The Financial Aid Office

The Financial Aid Office is located on the first floor of the Guenther Enrollment Services Center, Room 110. The office is open from 8 a.m. to 5 p.m., Monday through Friday. Telephone: (518) 629-7150.

Scholarship Opportunities

Each spring semester, the college’s Foundation is proud to offer many diverse scholarship opportunities. Thanks to the generosity of its donors, the college’s Foundation continually expands scholarship opportunities for new and current students. For up-to-date information about scholarship opportunities and application deadlines, visit www.hvcc.edu/scholarships.

Excelsior and Other External Scholarship Opportunities

New York State’s Excelsior Scholarship, in combination with other financial aid programs, allows eligible students to attend a SUNY or CUNY college tuition-free. As a SUNY community college, Hudson Valley encourages its students to learn more about this opportunity. There also are many websites that list scholarship opportunities. Once you begin searching, you will find that one site links you to many others. Visit www.hvcc.edu/scholarships for more information.

Reporting Outside Scholarships

If you receive any scholarships or other funding from outside sources, you must report these awards to the Financial Aid Office. Upon receipt of this information, Hudson Valley Community College may be required to adjust your financial aid awards.

Cost to Attend Hudson Valley Community College

Hudson Valley Community College must estimate your cost of attendance based on your enrollment status. Your total assistance from all sources is based on your enrollment status. Your cost of attendance may be found in the Financial Aid section of the Catalog at https://catalog.hvcc.edu.

Applying for Financial Aid

The first step in the financial aid process is to complete a Free Application for Federal Student Aid (FAFSA) and a Tuition Assistance Program (TAP) application. You can apply even if you are not yet admitted to the college, and you should apply even if you do not think you qualify. You can apply even if you are not yet admitted to the college, and you should apply even if you do not think you qualify. The sooner these applications are completed, the better. The Hudson Valley Community College Financial Aid Office is open Monday through Friday to assist you with the application process. Computers are available in our office and staff can answer questions at each step of the process. An appointment is not necessary.

Once you have filed your applications, remember to follow up with the Financial Aid Office. If documentation is required, a request will be sent to your HVCC email account. It’s important that you submit documentary information as soon as possible so that we may continue to process your application.

When your application is complete and we have determined your eligibility, an email will be sent to your HVCC email account. You can view your awards and financial aid status on WiReD.

How Do Drug Convictions Affect Federal Aid Eligibility?

The Anti-Drug Abuse Act of 1988 states that persons convicted of drug trafficking or possession under federal or state law may be ineligible to receive federal student aid, including grants, loans and work-study funding.

Question 23 on the FAFSA form asks if the student has ever been convicted of a drug offense. Failure to answer the question will automatically disqualify the student from receiving federal aid. Answering the question falsely, if discovered, could result in fines, imprisonment or both.

Other Resources

• Please review all financial aid webpages at www.hvcc.edu/finaid.

• The online college catalog is also an important source of financial aid information and can be found at https://catalog.hvcc.edu.


There are many short video clips which can answer a variety of financial aid questions.

• SUNY Smart Track Financial Literacy provides an online learning environment that empowers students for a lifetime of financial success. SUNY Smart Track provides interactive services, tools and resources at www.hvcc.edu/finaid/suny-smarttrack.html to help educate students to achieve smart money management skills.

• To help families understand federal college loans and avoid loan delinquency and default, Hudson Valley Community College partnered with the U.S. Government to offer students access to iontuition, a web-based resource for loan borrowers. Students may access iontuition at www.iontuition.com for free charge.

Iontuition provides live online chats with loan counselors, budgeting tools, cloud storage and a personalized dashboard with the student’s loan borrowing history.

Release of Financial Aid Information

Under the Federal Family Educational Rights and Privacy Act (FERPA) of 1974, disclosure of information from a student’s educational records is strictly limited and all colleges must have policies in place to comply with this law.

If you wish to access account-specific information over the phone, you must complete a FERRA WaiverAuthentication Form. On this form, you create a FERRA password that you will be asked to provide when you call. You may also give access to third parties, such as your parents. The name of the third party you have authorized must be listed on the FERRA form and that person must know your Student ID Number and FERRA password when calling. The FERRA Waiver Form has to be completed only once and will remain on file unless you rescind it. Information about FERRA, as well as the waiver form, can be obtained at www.hvcc.edu/register.

Alternative Loans

An alternative loan is a personal loan from a private lender for educational expenses. Most alternative loans are deferable until you graduate, however, some may require you to pay interest while you are attending school.

Alternative loans exist as an additional means to pay for your college education, often used as a supplement to an existing financial aid package. Some alternative loans can be used to pay for prior balances up to one year old. If you fall into unsatisfactory academic progress, you also may apply for certain alternative loans to help until you get back into good academic progress and receive federal financial aid again.

Please visit www.hvcc.edu/finaid/loans.html for alternative loan application information.

Important Contact Information

Hudson Valley Community College
Toll-free (518) 629-4822
Financial Aid Office
financialaid@hvcc.edu • (518) 629-7150
Admissions Office
admissions@hvcc.edu • (518) 629-7399
Cashier’s Office
cashier@hvcc.edu • (518) 629-4504
Registrar’s Office
registrar@hvcc.edu • (518) 629-4574
NY’s Higher Education Services Corp.
1-888-NYSHESC
www.hesc.ny.gov (For information about TAP)
Federal Student Aid Information Center
1-800-4-FED-AID

Be bold. Be a Viking.
## Scholarships and Grants

### Federal Family Education Loan Programs

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<thead>
<tr>
<th>Program</th>
<th>Description</th>
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<td>Federal Direct Loans</td>
<td>Loan programs for students.</td>
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<tr>
<td>Federal Direct PLUS Loans</td>
<td>Loan programs for students.</td>
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<tr>
<td>Federal Work-Study</td>
<td>Loan programs for students.</td>
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### Employment

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<td>Federal Work-Study</td>
<td>Loan programs for students.</td>
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## New York State Aid

### Programs:

- **Excelsior Scholarship**: New York State residents pursuing an undergraduate degree at a SUNY or CUNY college.
- **Tuition Assistance Program (TAP)**: New York State residents who are attending as full-time students in a degree-granting program.
- **Aid for Part-time Study (APS)**: New York State residents enrolled for between 6 and 11 credit hours in a degree-granting program.
- **Part-time TAP**: New York State residents enrolled for between 6 and 11 credit hours in a degree-granting program. To be eligible for part-time TAP, students must be first-time freshmen in the 2018-19 academic year or thereafter, having earned 12 credits or more in each of the two consecutive preceding semesters, for a minimum total of 24 credits earned.

### Who is Eligible?

- New York State residents pursuing an undergraduate degree at a SUNY or CUNY college.
- New York State residents who are attending as full-time students in a degree-granting program.
- New York State residents enrolled for between 6 and 11 credit hours in a degree-granting program.

### How Much?

- **Up to $5,500 per academic year**.

### How Long?

- Not more than two years.

### How to Qualify?

- Students must submit a FAFSA and NYS Student Aid Payment Application. Must successfully complete 10 degree-applicable credit hours each academic year. Family federal AGI cannot exceed $125,000.
- Students must submit a FAFSA and TAP application. A family NYS net taxable income cannot exceed $80,000 for dependent students. Single independent undergraduate students with no dependents - $10,000. NYS net taxable income.
- Students must submit a FAFSA and complete the HVCC APTS application. Family NYS net taxable income cannot exceed $80,000 for dependent students. Single independent undergraduate students with no dependents - $10,000. NYS net taxable income cannot exceed $14,250.

### For Information or Application Forms:

- Contact scholarships@hesc.ny.gov or call NYS HESC at (888) 497-4372. You may also visit the HESC website: www.hesc.ny.gov.
- TAP applications are generated by first completing the FAFSA. Use the link on the FAFSA confirmation page or go to www.tapweb.org.
- Applications are generated by first completing the FAFSA. Use the link on the FAFSA confirmation page or go to www.hesc.ny.gov/tapforms.
- Apply online at www.hco.cuny.edu/financial-aid/forms.