Manhattan Campus

ERIC 10

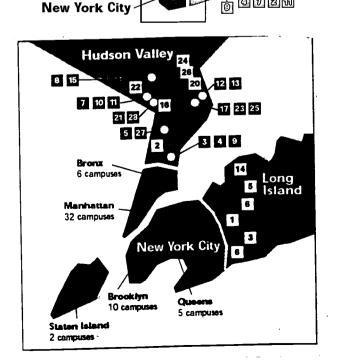


- 19. New York Institute of Technology/Manhattan Campus
- 20. New York School of Interior Design
- 21. New York University
- 22. Nyack College/Manhattan Center
- 23. Pace University/New York City Campus
- 24. Phillips Beth Israel School of Nursing
- 25. Pratt Manhattan
- 26. The Rockefeller University (G)
- 27. St. John's University/Manhattan Campus
- 28. Teachers College, Columbia University (G)
- 29. Touro College
- Weill Graduate School of Medical Sciences of Cornell University (G)
- 31. Weill Medical College of Cornell University (G)
- 32. Yeshiva University

#### Queens

- 1. Bramson ORT College. Forest Hills
- 2. College of Aeronautics, Flushing
- The School of Nursing of Saint Vincents Catholic Medical Centers, Fresh Meadows

- 1. Adelphi University, Garden City
- 2. Dowling College, Oakdale
- 3. Hofstra University, Hempstead
- Long Island University/Brentwood Campus, Brentwood
- Long Island University/C.W. Post Campus, Brookville
- 6. Molloy College, Rockville Centre
- 7. New York Institute of Technology/Central Islip Campus, Central Islip
- New York Institute of Technology/Old Westbury Campus, Old Westbury
- 9. Polytechnic University/Long Island Graduate Center (G), *Melville*
- 10. Southampton College of Long Island University, *Southampton*
- 11. St. John's University/Oakdale Campus, *Oakdale*
- 12. St. Joseph's College/Suffolk Campus, *Patchoque*
- Touro College/Huntington Campus and Jacob D. Fuchsberg Law Center (G), Huntington and Bay Shore
- 14. Webb Institute, Glen Cove





# Undergraduate Admissions Offices



#### Direct your inquiries to the Office of Undergraduate Admissions



#### Adelphi University

www.adelphi.edu Levermore Hall, 1 South Ave. Garden City, NY 11530 (800-ADELPHI)

#### **Albany College of Pharmacy**

www.acp.edu 106 New Scotland Ave. Albany, NY 12208-3492 (888-203-8010)

#### Alfred University

www.alfred.edu/admissions One Saxon Dr. Alfred, NY 14802-1205 (800-541-9229)

#### American Academy McAllister Institute of Funeral Service

http://members.aol.com/aamifs/ Main.html 450 West 56th St., New York, NY 10019 (212-757-1190)



#### **Bard College**

www.bard.edu Annandale-on-Hudson, NY 12504 (845-758-7472)

#### Barnard College (women only) www.barnard.edu 3009 Broadway, New York, NY 10027 (212-854-2014)

#### **Boricua College**

www.boricuacollege.edu Manhattan Campus 3755 Broadway, New York, NY 10032 (212-694-1000)

Brooklyn Campus/Northside Center 186 North 6th St., Brooklyn, NY 11211 (718-782-2200)

Brooklyn Campus/Graham Center 9 Graham Ave., Brooklyn, NY 11206 (718-963-4112)

#### **Bramson ORT College**

www.bramsonort.org 69-30 Austin St. Forest Hills, NY 11375 (718-261-5800 ext. 108)



#### **Canisius College**

www.canisius.edu 2001 Main St., Buffalo, NY 14208 (800-843-1517)

#### Cazenovia College

www.cazcollege.edu 13 Nickerson St., Cazenovia, NY 13035 (800-654-3210)

#### **Clarkson University**

www.clarkson.edu Holcroft House Potsdam, NY 13699-5605 (800-527-6577)

#### **Cochran School of Nursing**

www.riversidehealth.org St. John's Riverside Hospital 967 North Broadway, Yonkers, NY 10701 (914-964-4296)

#### **Colgate University**

www.colgate.edu James B. Colgate Hall, 13 Oak Dr. Hamilton, NY 13346 (315-228-7401)

#### **College of Aeronautics**

www.aero.edu taGuardia Airport, 86-01 23rd Ave. Flushing, NY 11369 (800-776-2376)

#### College of Mount Saint Vincent

www.cmsv.edu 6301 Riverdale Ave. Riverdale, NY 10471 (800-665-CMSV)

### The College of New Rochelle www.cnr.edu

School of Arts and Sciences (women only); School of Nursing (coed) Ursula Admin. Ctr., Liberty Ave. New Rochelle, NY 10805-2308 (800-933-5923)

School of New Resources Office of the Dean, Newman Hall New Rochelle, NY 10805-2308 (800-288-4767)

Also 6 branch campuses in the New York City metropolitan area.

#### The College of Saint Rose

www.strose.edu 432 Western Ave., Albany, NY 12203 (800-637-8556)

#### **Columbia University**

www.studentaffairs.columbia. edu/admissions 212 Hamilton Hall, MC 2807 1130 Amsterdam Ave., New York, NY 10027 (212-854-2522)

Columbia University/School of Nursing www.nursing.hs.columbia.edu 630 West 168th St. New York, NY 10032 (800-899-8895)

#### Concordia College

www.concordia-ny.edu 171 White Plains Rd. Bronxville, NY 10708 (800-937-2655)

#### The Cooper Union

for the Advancement of Science and Art www.cooper.edu 30 Cooper Square, Suite 300 New York, NY 10003 (212-353-4120)

#### **Comell University**

http://admissions.cornell.edu 410 Thurston Ave., Ithaca, NY 14850 (607-255-5241)

#### The Culinary Institute of America

www.ciachef.edu 1946 Campus Dr. Hyde Park, NY 12538-1499 (800-CULINARY)



#### Daemen College

www.daemen.edu 4380 Main St. Amherst, NY 14225-3592 (800-462-7652)

#### **Dominican College**

www.dc.edu 470 Western Highway Orangeburg, NY 10962 (845-359-7800 ext. 208)

#### **Dowling College**

www.dowling.edu 150 Idle Hour Blvd., Oakdale, NY 11769 (800-DOWLING)

#### D'Youville College

www.dyc.edu 320 Porter Ave., Buffalo, NY 14201 (800-777-3921)



#### Elmira College

www.elmira.edu One Park Place, Ełmira, NY 14901 (800-935-6472)

#### **Excelsior College**

www.excelsior.edu 7 Columbia Circle Albany, NY 12203-5159 (888-647-2388)



#### Fordham University

www.fordham.edu (800-FORDHAM)

New York, NY 10023

Thebaud Hall, 441 E. Fordham Rd. Bronx, NY 10458

Fordham University/Lincoln Center Campus 113 West 60th St.

Marymount College of Fordham University (women only) www.marymt.edu

100 Marymount Ave. Tarrytown, NY 10591-3796 (800-724-4312)



#### **Hamilton College**

www.hamilton.edu 198 College Hill Rd., Clinton, NY 13323 (800-843-2655)

#### Hartwick College

www.hartwick.edu Bresee Hall, Oneonta, NY 13820 (607-431-4150)



Helene Fuld College of Nursing of North General Hospital

1879 Madison Ave., New York, NY 10035 (212-423-2768)

Hilbert College

www.hilbert.edu 5200 South Park Ave. Hamburg, NY 14075-1597 (800-649-8003)

**Hobart and William Smith Colleges** 

www.hws.edu Geneva, NY 14456 (800-852-2256) or (800-245-0100)

**Hofstra University** 

www.hofstra.edu/admissions 100 Hofstra University Hempstead, NY 11549 (800-HOFSTRA)

**Houghton College** 

www.houghton.edu PO. Box 128, Houghton, NY 14744 (800-777-2556)

Institute of Design and Construction www.idcbrooklyn.org

141 Willoughby St., Brooklyn, NY 11201 (718-855-3661)

Iona College

www.iona.edu 715 North Ave. New Rochelle, NY 10801-1890 (800-231-IONA)

Ithaca College

www.ithaca.edu/admission 100 Job Hall, Ithaca, NY 14850-7020 (800-429-4274)



Keuka College

www.keuka.edu Wagner House, Keuka Park, NY 14478 (800-33-KEUKA)



Le Moyne College

www.lemoyne.edu 1419 Salt Springs Rd. Syracuse, NY 13214-1399 (800-333-4733) List College of Jewish Studies of the Jewish Theological Seminary

www.jtsa.edu 3080 Broadway New York, NY 10027 (212-678-8832)

Long Island College Hospital School of Nursing

340 Court St., Brooklyn, NY 11231 (718-780-1953)

**Long Island University** 

www.liu.edu

Brentwood Campus 100 Second Ave., Brentwood, NY 11717 (631-273-5112) Brooklyn Campus

1 University Plaza Brooklyn, NY 11201-5372 (800-LIU-PLAN)

C.W. Post Campus 720 Northern Blvd. Brookville, NY 11548-1300 (800-LIU-PLAN)

Southampton College www.southampton.liu.edu 239 Montauk Highway Southampton, NY 11968-4198 (631-287-8200)



Manhattan College

www.manhattan.edu Manhattan College Parkway Riverdale, NY 10471 (800-MC2-XCEL)

Manhattanville College

www.manhattanville.edu 2900 Purchase St., Purchase, NY 10577 (800-328-4553)

Maria College

www.mariacollege.org 700 New Scotland Ave. Albany, NY 12208 (518-438-3111 ext. 217)

Marist College

www.marist.edu 3399 North Rd. Poughkeepsie, NY 12601 (800-436-5483)

Marymount Manhattan College

http://marymount.mmm.edu 221 East 71st St., New York, NY 10021 (800-MARYMOUNT) Medaille College

www.medaille.edu ·18 Agassiz Circle, Buffalo, NY 14214 (800-292-1582)

**Mercy College** 

www.mercy.edu (800-MERCY-NY)

Dobbs Ferry Campus (main campus) 555 Broadway, Dobbs Ferry, NY 10522 Bronx Campus

50 Antin Place, Bronx, NY 10462

Manhattan Campus

425 West 33rd St., New York, NY 10001

White Plains Campus 277 Martine Ave. White Plains, NY 10601

Yorktown Campus 2651 Strang Blvd.

Yorktown Heights, NY 10598

Metropolitan College of New York

www.audreycohen.edu 75 Varick St., 12th fl. New York, NY 10013 (800-33THINK ext. 5001)

Also extension centers in the Bronx, Staten Island, Flushing, and New Rochelle.

**Molloy College** 

www.molloy.edu 1000 Hempstead Ave., PO Box 5002 Rockville Centre, NY 11571-5002 (888-4-MOLLOY)

**Mount Saint Mary College** 

www.msmc.edu 330 Powell Ave., Newburgh, NY 12550 (888-YES-MSMC)



Nazareth College of Rochester

www.naz.edu 4245 East Ave. Rochester, NY 14618-3790 (800-462-3944)

**New School University** 

www.newschool.edu

Eugene Lang College
65 West 11th St., New York, NY 10011
(212-229-5665)

Mannes College of Music

150 West 85th St., New York, NY 10024 (800-292-3040)

Jazz and Contemporary Music Program 55 West 13th St., Fifth fl. New York, NY 10011 (212-229-5896 ext. 302) Parsons School of Design 66 Fifth Ave., New York, NY 10011 (800-252-0852)

The New School
Office of Educational Advising
66 West 12th St., New York, NY 10011
(212-229-5630)

New York Institute of Technology

www.nyit.edu

Old Westbury Campus

Northorn Blvd

Northern Blvd. PO Box 8000 Old Westbury, NY 11568-8000 (800-345-NYIT)

Manhattan Campus 1855 Broadway New York, NY 10023-7692 (212-261-1508) Central Islip Campus

211 Carleton Ave., PO Box 9029 Central Islip, NY 11722-9029 (800-873-NYIT)

New York School of Interior Design

www.nysid.edu 170 East 70th St., New York, NY 10021 (800-33-NYSID)

**New York University** 

www.nyu.edu/ugadmissions 22 Washington Square North New York, NY 10011 (212-998-4500)

Niagara University

www.niagara.edu Niagara University, NY 14109 (800-462-2111)

Nyack College

www.nyackcollege.edu 1 South Blvd., Nyack, NY 10960 (800-33-NYACK)

Nyack College/Manhattan Center 335 Broadway/93 Worth St., 10th fl. New York, NY 10013 (212-625-0500)



**Pace University** 

www.pace.edu (800-874-PACE)

New York City Campus Student Information Center 1 Pace Plaza, New York, NY 10038 Pleasantville-Briarcliff Campus 861 Bedford Rd.

Pleasantville, NY 10570



# Undergraduate nissions Offices

Paul Smith's College

www.paulsmiths.edu Paul Smiths, NY 12970 (800-421-2605)

Phillips Beth Israel School of Nursing http://wehealny.org/bischoolofnursing 310 East 22nd St., New York, NY 10010

(212-614-6108)

**Polytechnic University** 

www.poly.edu 6 MetroTech Center Brooklyn, NY 11201-2999 (800-POLYTEC)

Pratt Institute

www.pratt.edu/admiss (800-331-0834) 200 Willoughby Ave. Brooklyn, NY 11205

Manhattan Campus 295 Lafayette St., New York, NY 10012

18

Rensselaer Polytechnic Institute http://admissions.rpi.edu

110 8th St., Troy, NY 12180-3590 (518-276-6216)

Roberts Wesleyan College

www.roberts.edu 2301 Westside Dr., Rochester, NY 14624 (800-777-4RWC)

Rochester Institute of Technology www.rit.edu

60 Lomb Memorial Dr. Rochester, NY 14623-5604 (585-475-6631) TTY admissions phone (585-475-6700)



The Sage Colleges

www.sage.edu (888-VERY-SAGE)

Russell Sage College (women only) 90 First St., Troy, NY 12180

Sage College of Albany 140 New Scotland Ave. Albany, NY 12208

Sarah Lawrence College

www.sarahlawrence.edu 1 Mead Way, Bronxville, NY 10708 (800-888-2858)

The School of Nursing of Saint Vincent Catholic Medical Centers 175-05 Horace Harding Expressway

Fresh Meadows, NY 11365 (718-357-0500 ext. 173)

Siena College

www.siena.edu 515 Loudon Rd. Loudonville, NY 12211-1462 (888-AT-SIENA)

**Skidmore College** 

www.skidmore.edu 815 North Broadway Saratoga Springs, NY 12866 (800-867-6007)

Southampton College

(See Long Island University)

St. Bonaventure University

www.sbu.edu/admissions PO Box D St. Bonaventure. NY 14778-2284 (800-462-5050)

St. Elizabeth College of Nursing

www.stemc.org/college/edu.htm 2215 Genesee St., Utica, NY 13501 (315-798-8253)

St. Francis College

www.stfranciscollege.edu 180 Remsen St. Brooklyn Heights, NY 11201 (718-489-5200)

St. John Fisher College

www.sjfc.edu 3690 East Ave., Rochester, NY 14618 (800-444-4640)

St. John's University

www.stjohns.edu (888-9STJOHNS)

Queens Campus (main campus) 8000 Utopia Parkway, Jamaica, NY 11439

Staten Island Campus 300 Howard Ave., Staten Island, NY 10301

Manhattan Campus

101 Murray St. New York, NY 10007

Oakdale Campus 500 Montauk Highway

Oakdale, NY 11769 St. Joseph's College

www.sjcny.edu (866-ATSTJOE)

Brooklyn Campus 245 Clinton Ave., Brooklyn, NY 11205

Suffolk Campus

155 West Roe Blvd., Patchogue, NY 11772

St. Joseph's Hospital Health Center School of Nursing

www.sjhsyr.org/nursing 206 Prospect Ave., Syracuse, NY 13203 (315-448-5040)

St. Lawrence University

www.stlawu.edu Canton, NY 13617 (800-285-1856)

St. Thomas Aguinas College

www.stac.edu 125 Route 340, Sparkill, NY 10976-1050 (800-999-STAC)

Syracuse University

www.syracuse.edu 201 Tolley Administration Building Syracuse, NY 13244 (315-443-3611)



**Touro College** 

www.touro.edu 27-33 West 23rd St. New York, NY 10010 (212-463-0400 ext. 665)

Huntington Branch Campus 1700 Union Blvd., Bay Shore, NY 11706 (631-665-1600) 300 Nassau Rd., Huntington, NY 11743

Also 8 extension sites in Brooklyn, Harlem, and Queens.

**Trocaire College** 

(631-421-2244)

www.trocaire.edu 360 Choate Ave., Buffalo, NY 14220 (716-826-1200)



Union College

www.union.edu Schenectady, NY 12308 (888-843-6688)

University of Rochester

www.rochester.edu/admissions The College: Arts, Sciences, & **Engineering and Applied Sciences** PO Box 270251 Rochester, NY 14627-0251 (888-822-2256) Eastman School of Music 26 Gibbs St. Rochester, NY 14604-2599

(800-388-9695 USA and Canada)

**Utica College** 

www.utica.edu 1600 Burrstone Rd. Utica, NY 13502-4892 (800-782-8884)



Vassar College

www.vassar.edu Box 10, 124 Raymond Ave. Poughkeepsie, NY 12604 (800-827-7270)

Villa Maria College of Buffalo

www.villa.edu 240 Pine Ridge Rd. Buffalo, NY 14225-3999 (716-896-0704)



Wagner College

www.wagner.edu One Campus Rd. Staten Island, NY 10301 (718-390-3411)

Webb Institute

www.webb-institute.edu Crescent Beach Rd. Glen Cove, NY 11542 (516-671-2213)

Wells College (women only) www.wells.edu

Aurora, NY 13026 (800-952-9355)



Yeshiva University

(coordinate colleges) www.yu.edu 500 West 185th St. New York, NY 10033-3299 (212-960-5277)



# Calendar

For students entering college in the 2003-04 academic year

#### 2002

#### September and October

- Colleges encourage visits from students and their parents. It's your chance to "try on" a campus. Use the map on pages 10 11 to plan your trips. Also ask your school counselor about the college fairs in your area. They're a good opportunity to talk with college representatives.
- Collect admissions applications from colleges. Use the on-line form at www.nycolleges.org/register.html, or contact the admissions offices directly by phone or e-mail.
- Ask your teachers and others for the letters of recommendation you need for your admission applications. Make a list of all admission and financial aid application deadlines!
  - □ Sep. 10: Registration deadline for Oct. 12 SAT I & SAT II.
  - □ Sep. 20: Registration deadline for Oct. 26 ACT.
  - □ Sep. 27: Registration deadline for Nov. 2 SAT I & SAT II.
  - □ Oct. 12: SAT I & SAT II test date.
  - □ Oct. 26: ACT test date.

#### November and December

- Explore all financial aid sources, including scholarships from local businesses, organizations, employers, churches, etc. Ask for help at your public library and guidance office. Attend financial aid workshops and college fairs. See page 9 for helpful Web addresses.
- Continue gathering and completing your college applications. Pay careful attention to the deadlines!
- Obtain the Free Application for Federal Student Aid (FAFSA) from your school counselor. Check with all the colleges to which you are applying to determine which financial aid forms you must complete to qualify for all types of aid. Obtain all required forms (see page 3).

- □ Nov. 1: Registration deadline for Dec. 7 SAT I & SAT II.
- □ Nov. 2: SAT I & SAT II test date.
- □ Nov. 8: Registration deadline for Dec. 14 ACT.
- □ Dec. 7: SAT I & SAT II test date.
- □ Dec. 14: ACT test date.
- □ Dec. 23: Registration deadline for Jan. 25 SAT I & SAT II.

#### 2003

#### January

- College financial aid awareness activities sponsored by NYSFAAA. You can "Ask the Expert" and e-mail your financial aid questions to faexperts@yahoo.com or visit www.nysfaaa.org. College financial aid experts will answer your questions.
- As soon as possible after January 1, complete and mail your FAFSA, or complete it online at www.fafsa.ed.gov. *Estimate your income* if you have not yet completed your tax returns. Keep a copy of all the forms you file. Complete and submit all other financial aid forms. Watch your deadlines! You'll receive your Student Aid Report (SAR) within four weeks after filing your FAFSA by mail. Review your SAR carefully. Follow directions to correct errors.
  - □ Jan. 25: SAT I & SAT II test date.

#### February and March

- If you have not already done so, visit the colleges.
- Start to look for a summer job.
- In March, some colleges will begin to notify students of college acceptance. See April for more information.
- NYS students who listed a NYS college on their FAFSA should watch for a pre-printed Express TAP Application (ETA) to arrive from NYSHESC. Don't lose it! See May for more details.
  - □ Feb. 28: Registration deadline for Apr. 5 SAT I only.
  - □ Mar. 7: Registration deadline for Apr. 12 ACT.
- ☐ Mar. 28: Registration deadline for May 3 SAT I & SAT II.

#### April

- Colleges with traditional admissions and financial aid deadlines will notify you of college acceptance and financial aid packages. Evaluate the offers. Notify all the colleges of your decision or request an extension. Pay attention to those deadlines!
- If you still wish to expand your options, some colleges will accept admissions and financial aid applications at this time. See the Campus Directory on pages 12 - 14, or www.nycolleges.org/profiles for contact information.
  - □ Apr. 5: SAT I only test date.
- □ Apr. 12: ACT test date.

#### May and June

- NYS residents: If you decide on a college in New York State, review, correct and return your pre-printed Express TAP Application (ETA) to NYSHESC. Be sure your TAP Award Certificate contains the correct NYS college code. Look for an electronic application process in 2003. Direct questions to 1-888-NYSHESC.
- Apply for a Federal Stafford or Direct loan after you have made your college choice. See pages 7 8 for additional information about student loans and other college financing options.
- Follow up on the progress of your loans and other forms of student aid.
  - □ May 2: Registration deadline for Jun. 7 SAT I & SAT II.
  - □ May 3: SAT I & SAT II test date.
  - □ May 9: Registration deadline for Jun. 14 ACT.
  - □ May 6-10 & May 13-17: Advanced Placement Program® Exams.
  - □ Jun. 7: SAT I & SAT II test date.
  - □ Jun. 14: ACT test date.

Note: Register for the SAT® exams online at www.collegeboard.com. Register for ACT Assessment® exams online at www.act.org. Registration deadlines listed here refer to regular U.S. postmark dates. Visit above Web sites for international deadlines and U.S. late registration deadlines.

See page 9 for other important Internet addresses and phone numbers.



# Does financial aid have your head spinning?!

Student Loans Made Easy with Charter One Bank



Charter One is the one-stop student loan center that will guide you through the financial aid process. We'll answer your questions, match you up with the right programs, and help you get the financing you need.

BEST COPY AVAILABLE

Contact:

studentloans@charteronebank.com www.charterone.com/pf 800-252-2500 ext. 2210





# Affording New York's 100+ Private Colleges and Universities

Learn more at www.nycolleges.org

Adelphi University Albany College of Pharmacy Albany Law School Albany Medical College Alfred University American Academy McAllister Institute Bank Street College of Education **Bard College Barnard College** Boricua College Bramson ORT College Canisius College Cazenovia College Clarkson University Cochran School of Nursing Colgate University College of Aeronautics College of Mount Saint Vincent The College of New Rochelle The College of Saint Rose Columbia University Concordia College The Cooper Union Cornell University The Culinary Institute of America Daemen College Dominican College **Dowling College** D'Youville College Elmira College **Excelsior College** Fordham University Hamilton College Hartwick College Helene Fuld College of Nursing Hilbert College

Hobart and William Smith Colleges Hofstra University Houghton College Institute of Design and Construction Iona College Ithaca College Jewish Theological Seminary Keuka College Le Moyne College Long Island College Hospital School of Nursing Long Island University Manhattan College Manhattanville College Maria College Marist College Marymount Manhattan College Medaille College Mercy College Metropolitan College of New York Molloy College Mount Saint Mary College Nazareth College of Rochester New School University New York Chiropractic College New York College of Podiatric Medicine New York Institute of Technology New York Medical College New York School of Interior Design New York University Niagara University Nyack College Pace University Paul Smith's College

Phillips Beth Israel School of Nursing Polytechnic University Pratt Institute Rensselaer Polytechnic Institute Roberts Wesleyan College Rochester Institute of Technology The Rockefeller University The Sage Colleges Sarah Lawrence College The School of Nursing of Saint Vincent Catholic Medical Centers Siena College Skidmore College St. Bonaventure University St. Elizabeth College of Nursing St. Francis College St. John Fisher College St. John's University St. Joseph's College St. Joseph's Hospital Health Center School of Nursing St. Lawrence University St. Thomas Aquinas College Syracuse University Teachers College, Columbia University Touro College Trocaire College Union College University of Rochester Utica College Vassar College Villa Maria College of Buffalo Wagner College Webb Institute

Wells College

Yeshiva University

# clcu

Commission on Independent Colleges and Universities 17 Elk Street, PO Box 7289 Albany, NY 12224-0289 E-mail: colleges@nycolleges.org Phone: (518) 436-4781

BEST COPY AVAILABLE



# Council For Higher Education Accreditation

#### **FACT SHEET #5**

# Accrediting Organizations in the U.S.: How Do They Operate to Assure Quality?

December 2002

and 17,500 programs held accredited status.

Accreditation is carried out through private, nonprofit organizations. Some review entire institutions (regional and national accreditors) and others review programs such as law, medicine, or business (specialized accreditors). These organizations undertake this responsibility in quite similar ways, each requiring a self-study by the institution or program under review, a review by peers (including a site visit in most cases), and a judgment about accredited status. These judgments are based on standards of quality developed by the accrediting organization in consultation with the higher education community.

Approximately eighty accrediting organizations in the U.S. are themselves reviewed for quality. They routinely undergo scrutiny (a process called "recognition") either by the Council for Higher Education Accreditation (CHEA) or by the federal government through the United States Department of Education (USDE) or both. A complete list of CHEA- and USDE-recognized accrediting organizations may be found on the CHEA Website at www.chea.org under "Institutional Database."

Accrediting organizations make information available to the public primarily through print documents and Websites. In addition to these documents and Websites, lists of accrediting organizations may be found on the CHEA Website, USDE Website at <a href="https://www.ed.gov/offices/OPE/accreditation/">www.ed.gov/offices/OPE/accreditation/</a>, and the Association of Specialized and Professional Accreditors (ASPA) Website at <a href="https://www.aspa-usa.org">www.aspa-usa.org</a>.

The locations indicated above and the Websites of individual accrediting organizations provide answers to four important questions:

- What institutions and programs are accredited?
- What are the standards and policies used by these organizations to make judgments about the quality of an institution or program?
- What additional information about institutions, programs, or accrediting organizations is available?
- How are accrediting organizations structured, financed, staffed, and governed?

#### What Institutions and Programs Are Accredited?

Accrediting organizations routinely answer this question by:

- Maintaining an updated list of the institutions and programs that are accredited;
- Describing the length of time of an accreditation of an institution or program;
- Providing information about whether an accredited institution or program is under any sanctions and a description of these sanctions;
- Maintaining a summary of recent actions taken by accrediting organizations, usually provided after meetings of decision-making bodies; and
- For some organizations, offering aggregate data or profiles of the institutions or programs that are accredited.

#### What Are the Standards and Policies Used by these Organizations to Make Judgments about Quality?

The requirements for accreditation may be found in the standards and policies of accrediting organizations. Standards

While each accrediting organization establishes its own standards by which institutions and programs are accredited, these
standards all address similar areas, such as expected student achievement, curriculum, faculty, services and academic support
for students, and financial capacity.



• Standards are developed or changed through a process of public consultation involving, e.g., faculty, administrators, students, practitioners in specific fields, governing boards, and members of the public. This process often involves an invitation to the public through, e.g., newspapers or general mailings.

#### Policies

- Each accrediting organization lays out a framework of expectations and practices that govern the conduct of accreditation review. These policies may include areas such as conflict of interest and release of information.
- Accrediting organizations also provide opportunities to express disagreement with or concern about their decisions or the actions of the institutions or programs they accredit. Examples include:
  - Appeals: Accrediting organizations have mechanisms by which an institution or program that is dissatisfied with a review may express its dissatisfaction and seek redress;
  - Complaints: Accrediting organizations describe the terms and conditions under which a complaint can be lodged against an institution or program that is accredited.
- Policies are developed or changed through a process of public consultation similar to that which is used for development or changes in standards (above).

#### What Additional Information Do Accrediting Organizations Make Available?

- Under certain circumstances, and with permission from institutions or programs, self-study reports and team visit reports offering description and analysis of institutions and programs that are reviewed;
- Dates of upcoming accreditation visits;
- Members of an organization's accrediting decision making body;
- Staff members of accrediting organizations;
- Finances of accrediting organizations;
- Peer evaluators: the volunteers who work with the accrediting organization and carry out accreditation review.

#### **How Do Accrediting Organizations Operate?**

- Governance and Organization. Accrediting organizations are private, nonprofit bodies legally incorporated to carry out accreditation activity, or they are subsidiaries of other private, nonprofit organizations. Each accrediting organization has bylaws or a constitution that describes the legal framework for its operation.
- Staffing. Full- and part-time paid staff members are employed by the organization to carry out day-to-day activities, including coordination of accreditation reviews, meetings, conferences, and publications.
- Accreditation Review.
  - Self-study. Institutions or programs seeking accreditation typically prepare a self-study—an examination of whether their operation meets the standards of the accrediting organization.
  - Team Visit and Report. Higher education faculty and administrators, practitioners in specific fields, and members of the public make up "teams" that visit an institution or program to determine whether or not the standards of the accrediting organization are being met.
- Accreditation Decision-Making and Governance. Higher education faculty and administrators, practitioners in specific fields, and members of the public are elected or appointed to commissions to work together to determine which institutions and programs are to be accredited and under what conditions. This commission may also function as the governing body for the organization under the bylaws or constitution mentioned above.
- Funding. The accrediting organization receives its funding from annual dues of its members, support from sponsoring associations, fees paid by institutions or programs for an accreditation visit, conferences and meetings, and, in some instances, grants from external sources.

The Council for Higher Education Accreditation (CHEA) is a nationally based, private, nonprofit organization that coordinates national, regional, and specialized accreditation and represents degree-granting accredited institutions and accrediting organizations. CHEA's primary responsibilities are advocacy for self-regulation of higher education through voluntary accreditation, scrutiny ("recognition") of accrediting organizations, and articulation and presentation of key accreditation issues and challenges to higher education, government, and the public.

#### Council for Higher Education Accreditation

One Dupont Circle • Suite 510
Washington DC 20036-1135
tel: 202-955-6126 • fax: 202-955-6129
e-mail: chea@chea.org • www.chea.org





#### U.S. Department of Education

Office of Educational Research and Improvement (OERI)

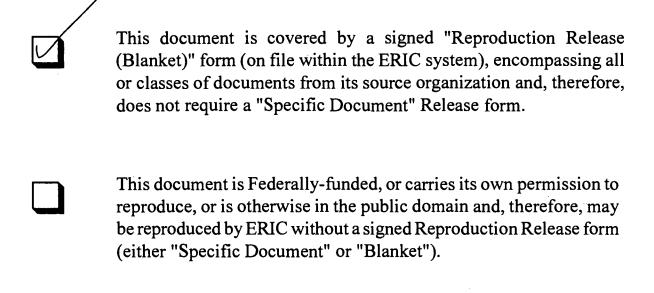
National Library of Education (NLE)

Educational Resources Information Center (ERIC)



## **NOTICE**

# **Reproduction Basis**



EFF-089 (3/2000)

