



SUNY ONEONTA

NYS DREAM Act
Financial Aid Breakdown

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STATE FINANCIAL AID

<p>GRANTS</p> <p>Maximum Estimation based off EFCs of ZERO</p> <ul style="list-style-type: none"> ❖ SUNYTC \$ 1,695 ❖ TAP \$ 5,165 ❖ EOP \$ 2,200 ❖ Excelsior (Dependent on student needs) <p>https://www.tap.hesc.ny.gov/totw/</p>	<p>NYS DREAM Act</p> <ul style="list-style-type: none"> ❖ For 'Out-of-Status' ❖ For 'Out-of-State' <ul style="list-style-type: none"> ▪ 2 years in a NYS High School AND ▪ NYS High School Diploma or Equivalency
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FEDERAL FINANCIAL AID

<p>FEDERAL</p> <p>Maximum Estimation based off EFCs of ZERO</p> <ul style="list-style-type: none"> ❖ PELL \$ 6,195 ❖ DIRECT LOANS <ul style="list-style-type: none"> ▪ Subsidized ▪ Unsub ▪ Parent Plus (Unsub) ❖ FWS* \$ 1,600 <ul style="list-style-type: none"> ▪ (Federal Work Study, not always awarded) <p>https://studentaid.ed.gov/sa/fafsa</p>	<p>CAMP GRANT</p> <ul style="list-style-type: none"> ❖ CAMP \$1,600 <ul style="list-style-type: none"> ▪ Books (\$1,000) ▪ Transp. (\$650) ▪ Misc. (\$600)
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Financial Aid: Loans

FEDERAL STUDENT LOANS

- ❖ **DIRECT SUBSIDIZED**
 - No interest accrual
 - Repayment after graduation
- ❖ **DIRECT UNSUBSIDIZED**
 - Interest accrues immediately
 - Repayment after graduation
- ❖ **PARENT LOAN PLUS (UNSUBSIDIZED)**
 - Cost of attendance minus the rest of student's financial aid
 - If the parent is denied a PLUS LOAN the student may increase his/her Unsubsidized Stafford

NYS DREAM Act

OUT OF STATE STUDENTS:

- ❖ For students who received an NYS Diploma or equivalency, attended two years, and moved out of the state.
- ❖ Student who have moved between States, but received their high school diploma or equivalency from a NYS high school.
- ❖ In college, and lost residency due to students moving out of the state during academic year.
