

BEAM



BRIDGE TO EMPLOYMENT
AND ACADEMIC MARKETPLACE



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Bridge to Employment and Academic Marketplace (BEAM)



BEAM is a federal grant program which helps college stop-outs, ages 19 and above, who are interested in re-engaging in post-secondary education, and provides them with one-on-one support services before, during, and after training. To be eligible for the program, individuals must live in one of the nine counties (Herkimer, Madison, Oneida, Chenango, Delaware, Otsego, Broome, Tioga and Tompkins), have been enrolled in some college or training program beyond high school, and stopped out before obtaining their degree or credential. The project is an evaluation study and each participant is screened and required to sign a consent form in order to enroll in the program. Our goals through implementing these new services are to:

1. Minimize the time individuals remain out of schooling/training that leads to gainful employment,
2. Strengthen the relationships between the Workforce system and local schools and training providers,
3. Produce a replicable service model for other programs to adopt and adapt.

BEAM (Bridge to Employment and Academics Marketplace) was funded by the Workforce Innovation Fund (WIF) and began its implementation phase on December 14, 2015.

BEAM Recruitment Numbers by Region – Data as of 7/2/2018				
Implementation Start Date: 12/21/2015	HMO	CDO	Broome-Tioga	Tompkins
Total individuals screened for eligibility	181	145	140	120
Customer referral source (For each customer, all reasons that apply are indicated; therefore, the sum may be greater than the # of customers screened above)	OSCC Staff: 95 OC at outreach event: 24 Staff at CBO: 15 Walk-in: 21 Other: 31	OSCC Staff: 79 OC at outreach event: 22 Staff at CBO: 5 Walk-in: 15 Other: 26	OSCC Staff: 64 OC at outreach event: 22 Staff at CBO: 12 Walk-in: 24 Other: 23	OSCC Staff: 27 OC at outreach event: 14 Staff at CBO: 46 Walk-in: 11 Other: 22
Total individuals eligible (meet inclusion criteria)	126	94	84	90
Total individuals not eligible (do not meet criteria)	55	51	56	30
Reasons customer not eligible (For each youth, all reasons that apply are indicated; therefore, this number may be greater than the number of ineligible youth in the above row)	Age: 11 County Residence: 3 Hasn't previously enrolled in program: 13 Hasn't previously dropped out of program: 23 Not willing to return for assistance: 6 Veteran: 4 Currently enrolled in program: 7 Does not consent: 13	Age: 9 County Residence: 2 Hasn't previously enrolled in program: 11 Hasn't previously dropped out of program: 26 Not willing to return for assistance: 1 Veteran: 2 Currently enrolled in program: 2 Does not consent: 16	Age: 1 County Residence: 0 Hasn't previously enrolled in program: 12 Hasn't previously dropped out of program: 23 Not willing to return for assistance: 0 Veteran: 0 Currently enrolled in program: 7 Does not consent: 35	Age: 5 County Residence: 3 Hasn't previously enrolled in program: 8 Hasn't previously dropped out of program: 18 Not willing to return for assistance: 0 Veteran: 2 Currently enrolled in program: 5 Does not consent: 1
Referral Source if not eligible	OSCC Staff: 26 OC at outreach event: 6 Staff at CBO: 7 Walk-in: 9 Other: 7	OSCC Staff: 18 OC at outreach event: 16 Staff at CBO: 1 Walk-in: 10 Other: 7	OSCC Staff: 27 OC at outreach event: 11 Staff at CBO: 0 Walk-in: 10 Other: 8	OSCC Staff: 3 OC at outreach event: 4 Staff at CBO: 16 Walk-in: 1 Other: 6

Other types of referral sources include, but is not limited to: friends/relatives, BOCES, current BEAM participants, Social media outreach, Cold calls from OCs, outreach flyer in One Stop Center, email outreach, radio commercial, BEAM table in Workforce Resource Room, Job Corps, word of mouth, OC outreach after grant mod 4, private counselor, resource room recruitment, Dept. of Social Services, Human Services Coalition, Housing authority, newspaper ad.

BEAM Enrollment Numbers by Region – Data as of 7/2/2018								
Total individuals enrolled	126		94		83		88	
Site where participant enrolled	WIB or OSCC: 119 Herkimer: 44 Rome: 11 Utica: 55 Wampsville: 10 Postsecondary Inst: 4 Other Education Inst: 0 Govt Office: 0 CBO: 0 Library: 1 Job Fair: 0 Other: 2		WIB or OSCC: 86 Delhi: 4 Norwich: 32 Oneonta: 40 Sidney: 10 Postsecondary Inst: 7 Other Education Inst: 0 Govt Office: 0 CBO: 0 Library: 0 Job Fair: 0 Other: 1		WIB or OSCC: 79 Binghamton: 77 Owego: 2 Postsecondary Inst: 0 Other Education Inst: 0 Govt Office: 0 CBO: 3 Library: 0 Job Fair: 0 Other: 1		WIB or OSCC: 82 Ithaca: 82 Postsecondary Inst: 0 Other Education Inst: 0 Govt Office: 0 CBO: 5 Library: 0 Job Fair: 0 Other: 1	
Total enrolled in each intervention	Guided Career Pipeline: 104 Career Center Services: 22		Guided Career Pipeline: 74 Career Center Services: 20		Guided Career Pipeline: 65 Career Center Services: 18		Guided Career Pipeline: 72 Career Center Services: 16	
BEAM Overall Study Recruitment and Enrollment Totals								
Date Data Collected	# Screened for Eligibility	# Eligible	# Not Eligible	Total Individuals Enrolled	Guided Career Pipeline	Career Center Services		
Year 1 Total: Dec 21, 2015 – Sept 30, 2016	122	104	18	104	81	23		
Year 2 Total: Oct 1, 2016 – Sept 30, 2017	307	194	113	189	151	38		
Year 3 Total: Oct 1, 2017 – Mar 31, 2018	121	68	53	72	57	15		
Additional Enrollments not included in Impact Study Sample:								
April 2018	16	9	7	8	8	0		
May 2018	11	9	2	10	10	0		
Jun 2018	8	7	1	7	7	0		
Jul 2018	1	1	0	1	1	0		
Total	586	394	192	391	315	76		

Herkimer County Contacts and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Workforce Development Board of Herkimer Madison Oneida	General Information	Ph. 315.798.6462
Herkimer Working Solutions Career Center	General Information	Ph. 315.867.1400 www.working-solutions.org

Herkimer College

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Senior Admission Assistant	Clare Burth	Ph. 315.866.0300 clare@herkimer.edu
HCCC Financial Aid Assistant	Gail Smith	Ph. 315.866.0300 Ext. 8484 smithgl@herkimer.edu
Professor-Business	Karen Evans contact w/in Working Solutions	Ph. 315.866.0300

BOCES Ilion

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
LPN Nursing Coordinator	Sara Nicolette	Ph. 315.867.2209 snicolette@herkimer-boces.org
Financial Aid LPN	Sherrilyn Wiers-Brown	swiersbr@herkimer-boces.org

On Point for College

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
College Access Advisor	Anny Guerrero	Ph. 315.454.7116 annyguerre-ro@onpointforcollege.org
College Access Advisor	Ushona McClean	Ph. 315.744-2896

Job Corps

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Admission Counselor	Amanda Adetu	Ph. 315.478.5529

ACCESS VR

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
ACCESS AV Counselor	Megan Zimmermann	Ph. 315.793.2728

**Disability
Employ-**

ment Initiative

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Disability Resource Coordinator	Charlene Levonski	Ph. 315.867.1353

Madison County Contact and Reference Sheet

Education

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Madison-Oneida BOCES	General Information	Ph. 315. 361.5500 www.moboces.org
Oneida-Herkimer-Madison BOCES	General Information	Ph. 315.793.8500 www.oneida-boces.org
Delaware-Chenango-Madison-Otsego BOCES	General Information	Ph. 833.449.3422 www.dcmoboces.com
Onondaga-Cortland-Madison BOCES	General Information	Ph. 315.433.2602 www.ocmboces.org
MVCC-Utica Campus	Admissions	Ph. 315.792.5354 www.mvcc.edu
MVCC-Rome Campus	General Information	Ph. 315.334.7700 www.mvcc.edu/rome
Herkimer College	General Information	Ph. 315.866.0300 www.herkimer.edu
Onondaga Community College	General Information	Ph. 315.498.2622 www.sunyocc.edu
Empire State College	General Information	Ph. 518.587.2100 www.esc.edu
Job Corps	Amanda Adetu Admissions Counselor	Ph. 315.478.5529 www.jobcorps.gov
Morrisville State College	Admissions	Ph. 315.684.6046 www.morrisville.edu
Cazenovia College	General Information	Ph. 315-655-7208 www.cazenovia.edu
Hamilton College	General Information	Ph. 315.859.4011 www.hamilton.edu
Utica College	General Information	Ph. 315.792.3006 www.utica.edu

Madison County Contact Continued

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Workforce Development Board of Herkimer Madison Oneida	General Information	Ph. 315.798.6462 info@working-solutions.org
Madison County Working Solutions	General Information	Ph. 315.363.2400 www.working-solutions.org
Madison County Employment and Training	General Information	Ph. 315.363.2400 ma-det@madisoncounty.ny.gov

Community Supports

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
ACCES-VR	Syracuse District Office	Ph. 315.428.4179 www.acces.nysed.gov/vr
Disability Employment Initiative	Charlene Levonski Disability Resource Coordinator	Ph. 315.867.1353 www.working-solutions.org
On-Point for College	Utica Office	Ph. 315.790.5588 www.onpointforcollege.org
Women's Employment Resource Center	General Information	Ph. 315.793.9700 www.wercmv.org
Community Action of Madison County	General Information	Ph. 315. 724.2158 www.catholiccharitiesom.org

Oneida County Contact and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Workforce Development Board of Herkimer Madison Oneida	General Information	Ph. 315.798.6462 info@working-solutions.org
Career Center (Rome)	Terry Humphries (WIOA)	Ph. 315.356.0662 ter-ryh@workingsolutionsrome.org
Career Center (Utica)	Charlene Deon, Youth Worker	cdeon@working-solutions.org
Career Center (Utica)	General Information	315-793-2229 www.working-solutions.org

On Point for College

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
College Access Advisor	Anny Guerrero	Ph. 315.454.7116 anny-guerro@onpointforcollege.org

Job Corps

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Admission Counselor	Tamika Otis	Ph. 315.478.5579

ACCESS VR

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Adult Career and Continuing Education Services-Vocational Rehabilitation (ACCES-VR)	General Information	Ph. 315-793-2536 or 1-800-624-6206

Additional Contacts

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Woman's Empowerment Center	Gabriella Marchesani	Ph. 315.724.4197
Genesis Group	Ray Durso	rdurso@thegenesisgroup.org
Office of Mental Health	Robert Mitchell	Ph. 315.738.3977
DEI	Tanisha Taylor	Ph. 315.793.6357

Chenango County Contacts and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Chenango-Delaware-Otsego Workforce Development Board	General Information Oneonta Career Center	Ph. 607.432.4800 www.cdoworkforce.org
Chenango-Delaware-Otsego Workforce	General Information Norwich Career Center	Ph. 607. 334.2201
Chenango-Delaware-Otsego Workforce	General Information Sidney	Ph. 607. 832.5776
Employment and Training Coordinator	General Information	Ph. 607.334.2201
Youth Employment and Training	General Information	Ph. 607.334.2201 www.co.chenango.ny.us
Chenango-Delaware-Otsego Workforce	Kathy DeAngelo Disability Resource Coordinator	Ph. 607.432.4800

**Morris-
ville Col-**

lege

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Admissions	Melissa J. Ward , Assistant Director of Admissions	Ph. 315.684.6046 admissions@morrisville.edu
Welcome Desk	Norwich Campus	Ph. 607.334.5144, Ext. 5069

Delaware County Contacts and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Chenango-Delaware-Otsego Workforce Development Board	General Information Oneonta Career Center	Ph. 607.432.4800 www.cdoworkforce.org
Chenango-Delaware-Otsego Workforce	Kathy DeAngelo Disability Resource Coordinator	Ph. 607.432.4800
New York State Department of Labor	Susan Carimando Employment Counselor	Ph. 607.334.2201 ext. 106 susan.carimando@labor.ny.gov
Delaware County Employment and Training	General Information	www.co.delaware.ny.us

Education

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
State University of New York College at Oneonta	Department of Secondary Education	Ph. 607.436.3075 www.suny.oneonta.edu
State University of New York College of Oneonta	Admissions	Ph. 607.436.2524 admissions@oneonta.edu
Delaware-Chenango-Madison-Otsego Board of Cooperative Educational Services (DCMO BOCES)	General Information	Ph. 607.335-1200 www.dcmoboces.com
Broome-Tioga BOCES (BT BOCES)	General Information	Ph. 607.763.3300 www.btbooces.org
Ostego Northern Catskills BOCES (ONC BOCES)	General Information	Ph. 607.286.7715 www.oncboces.org
SUNY Delhi	General Information	Ph. 607.746.4090 www.delhi.edu
SUNY Broome	General Information	Ph. 607.778.5000 www.sunybroome.edu

Otsego County Contact and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact</i>
Workforce Development Board of CDO	General Information	Ph. 607.432.4800 www.codworkforce.org
CDO Workforce NY	General Information	Ph. 607.432.4800 www.cdoworkforce.org
Otsego County Employment and Training	General Information	Ph. 607.432.4800 www.ostegocounty.com
Chenango-Delaware-Otsego Workforce	Kathy DeAngelo Disability Resource Coordinator	Ph. 607.432.4800

Education

<i>What</i>	<i>Who</i>	<i>Contact</i>
Afton Adult Continuing Education	General Information	Ph. 607.639.2811
CDO Workforce NY	General Information	Ph. 607.432.4800 www.cdoworkforce.org
DCMO BOCES	General Information	Ph. 607.335.1200 www.dcmbores.com
DCMO BOCES Healthcare Occupations	General Information	Ph. 607.335.1245 607.335.1245 www.dcmbores.com
SUNY Delhi	General Information	Ph. 607.746.4545 www.delhi.edu
Literacy Volunteers of Otsego and Delaware Counties	General Information	Ph. 607.287.0036
SUNY Morrisville	General information	Ph. 315.684.6615 www.sumymorrisville.edu
SUNY Oneonta	General Information	Ph. 607.436.3500 www.suny.oneonta.edu

Broome/Tioga Contacts and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Broome-Tioga Workforce	General Information Binghamton Office	Ph. 607.778.2136
Broome-Tioga Workforce New York	Connie Palega, Employment Counselor	Ph. 607.778.2417 cpalega@co.broome.ny.us
Workforce NY	General Information Tioga Office	Ph. 607. 687.8500

College Binghamton/Tioga

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Broome Community College	Jeanie Kumpon,	Ph. 607.778.5001 admission@sunybroom.edu
Broome Community College; TRiO Student support Services Program	Kim Lamar Shelton Services Director	sheltonkl@sunybroom.edu
SUNY Broome	Janet Hertzog Director of Continuing Education and Workforce Development	Ph. 607.778.5203
SUNY Broome	Joseph Drotar, Assistant Director of Financial Aid/ Veterans Services	drotarjm@sunybroome.edu
Binghamton University	Elizabeth Carter, Assistant Vice President for Student Development	Ph. 607.777.4787 ecarter@binghamton.edu
Binghamton University	Josue Quinones, EOP Academic Counselor	Ph. 607. 777.2791 jquinone@binghamton.edu
Binghamton University; BC HEARS (Higher Education Access, Retention and Success)	Lucia Pfizenmaier Student Success Coordinator	Ph. 607.777.9282 lpfsepu@binghamton.edu

Vocational Education

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Elmira Business Institute	Andrews, Patricia	Ph. 607.733.7177 pandrews@ebi.edu
Broome Tioga BOCES Adult Education	Tom McNair	Ph. 607.763.3632 www.btboces.org

Tompkins County Contacts and Reference Sheet

Workforce Development/Career Center

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Tompkins Workforce New York Career Center	General Information Oneonta Career Center	Ph. 607.272.7570 www.thompkins.ny.gov
Tompkins County Workforce Development Board	General Information	Ph. 607.274.7526

Tompkins Cortland Community College

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Admissions	Colleen Armstrong, Assistant Director of Admissions	Ph. 607.844.8222, Ext. 4320 ArmstrC@tompkinscortland.edu
Financial Aid	Sarah Hicks, Assistant Director of Financial Aid	Ph. 607.844.8222, Ext. 4432 HicksS@tompkinscortland.edu
Enrollment Services / Advising	Michelle Nightingale, Director of Student Success Services	Ph. 607.844.8222, Ext. 4441 NightiM@tompkinscortland.edu
Student Success / Advising *PACE Program for single parents receiving TANF	Alexis Denel, Student Success Advisor	Ph. 607.844.8222, Ext. 4422 denge-la@tompkinscortland.edu
Disability Accommodations and Learning Support	Carolyn Boone, Coordinator of Access and Equity Services	Ph. 607.844.8222, Ext. 4283 clb@tompkinscortland.edu
Tompkins Cortland BIZ (non-degree programs, online and short-term options)	Carrie Whitmore, Admin. Asst. with External Relations and TC3 BIZ	Ph. 607.844.8222, Ext. 6586 clw@tompkinscortland.edu

SUNY Empire – Ithaca Branch

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Referral for Prospective Students	James Nichols, Mentor	Ph. 607.319-2137 James.Nichols@esc.edu

Disability Employment Initiative

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Disability Employment Initiative	Frances Mulburry	Ph. 607.272.7570 James.Nichols@esc.edu

Tompkins County Continued

OCM BOCES

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
General Inquiries / Guidance	OCM BOCES Cortland Campus	Ph. 607.758.5111
Financial Aid & Billing	David Smith, Financial Aid Counselor	Ph. 315.453.4422 DWSmith@ocmboces.org
Medical Assisting Program	Lori Bell, Medical Assisting Instructor	Ph. 607.758.5191 lbell@ocmboces.org
Adult Literacy and TABE/ Entrance Exam Prep	Lori Pallone, Adult Literacy	Ph. 607.758.5182 LPallone@ocmboces.org

Alternatives Federal Credit Union

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Individual Development Accounts	Kim Ritter, Financial Empowerment Specialist	Ph. 607. 216.3404 kritter@alternatives.org
Student Debt/Loan Management	Brendan Wilbur, Community Programs Manager	Ph. 607. 216.3445 bwilbur@alternatives.org

ACCESS VR (Formerly known as VESID)

<i>What</i>	<i>Who</i>	<i>Contact Information</i>
Access - VR (Adult Career and Continuing Education Services - Vocational Rehabilitation)	General information	Ph. 607.734.5294 http://www.acces.nysed.gov/vr/southern-tier-district-office

Additional Funding Sources for School Tompkins Cortland Community College:

Pathways Scholarship: https://www.tc3.edu/docs/foundation/pathways_application.pdf

**For adult students, 24 and older, who have never earned a degree and live in Tompkins, Cortland, or Tioga Counties. Additional eligibility requirements listed in application.*

Tompkins Cortland Foundation: <https://www.tc3.edu/foundation/scholarships-details.asp>

**List of in-house scholarships at the school. Each one has specific requirements.*

For Individuals who Receive Section 8 Assistance or Live in Public Housing:

CHW Scholarship: <http://ch wattys.com/>

HAI Scholarship: <https://www.housingcenter.com/Scholarships/>

Learning Supports and Disability Accommodations

All students should be asked if they have any concerns about managing the work load and engaging with the material. You should also ask if the student has ever received learning supports or accommodations in the past. Questions to approach this subject can include but are not limited to:

“Is there anything about homework or the class that concerns you, or that you’d like to prepare for ahead of time?”

“Did you have an IEP (Individualized Education Program) in high school, or receive any services to support you, such as extra time on tests or getting class notes ahead of time?”

“Would you like assistance making sure you can access your class easily, or making sure you are positioned in the front of the classroom?”

If a student discloses that they do have a disability and/or received an IEP or formal support during high school.

If student expresses concern but does not disclose that they have a disability or received formal support during high school.

If a student wants specific accommodations, ask the training provider or college where to go to request accommodations for learning. Most schools have a coordinator that will guide and individual through what documentation is needed and how the process works.

Before classes begin, contact school or training provider to ask about tutoring and learning supports. Many schools have built-in supports in their library or learning center, and can even arrange 1-on-1 assistance before classes begin or the week classes’ start.

An IEP is usually the documentation needed to guarantee accommodations in a college or training provider. Most school districts keep them on record for a while if a student received services during their time there. Best practice is for the student to get a copy as soon as possible after graduating, to avoid the record being discarded. Call the school’s main office to be directed to the right place.

Consult a community literacy agency, such as Tompkins Learning Partners in Tompkins County, or Literacy Volunteers in Broome County. Often, they can provide adult learners with 1-on-1 support to refresh skills or prepare foundational skills before returning to school. They can usually continue support once the individual is in school.

If a student does not have a formal diagnosis, ACCES-VR may be able to assist.
Connect with your local VR Rep.

Learning supports are enhanced when the student knows what *kind* of learner they are and how to schedule their homework time. Check to see if the college has a “learning strategist,” or even encourage the student to take a “learning styles” assessment:

<http://www.educationplanner.org/students/self-assessments/learning-styles.shtml>

For more information on disability rights, visit: <https://www.ada.gov/> to learn more about the Americans with Disabilities Act, and <https://sites.ed.gov/idea/> for information on the Individuals with Disabilities Education Act.

Steps to Getting into School of Choice

Apply to College of Interest

Visit school website for application. Most SUNY schools require application fee when submitting application. A Fee waiver form is available for those with limited income, receiving assistance or unemployment. Waiver will generate at the end of the SUNY application, customer will need to have a printer available. Proof of income is required (UI benefit determination, DSS benefit statement) to be sent with the waiver form. If needed the waiver can be found at <https://www.hesc.ny.gov/prepare-for-college/applying-to-college/application-costs-waivers.html>, along with other types of waivers for colleges other than SUNY, and can be faxed to the Application Services Center 518-320-1562, or mailed to THE STATE UNIVERSITY OF NEW YORK Application Services Center (ASC) P.O. Box 22007 Albany, New York 12201-2007.

If a customer is not comfortable applying online an appointment can be made with Admissions at the college of choice for assistance.

If a returning student to a college previously attended: Student should contact the admissions office (available on school's website) of the college to discuss eligibility for admissions and what steps should be taken for applying. Contact past attended schools (Guidance or Registrar) to request Official Transcript be sent to the college applied to (send to Admissions office of school).

Prepare for placement tests if applying as freshman. Placement tests vary from school to school, but most will require at least math. Students can be referred to <https://accuplacer.collegeboard.org/student/practice> for practice or to khan-academy.org to refresh skills.

Apply for Financial Aid

Most colleges provide links directly from their website to the application for financial aid (FAFSA), if not, the proper site is <https://fafsa.gov/>. Information on how to apply for aid and what's available for aid can be found at <https://studentaid.ed.gov/sa/fafsa>. The FAFSA will apply customer to all federal aid, including PELL (grant, no pay back) and loans (must pay back). Customers residing in New York and applying to a New York school should apply for TAP (NY Tuition Assistance Program, grant/no pay back) and the Excelsior Scholarship. Information on types of NY aid and applications are available at <https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/apply-for-aid-start-here.html>.

If a customer is unsure of their standing with financial aid due to previous attendance they should be directed to the National Student Loan Data System. The website is: https://www.nslds.ed.gov/nslds/nslds_SA/. This site will allow a customer to see the entire history of all loans and grants used, along with payment information. If a loan is in default status an exclamation point will be present, each reported loan or grant can be clicked into to get information on the loan holder and how to make contact. If in default, a customer must make arrangements to rehabilitate the loan (which can be done by making 6-9 on time payments, as low as \$5.00 monthly).

Complete Financial Aid Requirements

Once financial applications are completed and submitted, information will be sent to the college(s) the student listed on the application. Student may be asked by the college to submit verification of reported information. A tax transcript may be requested, if so the federal transcript can be requested at <https://www.irs.gov/individuals/get-transcript>. Transcripts can be ordered online or through the mail, it is free and less things are necessary for ordering for mail delivery. In order to access a transcript the student must use the exact address used on the tax return when filed. The transcript will be received within 5-10 days. Questions in this area can be answered by the financial aid office of the school of application.

Steps to Apply to College

If you have never attended previously

Visit school website for application

Be prepared to pay \$50.00 application fee

If you have never attended previously

Visit school website for application or Readmission application (call admissions to determine)

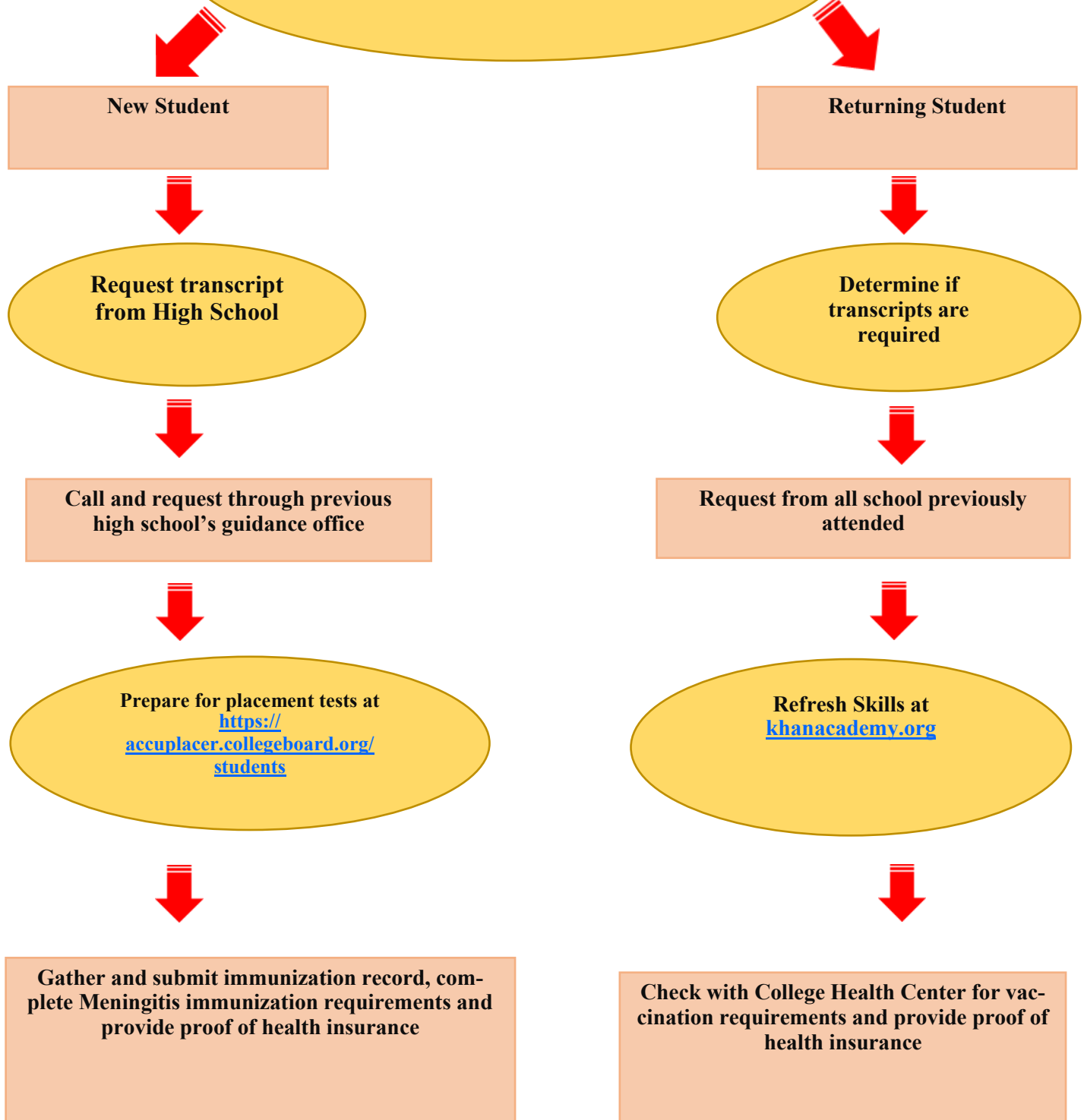
Be prepared to pay \$50.00 application fee or \$25.00 Readmission Fee

Fee waiver form is available at the end of the application for those with limited income. <https://www.hesc.ny.gov/prepare-for-college/applying-to-college/application-costs-waivers.html> No waiver for readmission application

Fax waiver to the Application Services Center 518-320-1562, or mailed to THE STATE UNIVERSITY OF NEW YORK Application Services Center (ASC) P.O. Box 22007 Albany, New York 12201-2007

Submit application and wait for decision letter

Steps after Acceptance to College



Paying for College

New Student

Returning Student

Review information on how to apply for aid and what's available for aid can be found at <https://studentaid.ed.gov/sa/fafsa>

Create Federal Student Aid ID:
<https://fsaid.ed.gov/npas/index.htm>

Verify FSA ID at:
<https://fsaid.ed.gov/npas/index.htm>
and
Verify Financial Aid Eligibility at:
https://www.nsls.ed.gov/nslds/nslds_SA/

Complete and submit the FAFSA application at: <https://fafsa.gov/>

Complete and submit NY State TAP Grant application (Free Money) at:
<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap/apply-for-tap.html>

Complete and submit NY State Excelsior Scholarship application at:
<https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/the-excelsior-scholarship.html>

Meeting Financial Aid Requirements



Verify through College of
Acceptance Student Portal
what documents are required
for verification



If Tax Transcript is requested
order online at:
[https://www.irs.gov/individuals/
get-transcript](https://www.irs.gov/individuals/get-transcript)



Print, complete and
submit any forms
requested to
Financial Aid Office



Submit Tax
Transcript to
Financial Aid Office



Complete Loan Entrance
Counseling at
[https://studentloans.gov/
myDirectLoan/
counselingInstructions.action?
counselingType=entrance](https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=entrance)



Complete Master Promissory
Note at:
[https://studentloans.gov/
myDirectLoan/
launchMpn.action?
mpnType=subUnsubMpn](https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=subUnsubMpn)

3 Ways to Get Out of Default



Loan Rehabilitation



Loan Consolidation



Repayment in Full

Options for Getting Out of Default

You have three options for getting out of default: loan rehabilitation, loan consolidation, or repayment in full.

1. Loan Rehabilitation

To rehabilitate most defaulted federal student loans, you must sign an agreement to make a series of nine monthly payments over a period of 10 consecutive months. The monthly payment amount you'll be offered will be based on your income, so it should be affordable. In fact, your monthly payment under a loan rehabilitation agreement could be as low as \$5! Each payment must be made within 20 days of the due date.

To rehabilitate a defaulted Direct Loan or FFEL Program loan, you must

1. Agree in writing to make nine voluntary, reasonable, and affordable monthly payments (as determined by your loan holder) within 20 days of the due date, and
2. Make all nine payments during a period of 10 consecutive months.

Under a loan rehabilitation agreement, your loan holder will determine a reasonable monthly payment amount that is equal to 15 percent of your annual discretionary income, divided by 12. Discretionary income is the amount of your adjusted gross income (from your most recent federal income tax return) that exceeds 150 percent of the poverty guideline amount for your state and family size. You must provide documentation of your income to your loan holder.

If you can't afford the initial monthly payment amount described above, you can ask your loan holder to calculate an alternative monthly payment based on the amount of your monthly income that remains after reasonable amounts for your monthly expenses have been subtracted. You'll need to provide documentation of your monthly income and expenses. Depending on your individual circumstances, this alternative payment amount may be lower than the payment amount you were initially offered. To rehabilitate your loan, you must choose one of the two payment amounts. Depending on your income, your monthly payment under a loan rehabilitation agreement could be as low as \$5.

Your loan holder may be collecting payments on your defaulted loan through wage garnishment or Treasury offset (taking all or part of your tax refunds or other government payments). These involuntary payments may continue even after you begin making payments under a loan rehabilitation agreement, but they can't be counted toward the required nine voluntary loan rehabilitation payments. Involuntary payments may continue to be taken until your loan is no longer in default or until you have made some of your rehabilitation payments.

Once you have made the required nine payments, your loans will no longer be in default.

2. Loan Consolidation

Loan consolidation allows you to pay off your defaulted federal student loans by consolidating (combining) your loans into a new Direct Consolidation Loan.

To consolidate a defaulted federal student loan into a new Direct Consolidation Loan, you must either

- Agree to repay the new Direct Consolidation Loan under an income-driven repayment plan or

- Make three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before you consolidate it.

Note: If you choose to make three payments on the defaulted loan before you consolidate it, the required payment amount will be determined by your loan holder, but cannot be more than what is reasonable and affordable based on your total financial circumstances.

There are special considerations if you want to reconsolidate an existing Direct Consolidation Loan or Federal (FFEL) Consolidation Loan that is in default:

To reconsolidate a defaulted Direct Consolidation Loan, you must also include at least one other eligible loan in the consolidation in addition to meeting one of the two requirements described above. If you have no other eligible loans that can be included in the consolidation, you cannot get out of default by consolidating a defaulted Direct Consolidation Loan. Your options are repayment in full or loan rehabilitation.

You may reconsolidate a defaulted FFEL Consolidation Loan without including any additional loans in the consolidation, but only if you agree to repay the new Direct Consolidation Loan under an income-driven repayment plan. If you include at least one other eligible loan in the consolidation, you're eligible to reconsolidate a defaulted FFEL Consolidation Loan if you meet either of the two requirements described above.

In addition, if you want to consolidate a defaulted loan that is being collected through garnishment of your wages, or that is being collected in accordance with a court order after a judgment was obtained against you, you cannot consolidate the loan unless the wage garnishment order has been lifted or the judgment has been vacated.

If you choose to repay the new Direct Consolidation Loan under an income-driven plan, you must select one of the available income-driven repayment plans at the time you apply for the consolidation loan and provide documentation of your income.

Note: If you want to consolidate a defaulted PLUS loan that you obtained as a parent to pay for your child's education, the only income-driven plan you can choose is the Income-Contingent Repayment Plan (ICR Plan).

If you choose to make three consecutive, voluntary, on-time, full monthly payments on your defaulted loan before you consolidate it, you may repay the new Direct Consolidation Loan under any repayment plan you are eligible for.

After your defaulted loan has been consolidated, your Direct Consolidation Loan will be eligible for benefits such as deferment, forbearance, and loan forgiveness. You'll also be eligible to receive additional federal student aid, but unlike loan rehabilitation, consolidation of a defaulted loan does not remove the record of the default from your credit history.

3. Repayment in full

Repayment in full is exactly as it sounds; you can repay the full amount that you owe at any time.

Payers understand that repayment in full is not a viable option for most people. If that's the case, you should focus on deciding between loan rehabilitation and loan consolidation.

If you need help with your defaulted loan, you will need to contact the holder of your defaulted loan. Find out who holds your loan by logging in to "My Federal Student Aid."

Note: "My Federal Student Aid" will not include information about any private student loans you may have received. <https://studentaid.ed.gov/sa/?login=true>

DEPT OF ED/HESC-EDFINANCIAL
P.O. BOX 105193
ATLANTA, GA
30348-5193
855-337-6884 <http://www.edfinancial.com/dl> (link is external)

You will need to know your FSA ID- Username and Password
<https://studentaid.ed.gov/sa/repay-loans/default/get-out#loan-consolidation>

Informative Websites

Federal Student AID (FAS)	https://studentaid.ed.gov/sa/
New York State Tuition Assistance Program (TAP)	https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html
FAFSA tutorial	http://www.finaid.ucsb.edu/Media/FAFSASimplification/index.html
Guide to Financial Aid	http://www.finaid.org/
About available federal grants	https://studentaid.ed.gov/types/grants-scholarships
Federal Student Aid Info. Center	https://studentaidhelp.ed.gov/app/home/site/fafsa
NYS Student Aid Payment Application	https://www.tap.hesc.ny.gov/totw/
SUNY financial literacy w/ modules	https://fa.financialavenue.org/?theme=suny
Understanding Delinquency and Default with Student Loan	https://studentaid.ed.gov/sa/repay-loans/default#consequences
Understanding Consequences of student loan default	https://www.usnews.com/education/blogs/student-loan-ranger/2015/03/04/understand-the-consequences-of-student-loan-default
National Student Loan Data System (Authorized users only)	https://www.nsldsfa.ed.gov/nslds_FAP/
O-Net	www.onetonline.org
Career Onestop	www.careeronestop.org
MCVV	www.mvcc.emsicareercoach.com
ACCESS VR	http://www.acces.nysed.gov/vr/

Thank You for your years of Support

