
POLICIES

FINANCIAL AID PROGRAMS

Financing Your College Education

Financing a college education is frequently a challenge to students and their families. However, in addition to family assistance, personal savings, and summer earnings, there are a number of supplemental ways to pay for college costs. Financial aid can be received through scholarships, grants, loans or part-time employment. These are generally referred to as “financial aid.”

Please be aware that courses not applicable toward a student’s degree or certificate program are not eligible for New York state or federal financial aid. State and federal financial aid can be given for those courses which are remedial (developmental) in nature and required by the College. Credit-bearing courses that are prerequisites for a required course in a program are not eligible for financial aid unless these courses can fulfill other requirements (i.e., electives) in the program.

The Office of Student Financial Services, located in the Orcutt Student Services Center, Room 202, provides financial counseling to students and their families, and is prepared to assist them in analyzing and understanding the financial resources available to them.

It is important that students plan well in advance for the financing of their college education. Early contact with the Office of Student Financial Services and filing applications early for financial aid will reduce delay, frustration, disappointment and financial crises.

Purpose of Financial Aid

The primary purpose of financial aid is to provide assistance to students who would not otherwise be able to attend college. The basic premise of student aid is that the primary responsibility for meeting college costs rests with the student and his or her family. The extent of this financial responsibility is determined by a uniform analysis of financial data submitted by the student and family.

Meeting Financial Need

Financial need is the difference between total college costs (tuition, fees, books, room, board, transportation and personal expenses) and the assessed ability of the student and family to contribute to the student’s educational expenses. Student financial aid at Dutchess Community College is awarded on the basis of financial need.

Financial assistance is available for eligible students from several sources — including the federal and state governments, public and private agencies, organizations and companies. Some companies also have tuition reimbursement plans for employees through which students who are employees may defer tuition payments until the end of the semester.

Part-time matriculated students are eligible for some of the same types of aid as full-time students. There are also some governmental programs which provide aid specifically for part-time matriculated students. All students (full-time or part-time) are encouraged to complete the application procedure in order to receive consideration for any appropriate programs for which they are eligible.

All the required papers and forms needed to apply for various types of financial aid are available from the Office of Student Financial Services at Dutchess Community College.

Applying for Financial Aid

Free Federal Application (FAFSA)

Complete the Free Application for Federal Student Aid (FAFSA). You may do this by applying on the web, using www.studentaid.gov. Your eligibility for all federal aid programs and most other types of aid administered by Dutchess Community College will be determined by using the FAFSA. To sign your FAFSA electronically, you must have an FSA ID. To apply for an FSA ID, please apply at <https://studentaid.gov/fsa-id/sign-in/landing>.

Income Documentation

All financial aid applicants and/or their families may be required to submit proof of income, including but not limited to, copies of tax documents or proof provided directly from the Internal Revenue Service. Documentation of nontaxable income may be requested as well. Each student is notified individually regarding the outstanding documents needed to complete their application for financial aid.

Tuition Assistance Program (TAP and APTS)

The New York State Higher Education Services Corporation provides aid to both full-time and part-time students.

TAP (Tuition Assistance Program) grants are designed to assist New York state residents, who are attending college full-time, with tuition costs. A student may apply by completing the Free Application for Federal Student Aid (FAFSA) and linking to New York State Higher Education Services Corporation at the conclusion of the FAFSA application process or can apply separately at <https://www.tap.hesc.ny.gov/totw/> approximately one week after submitting the FAFSA.

APTS (Aid for Part-time Study) grants are available to eligible matriculated students who demonstrate financial need and are enrolling for 3 to 11 credits. Students must complete the FAFSA to qualify for APTS. There is currently a maximum award of up to \$1,000 of funding per semester. Applicants to qualify, must meet NYS satisfactory academic progress standards and specific income guidelines.

New York State Financial Aid Programs

Excelsior Scholarship: Qualified New York State students may be eligible for coverage of full-time tuition, if they meet both academic and financial criteria. A student must complete the FAFSA (Free Application for Federal Student Aid), the TAP (Tuition Assistance Program) and Excelsior Scholarship applications in order to be eligible.

Veterans Tuition Award: Vietnam, Persian Gulf, Afghanistan, or other eligible combat veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York State are eligible for awards for full or part-time study.

NYS Stem Scholarship: The NYS STEM Incentive program provides a full SUNY tuition scholarship to the top 10 percent of students in each NYS high school if they pursue a STEM degree in an associate's or bachelor's degree program and agree to live in NYS and work in a STEM field in NYS for five years after graduation.

Information regarding other NYS financial aid programs can be found at www.hesc.ny.gov.

Other Governmental Sources of Aid

Veterans Benefits: Dutchess Community College is approved for study under the Title 38 US Code: Chapter 30 (Montgomery GI Bill – Active Duty), Chapter 31 (Vocation Rehabilitation Act), Chapter 32, Post-Vietnam Era Veterans Educational Assistance Program (VEAP), Chapter 33 (Post 9/11 GI Bill), Chapter 35 Dependents Educational Assistance.

Other Military Related Programs: Chapter 1606 Montgomery G.I. Bill (Selective Service), Chapter 1607 (Reserve Educational Assistance Program (REAP), Army Tuition Assistance Program, National Guard & Naval Militia Tuition Assistance Programs, and Military Spouse Career Advancement Account (MyCAA).

Benefits for educational plans are determined by the VA certification process and DCC enrollment status. For more information and applications, contact the Certifying VA Official located in Hudson Hall, Room 212.

War Orphans Educational Assistance Act. Educational benefits are provided to children of veterans who died in service or as a result of a disability received while in service. Students who believe that they may be eligible for those benefits are urged to discuss the matter with their local Veterans Administration Office.

ACCES-VR (Adult Career and Continuing Education Services-Vocational Rehabilitation) is a service of the New York State Department of Education. ACCES-VR provides financial assistance with college costs for eligible clients. For further information, contact the regional office in Poughkeepsie.

Short-Term Loans

Short-term loans of modest amounts may be made to students giving evidence of unexpected financial stress. A student may only receive one short-term loan per semester, and it is limited to \$350. For final determination of the student's eligibility for a short-term loan, the student should consult the Office of Student Financial Services.

Satisfactory Academic Progress and Program Pursuit for Financial Aid

To receive any institutional, state and federal Title IV financial assistance, a student must maintain eligibility by making satisfactory academic progress and satisfactory pursuit of program. Students are required to show progress by earning appropriate applicable degree credits, with a specific grade point and quality point average(s) as determined by the institution. Satisfactory academic progress and program pursuit standards are for institutional, state and federal Title IV financial aid programs. Copies of these eligibility standards are available in the Office of Student Financial Services and at www.sunydutchess.edu. Students are encouraged to visit the Office of Student Financial Services with any questions about their rights and responsibilities concerning eligibility for financial assistance.

Financial Aid Programs

The Office of Student Financial Services can assist students and/or their families with questions concerning all types of federal aid programs. Call the Office of Student Financial Services, (845) 431-8060, for more information about:

- Federal Pell Grants
- Federal Supplemental Education Opportunity Grants
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS (Parent Loan for Undergraduate Students)
- Federal College Work Study
- NYS Tuition Assistance Program (TAP)
- NYS Aid for Part-time students (APTS)
- NYS Excelsior Scholarship
- Senator José Peralta New York State DREAM Act
- Institutional Assistance

Scholarship Aid for the DCC Foundation

Scholarships are available for incoming, continuing and graduating students.

