



# Financial Aid 101

One-Stop Student Services Center  
Accepted Student Day 2025

# Congratulations!

## You've been accepted, now what?

- Today we will review:
  - One-Stop Student Services Center
  - Applying for Financial Aid (FAFSA)
  - College Financing Plan
  - Financial Aid at Adelphi
  - Additional Resources to Help Reduce Costs

# One-Stop Student Services Center

*We Are Here to Help You With “The Business of Being a Student”*



- Financial Aid
- Registration & Records
- Billing & Payments, Payment Plans

## Contact Us!

- [OneStop@adelphi.edu](mailto:OneStop@adelphi.edu)
- Located Lower Level of Levermall Hall
- 516-877-3080



# Applying for Financial Aid (FAFSA)



# Basic Eligibility

## Federal, State and Adelphi Financial Aid

- U.S. citizen/national or eligible noncitizen
- Valid Social Security number
- High School Diploma or Equivalent
- Eligible degree/certificate program in college/career school
- Maintain Satisfactory Academic Progress (SAP) while in college

# Complete Your FAFSA

## The Free Application for Federal Student Aid

- Completed by both student and parent (if dependent student)
- Each student and at least one parent must obtain a **FSA ID**
  - Adelphi's priority deadline: **March 1st**
  - FSA ID Tips: [studentaid.gov/sites/default/files/creating-using-fsaid.pdf](https://studentaid.gov/sites/default/files/creating-using-fsaid.pdf)
- Complete the FAFSA online at: [studentaid.gov/fafsa](https://studentaid.gov/fafsa)
  - Use 2023 completed tax filing data
- Adelphi FAFSA code: 002666

**Need Help with your FAFSA? Call 800.4.FED.AID**

# Complete your TAP Application Grants For New York State Residents

## The Tuition Assistance Program (TAP)

- Must be a resident of New York State & attend a college in New York.
- To be filed electronically for free:
  - Step 1: Complete the FAFSA
  - Step 2: Complete the Express TAP application online AFTER you complete the FAFSA
- Adelphi's undergraduate TAP code is 0010.
- Meet income eligibility limitations.
- To apply & learn more:
  - [www.ny.gov/services/apply-new-york-state-tap](http://www.ny.gov/services/apply-new-york-state-tap)

# You've Completed Your FAFSA, Now What?

- **Step 1:** Complete the FAFSA & TAP Application.
- **Step 2:** The U.S. Department of Education will receive and processes your 24-25 FAFSA and calculates your **Student Aid Index (SAI)**.
  - The SAI is not a measure of how much student aid you'll receive or how much you'll pay for college. This number is used as part of the calculation to determine a student's aid eligibility
- **Step 3:** Approximately three-five days after submitting the FAFSA, a student receives an email with their **FAFSA Submission Summary**. It is important to review is information carefully for accuracy.
- **Step 4:** Once the student is Admitted to Adelphi AND we have received your FAFSA we will generate a **College Financing Plan (CFP)**. The CFP informs the student of their financial aid eligibility for the year.
  - **Your CFP will be communicated to you via your Adelphi Admissions Portal**
  - **CFPs will be generated throughout the Spring, leading to the May 1st deposit deadline!**

# College Financing Plan (CFP)

**Here's your personal  
College Financing Plan  
from Adelphi.**

**It's important!  
Please take a look.**



*One-Stop* is here to help you make  
your Adelphi education affordable.

Visit our  
*One-Stop* Student Services Center.  
[adelphi.edu/one-stop](http://adelphi.edu/one-stop)

**ADELPHI**  
UNIVERSITY  
NEW YORK

# 1. Understanding Your College Financing Plan

Your College Financing Plan provides an estimated overview of the cost of attendance and your financial aid for one year at Adelphi University. Please use the below guide to help you understand the breakdown of your potential expenses and the financial aid you will receive.

**This is not a bill; rather an estimate to help you understand what you may have to pay to Adelphi.**

**If your housing status or the amount of credits you're taking changes, this may affect your financial aid. Please contact the One-Stop Student Services Center with any changes.**

**This is your estimate of what you will owe Adelphi minus free money you received.**

**This is your estimate of what you will owe minus free money and loans if you borrow.**

**These are just estimates of additional costs that may come up during your time as a student, for example, books, supplies, transportation and personal expenses. These are not paid to Adelphi.**

**These are your Federal Direct Loans that are awarded to you. If you wish to borrow, you must complete an electronic Master Promissory Note (MPN), along with the Entrance Counseling session at studentaid.gov to make sure your loan funds are credited to your account.**

**PLUS and private loans are additional options to help pay for educational expenses not covered by financial aid.**

**This is an opportunity to work on campus. Earnings will go directly to you.**

**10/24/2023 11:11:11 Panther Paws**

## College Financing Plan Sample

### Your Estimated Annual Direct Cost Payable to Adelphi

Step 1: Estimated Direct Cost	Annual	Fall	Spring
Tuition and Fees	\$0	\$0	\$0
Housing and Meals	\$0	\$0	\$0
<b>Total Estimated Direct Cost</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

### Step 2: Gift Aid: Grants and Scholarships (Repayment is Not Required)

Merit-Based Scholarships	\$0	\$0	\$0
Other Scholarships	\$0	\$0	\$0
Pell Grant	\$0	\$0	\$0
Institutional Grants	\$0	\$0	\$0
TAP Grants	\$0	\$0	\$0
<b>Total Estimated Gift Aid</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

### Step 3: Your Estimated Direct Cost Minus Gift Aid

	\$0	\$0	\$0
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### Step 4: Loan Aid (Repayment Required)

Loans are subject to origination and interest fees.

Federal Direct Subsidized Loan	\$0	\$0	\$0
Federal Direct Unsubsidized Loan	\$0	\$0	\$0
<b>Total Estimated Student Loans</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

### Step 5: Your Estimated Direct Cost Minus Gift Aid AND Loan(s)

	\$0	\$0	\$0
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### Other Costs You May Incur

Step 6: Indirect Cost: Additional Estimated Expenses Not Payable to Adelphi

Books and Supplies	\$0	\$0	\$0
Transportation	\$0	\$0	\$0
Meals/Incidentals	\$0	\$0	\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

### Summary

<b>Estimated Total Cost of Attendance (COA)</b>			
Direct Cost	\$0	\$0	\$0
Indirect Cost	\$0	\$0	\$0
<b>Minus Gift Aid, Grants and Scholarships</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Your Total Net Price</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Minus Total Financial Aid Awarded and Loans (excluding new study if eligible)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Your Total Estimated Cost</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

### Options to Help Pay the Remaining Cost

**Work Options:** Tuition are contingent upon finding employment.  
Total Federal Work-Study Offered: \$0  
Students can also seek campus-based employment opportunities.

**Additional Loan Options:** These are available to you; additional applications are required. Maximum amount of loans is listed below.  
Federal PLUS Loan or Private Loan: \$0

This is determined by calculating COA minus all financial aid offered. You can use PLUS/private loans to help cover any additional cost not covered above.

**Payment Plans:** Available to one of our recommended payment plans on a deferred basis, preventing monthly cash flow to manage payments.

# Financial Aid at Adelphi



# Types & Sources of Financial Aid

## There are three types of assistance:

- Gift (grants and scholarships) - money that does not need to be repaid
- Loans - payback after graduation
- Work - on-campus to assist with educational expenses

## The sources of assistance:

- Federal Government (FAFSA required)
- State Government (FAFSA & TAP Application required)
- Adelphi University
  - Need Based Grants (FAFSA application required)
  - Merit Scholarships (FAFSA not required)
- Outside scholarships

Learn more about our financial aid programs at  
[adelphi.edu/one-stop/financial-aid/](https://adelphi.edu/one-stop/financial-aid/)

# Adelphi Scholarships & Grants

- **Admission Based Merit Scholarships**

- Eligible students are automatically considered for most Adelphi scholarships upon acceptance.
- Based on academic merit, talent, or a particular area of study.
  - Terms & Conditions:

[www.adelphi.edu/aid/scholarships/institutional/undergraduate/](http://www.adelphi.edu/aid/scholarships/institutional/undergraduate/)

- **Need Based Grants**

- Adelphi needs based Grants are awarded to students on the basis of financial need and other defined criteria FAFSA is required.

# Federal and State Grants

- TAP Award

- The Tuition Assistance Program (TAP) helps eligible New York State residents pay tuition at approved schools in New York State.
- An annual TAP award can be up to \$5,665.

- Pell Grant

- A **Pell Grant** is a form of **need-based federal financial aid** awarded by the U.S. Department of Education to help eligible low-income students pay for college costs.
- An annual PELL Grant can be up to \$7,395.

- SEOG

- The **Federal Supplemental Educational Opportunity Grant**, more commonly known by its acronym **SEOG**, is a federal assistance grant reserved for college students with the greatest need for financial aid to attend school.

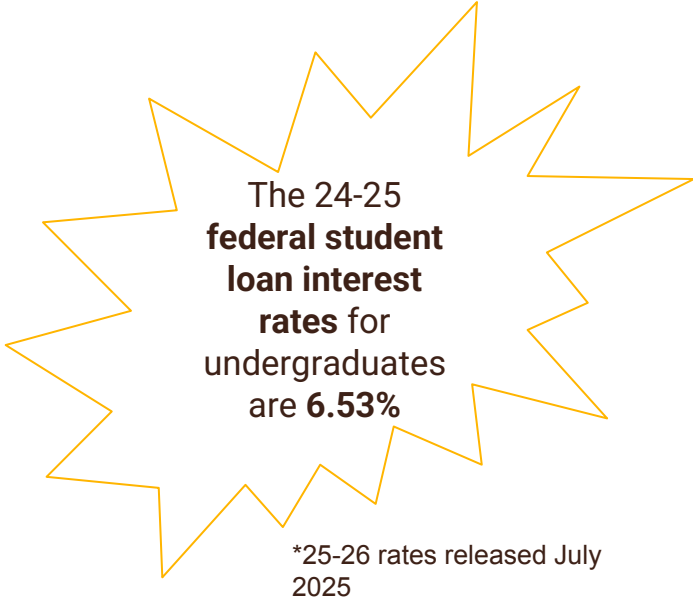
# Federal Direct Student Loans...

an investment in your education

- **Federal Direct Student Loans for Students**

Low interest Subsidized & Unsubsidized Programs

- Deferred loans for 6 months after graduation
- Progressive repayment terms
- Begin to establish credit
- All borrowers must:
  - Complete Entrance Counseling (EC)
  - Sign a Master Promissory Note (MPN)



The 24-25  
**federal student  
loan interest  
rates** for  
undergraduates  
are **6.53%**

\*25-26 rates released July  
2025

<https://studentaid.gov/understand-aid/types/loans>

# Federal PLUS and/or Private Loans

- Additional loans from the federal government or private lending institutions to help pay for educational expenses not covered by financial aid.
  - The maximum amount you can borrow is determined by **calculating the cost of attendance minus all financial aid offered**. Information and to apply for a Federal PLUS loan- [studentaid.gov](https://studentaid.gov).
  - Repayment begins after the loan has been fully disbursed:
    - Unless the parent borrower has requested a deferment
    - Progressive repayment terms



# **Additional Resources to Assist With Your Educational Expenses**



# More Resources for Students & Parents

- **Student Employment at Adelphi**
  - Federal Work Study or Campus Employment
  - Work up to 20 hours per week
  - Students who work tend to be more organized & connected to campus life
  - Handshake for available positions, application and interview processes
- **Adelphi Payment Plan** options to help spread out payments each semester
- **529 College Saving Plan** distributions
- **Search and apply for outside/private scholarships**
  - Fastweb.com
  - Collegeboard.org

# Next Steps

## *We Are here to help!*

- If you filed your FAFSA, and received a CFP we can walk you through it today!
  - Located in the ballroom of the University Center

## **Contact Us!**

- OneStop@adelphi.edu
- Located Lower Level of Levermore Hall
- 516-877-3080

