



# FIVE TOWNS COLLEGE

## Financial Aid

2024-2025



Carly C. IMA

Phone: 631.656.2164

Email: [financialaid@ftc.edu](mailto:financialaid@ftc.edu)

FAX: 631.656.2191

# Applying for Financial Aid Online

We encourage all students to apply for Financial Aid. The application(s) will determine a student's eligibility for grants and loans. Below are instructions on how to apply for financial aid. Our Office is open 9-5 Monday thru Friday to help students and parents file for financial Aid.

## Step 1. Create a Federal Student Aid ID (FSA ID) – The student and parents each need their own FSA ID.

\*\* One per email. The FSA ID is comprised of a username and password and can be used to login to certain Federal Student Aid websites, such as the Free Application for Federal Student Aid (FAFSA). You can create your ID at <https://studentaid.gov>

Call 1-800-4-FED-AID (1-800-433-3243) for help.

The screenshot shows the Federal Student Aid website homepage. At the top, there is a navigation bar with the Federal Student Aid logo, a dropdown menu for 'FAFSA® Form', and other links like 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. There are also links for 'Log In' and 'Create Account'. The main content area features a large banner with the text 'Get Ready for Student Loan Payments'. Below this banner, there are several sections: 'Restarting Payments', 'Making Payments for the First Time', 'Considering School' (with the subtext 'I'm thinking about going to college or a career school.'), 'In School' (with the subtext 'I'm in the process of earning a degree or certificate.'), 'Parent' (with the subtext 'I want to help my child pay for college.'), and 'In Repayment' (with the subtext 'I have loans I need to repay.'). To the right of the banner, there is a 'POPULAR TOPICS' section with links: 'Apply for Aid Using the FAFSA® Form >', 'Learn About Public Service Loan Forgiveness >', 'Enroll in an Income-Driven Repayment (IDR) Plan >', 'View Your Loan Information >', and 'Update on Student Loan Debt Relief >'.

**Step 2. APPLY FOR 2024-2025 FAFSA (Fall 2024 Start) - [FAFSA](https://studentaid.gov/h/apply-for-aid/fafsa)** or Free application For Federal Student Aid is a part of the U.S. Department of Education, it is free for any student wishing to find out if they qualify for grants and loans. The website is <https://studentaid.gov/h/apply-for-aid/fafsa>. Five Towns College school code is **012561**. When getting ready to apply it is recommended that you have your 2022 Federal tax return and W-2s. Log in with the Student's FSA ID that you created.

The screenshot shows the FAFSA website application page. It features a large blue banner with the text 'A Better 2024-25 FAFSA Form'. Below this banner, there is a section titled '2024-25 FAFSA® Form' with two buttons: 'Start New Form' and 'Access Existing Form'. To the right of the banner, there is a large graphic of the word 'FAFSA' in blue, with the word 'form' in a smaller font below it. The graphic also includes illustrations of people sitting at desks and working on laptops. At the bottom of the page, there is a link: 'Need to access last year's form? Start or Edit a 2023-24 FAFSA Form'.

**Step 3. Applying for TAP.** New York State Tuition Assistance Program (TAP) helps eligible New York residents only pay tuition at approved schools in New York State. There are two ways to apply for TAP.

1<sup>st</sup> way to apply for TAP is directly from the FAFSA site by using the following link you will see on the last page of your completed FAFSA. Be sure to have your State taxes available.



This will take you to the NYS TAP website where you will either create a new account for first time users or returning users can put in their user id that they have already created.



Prepare Pay Repay Contact

#### HescPIN Authentication System

[First time users click here to register with HESC](#)

**Returning Users Enter your HescPIN User ID and PIN.**

To sign in to the HescPIN Authentication System, enter your User ID and PIN, then click the "Enter" button. To leave without signing in, click the "Exit" button.

Required information is marked with a \*.

\* User ID:   
\* PIN:   
\* Last four digits of SSN:

2<sup>nd</sup> way is to go directly to the TAP website [www.hesc.ny.gov](http://www.hesc.ny.gov) and either hover over pay and click Apply for tap or click the link on the landing page.

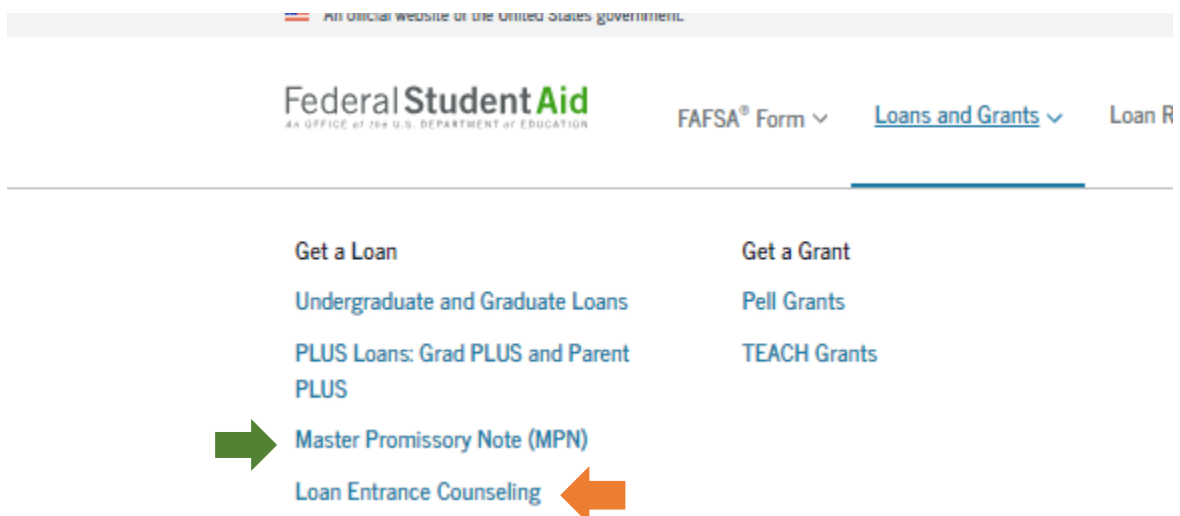
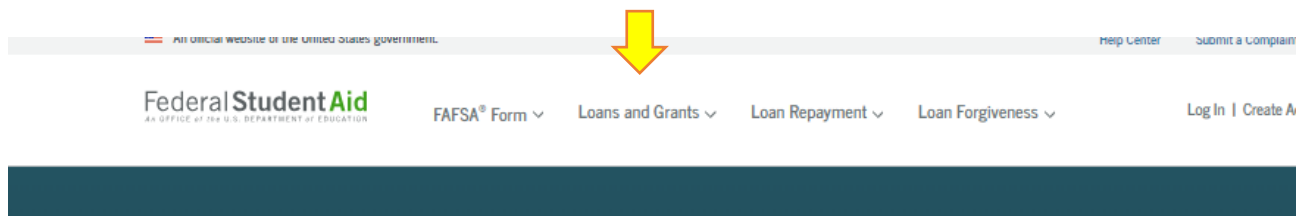
A screenshot of the HESC website. At the top is a navigation menu with tabs for "Prepare", "Pay", "Student Loans", "Accommodation", "Events", "Contact", and "About". Below the menu is a grid of links. The "Apply for Financial Aid" column contains links for "Apply for Aid - Start Here", "Apply for TAP" (with an orange arrow pointing to it), "TAP Award Estimator", and "Financial Aid Award Letter Comparison Tool". Below the grid are sections for "529 College Savings Program" and "Tax Credits &amp; Deductions". At the bottom is a large banner with the text "The New York State Tuition Assistance Program" and "If you are a NYS resident attending college in New York State, apply for TAP." Below the banner text is a white button with the text "APPLY NOW!" and an orange arrow pointing to it.

**Step 4. Applying for ETA:** The Enhanced Tuition Awards (ETA) program provides tuition awards to students who are New York State residents attending a participating private college located in New York State. Recipients will receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college. Once available, apply at [www.hesc.ny.gov](http://www.hesc.ny.gov) **Click link to sign up for the Alert on when the 2024-25 application becomes available at <https://www.hesc.ny.gov/pay-for-college>**

**\*\*Application won't be available until approximately May 2024 and close in August 2024 \*\***

**Step 5. Students who will be taking loans:** All students that wish to borrow federal student loans while attending Five Towns College are required to complete online [Entrance Loan Counseling](#), [Master Promissory Note](#). Entrance Counseling is a quiz that educates students regarding their rights and responsibilities of borrowing loans and offers valuable information on the available repayment and deferment options for borrowers. The Master Promissory Note is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. If this is your **first time accepting a federal student loan**, you are acknowledging that you understand your responsibility to repay your loan. If you have **existing federal student loans**, you are acknowledging that you understand how much you owe and how much more you can borrow. Instructions on how to do each are below.

1. Go to <https://studentaid.gov/> Click Loans and Grants. A drop-down menu will appear with loan links. Here you can find the Master promissory and entrance counseling quiz.





**Step 6. Congratulations you have finished applying for financial aid.**

Now that you have finished the online financial aid applications, you will be contacted by the Financial Aid Office. You may have to provide additional documentation. Once everything is complete, we will email you an updated award letter that will contain your Grants, Scholarships and Loans. Once you receive the award letter either stop by the office or call us to discuss any remaining balance you may have. At that time, we can discuss Parent loans, Private loans, and Tuition payment plans. If you have any questions, please call us at 631.656.2164.

Our Financial Aid office is open Monday through Friday 9am – 5pm. Appointments are not necessary. If you have any other questions, please feel free to call and speak to a counselor.

Christine Fishlinger	Financial Aid Counselor	631.656.2168	<a href="mailto:Christine.fishlinger@ftc.edu">Christine.fishlinger@ftc.edu</a>
Jason LaBonte:	Director of Financial Aid	631.656.2113	<a href="mailto:jason.labonte@ftc.edu">jason.labonte@ftc.edu</a>

Financial Aid Office:

Phone: 631.656.2164  
Email: [financialaid@ftc.edu](mailto:financialaid@ftc.edu)  
FAX: 631.656.2191