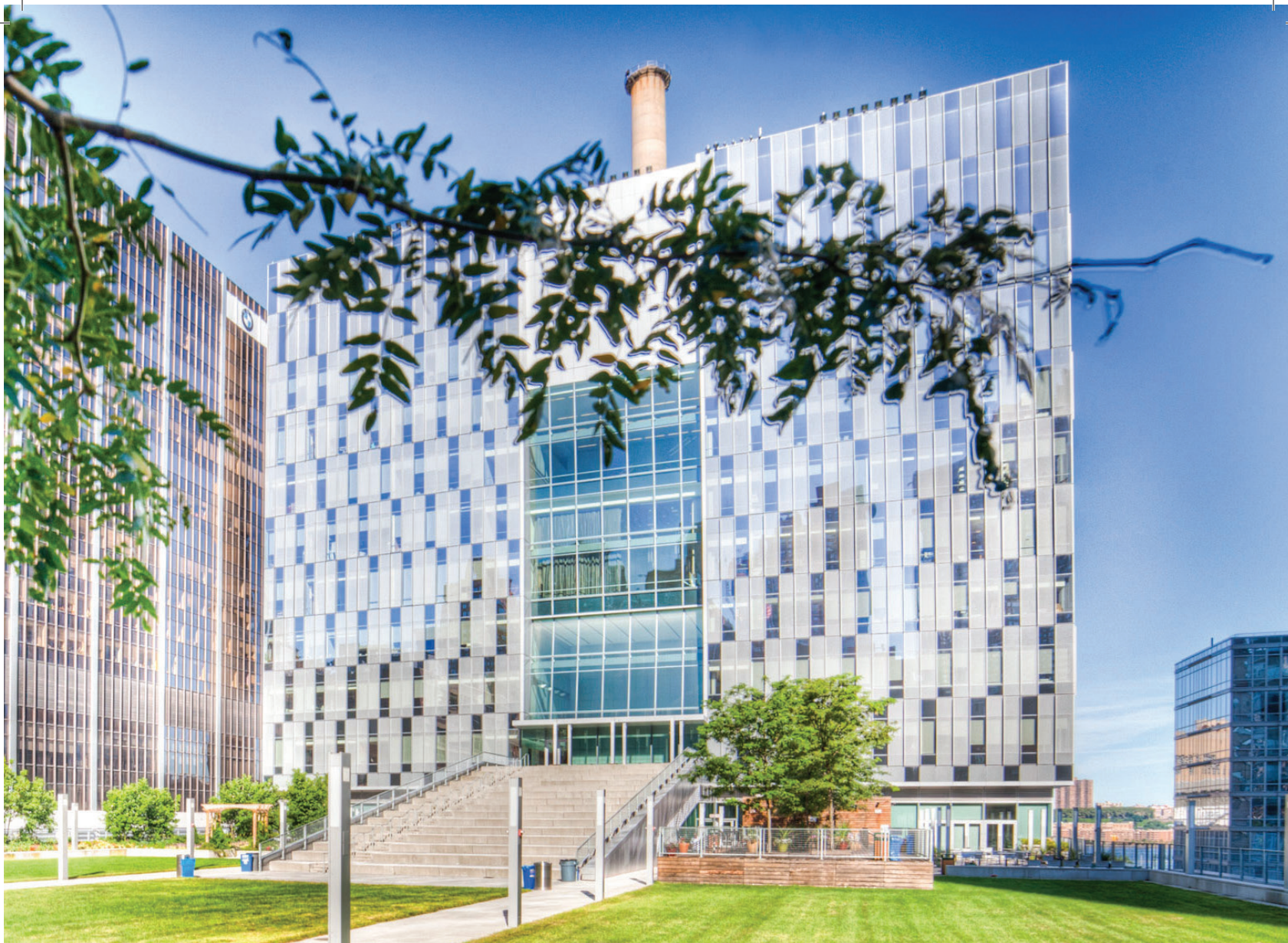


# Paying for College

## A Guide to Financing Your Education







# Investing in You

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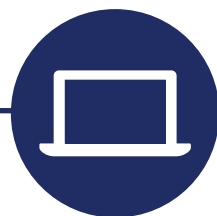
We work hard to keep our tuition affordable while maintaining the highest academic standards. Our financial aid programs are designed to be an investment in your academic life.

We believe that your financial resources should not be a barrier to enrollment. We are committed to supporting you and your family in finding the best solution for your financial needs.



# Committed to an Affordable Education

Making the right choice about your education, and then figuring out how to pay for it, can be a daunting task. Below is helpful information to guide you through some frequently asked questions about financial aid.



## How do I apply for financial aid?

All students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for financial assistance. FAFSA can be completed online at:

[www.fafsa.gov](http://www.fafsa.gov)



## Documents needed to complete FAFSA?

Collect your income tax returns, W-2 form(s), social security number, and other records of income and assets. If you are under 24 years of age, you will need your parents' tax information.

The 2025-26 FAFSA form will require 2023 tax information. With your consent and approval, the IRS can share your tax information through the Direct Data Exchange.



## What is a FSA ID?

A Federal Student Aid (FSA) ID is required for both you and any other FAFSA contributors, such as a parent or spouse. An FSA ID allows you to apply, sign, and make any corrections to your FAFSA.

To create an account visit:  
[studentaid.gov/fsa-id/create-account](https://studentaid.gov/fsa-id/create-account)



## I have my FSA ID, what's next?

You are ready to file your FAFSA. Go to [www.fafsa.gov](http://www.fafsa.gov) to apply online. You may apply even if you have not been officially accepted to the college. The 2025-26 FAFSA is expected to open in December 2024.

### John Jay College's FAFSA Code is 002693

New York State Residents: After completing your FAFSA, you will be directed to the NYS Higher Education Services Corporation ([www.hesc.ny.gov](http://www.hesc.ny.gov)). There you can apply for TAP (Tuition Assistance Program), the Excelsior Scholarship, and other financial assistance available to NYS students only.

**John Jay College's TAP Code is 1414**



## How long will it take to process my FAFSA?

After completing your FAFSA, the Department of Education will provide you with a FAFSA Submission Summary.

The FAFSA Submission Summary will include important information such as your Student Aid Index (SAI), estimated eligibility for federal aid, and whether or not you are required to submit additional documentation to your college, a process called verification.

You can access your FAFSA Submission Summary and make corrections at [studentaid.gov/](https://studentaid.gov/)

## What grants are available?



### **Federal Pell Grant Program**

Financial assistance provided by the federal government for undergraduate students who demonstrate need.

### **Federal Supplemental Education Opportunity Grant (SEOG)**

Additional federal financial assistance for students who demonstrate exceptional need.

### **Tuition Assistance Program (TAP)**

Financial assistance for New York State residents who attend John Jay on a full-time basis. Eligibility is based on your family's New York State net taxable income. TAP is available to part-time students in some cases.

### **Aid for Part-Time Study (APTS)**

Provided by New York State for students pursuing a degree part-time.

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## How will I receive my financial aid if I'm eligible?



Financial aid awards are applied towards your tuition bill first. When a student's account reflects more financial aid (e.g. federal loans, scholarships, Pell, etc.) or payments than necessary to cover tuition and fees, the student may be eligible for a refund.

In most cases, refunds are mailed as a physical check to the address specified on the student's CUNYfirst account. However, you also have the option to enroll in direct deposit which eliminates the chance that your check will get lost, misplaced, or delayed during delivery. Signing up is easy, enroll today:

[cuny.edu/financial-aid/tuition-and-college-costs/refunds/direct-deposit/](https://cuny.edu/financial-aid/tuition-and-college-costs/refunds/direct-deposit/)

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## Does John Jay College offer any scholarships?



We offer various scholarships and special opportunities to support our new and continuing students. Our scholarships are generally based on strong academic work, community service, and a commitment to public service.

**More detailed information concerning our scholarships:**

[jjay.cuny.edu/scholarships](https://jjay.cuny.edu/scholarships)

[jjay.cuny.edu/admissions/tuition-financial-aid/scholarships/other-scholarship-resources](https://jjay.cuny.edu/admissions/tuition-financial-aid/scholarships/other-scholarship-resources)

[fastweb.org](https://fastweb.org)

[bigfuture.collegeboard.org/scholarship-search](https://bigfuture.collegeboard.org/scholarship-search)

The above websites allow you to research and apply for scholarships provided by outside organizations.

## What is Work Study?

The **Federal Work Study Program (FWS)** provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. FWS gives you an opportunity to gain work experience related to your program of study and take part in paid community service work both on and off campus. Financial Aid will notify you if you are eligible for Work Study.

## What are my options if I am considering a student loan?

### **Federal Direct Loan Program (Subsidized and Unsubsidized)**

A low-interest loan program where money is borrowed directly from the federal government. Students must be in a matriculated degree-granting program and registered for at least 6 credits per semester to be eligible. Repayment begins within 6 months after graduation or termination of college attendance. Borrowed funds must be repaid within 10 years.

### **Federal PLUS (Parent Loan for Undergraduate Students)**

Loans available to parents of dependent students covering the student's cost of education.

### **Alternative Loans**

Private loans available from an outside lender. John Jay College does not have a preferred lender. For additional information on private education loan programs, visit: [cuny.edu/financial-aid/student-loans/private-education-loan-programs/](https://cuny.edu/financial-aid/student-loans/private-education-loan-programs/).

## Where can I learn about financial support for veterans?

Veterans and dependents may be eligible for financial assistance through the federal government and the State of New York. [benefits.va.gov/gibill/](https://benefits.va.gov/gibill/) and [hesc.ny.gov/military-veteran-families/](https://hesc.ny.gov/military-veteran-families/). The College's Veterans Certifying Officer can be found in the Military & Veteran Services Office.

## How can I pay for tuition?

Payments for tuition can be submitted at the Bursar's Office in-person, by mail, or online using your CUNYfirst account. For a complete list of all payments accepted by the campus to pay for your tuition and fees, visit: <https://www.jjay.cuny.edu/about/governance-senior-leadership/finance-administration/finance-business-services/bursar/tuition-fees-payments/methods-payment>.

## Is a payment plan available?

The City University of New York makes college more affordable by allowing you to better manage your payments over time. The Nelnet Payment Plan is a monthly installment plan that is available for use every summer, fall, and spring semesters. There is no interest assessed to use this service and enrollment is done online only through your CUNYfirst account. To find out more information, please visit: [mycollegepaymentplan.com/cuny/](https://mycollegepaymentplan.com/cuny/).



# The Value of a John Jay Education

An international leader in educating for justice, we offer a first-rate education.

As a public college in The City University of New York (CUNY) system, our tuition is only a fraction of the cost of attending a private college or university.



## CUNY Four-Year Colleges Tuition

UG NYS Resident **\$6,930.00**  
per year\*

Out-of-State Resident **\$14,880.00**  
per year\*

Nearly seventy percent of students attend CUNY tuition free. Merit-based scholarships are available.

• Figures calculated from CUNY's Tuition & Fees Senior College UG Schedule: [cuny.edu/financial-aid/tuition-and-college-costs/#undergraduate-tuition](https://www.cuny.edu/financial-aid/tuition-and-college-costs/#undergraduate-tuition).



## National Average at Four-Year Colleges

Public, In-State **\$11,260.00**  
per year\*

Public, Out-of-State **\$29,150.00**  
per year\*

\*Amounts do not include room and board. Figures provided by the College Board, Trends in College Pricing.

# Types of Available Financial Assistance



## Grants

Money that does not have to be repaid



## Work Study

Money earned through on-campus employment or affiliated agencies coordinated with Financial Aid



## Scholarships

Usually based on academic merit and/or community service and does not have to be repaid



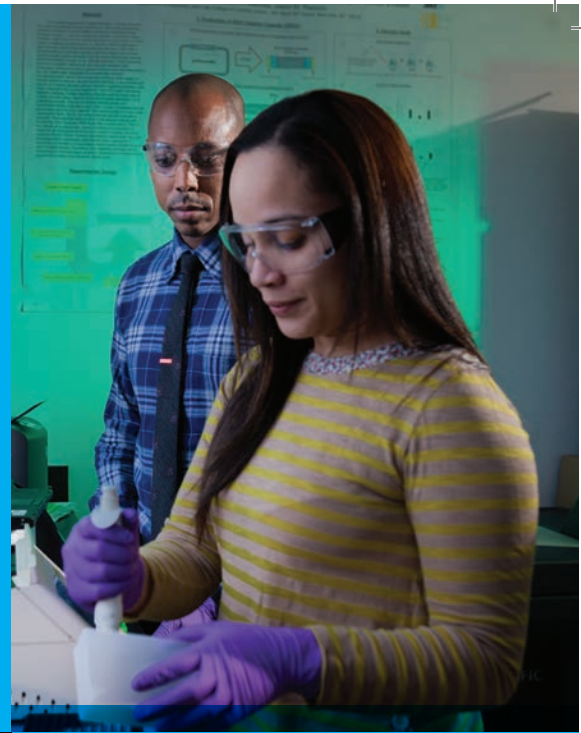
## Loans

Money to support your educational expenses that must be repaid





**More Than  
\$4.4 million**  
secured for student  
success: scholarships,  
internships, emergency  
support, and more.

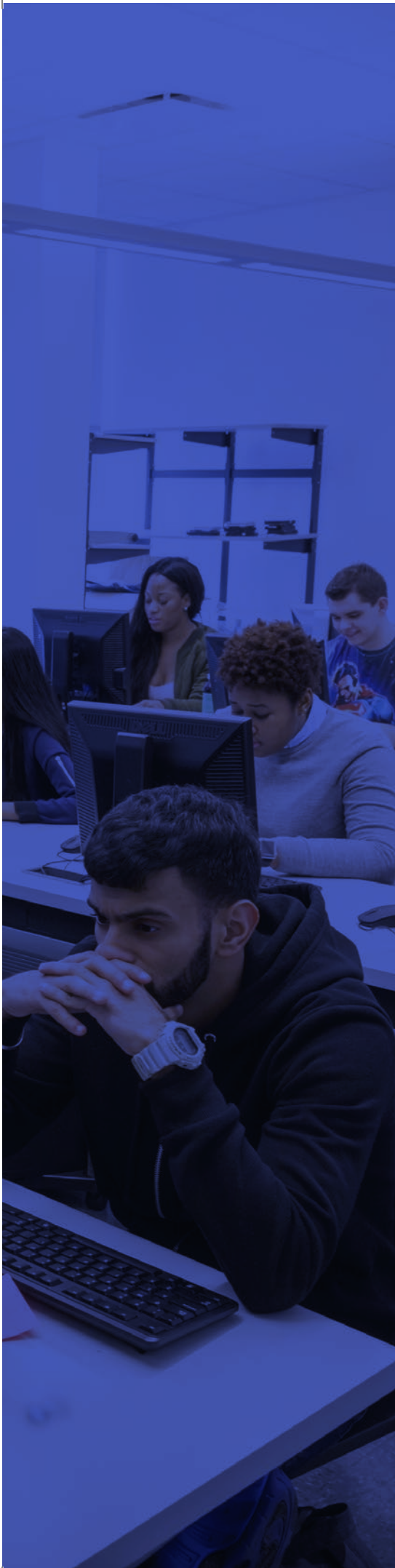
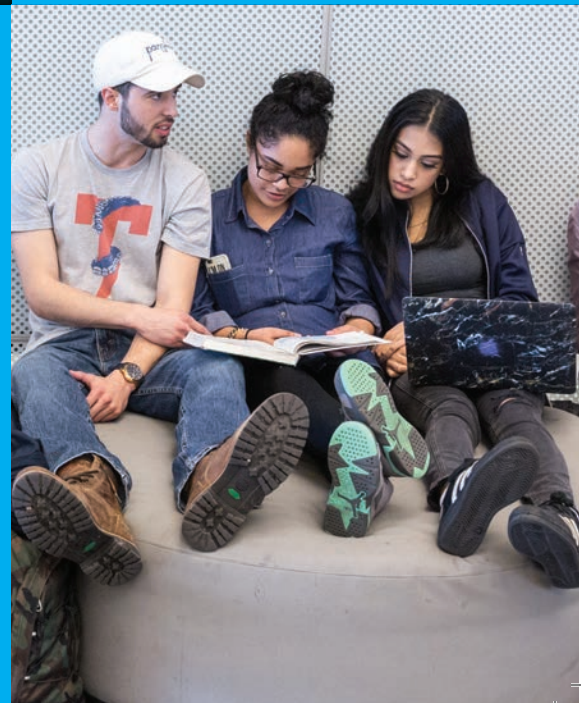


**More Than  
400**

**veterans enrolled, taking  
advantage of educational  
benefits available  
through the Department  
of Veteran Affairs.**



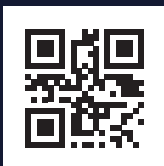
**47%**  
**are first generation  
students.**



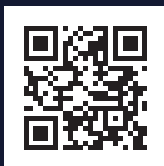
## Helpful Websites and Phone Numbers

### The City University of New York

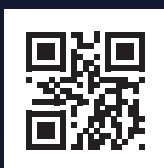
CUNY Page  
[cuny.edu](http://cuny.edu)



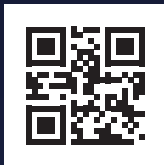
CUNY Financial Aid  
[cuny.edu/financialaid](http://cuny.edu/financialaid)



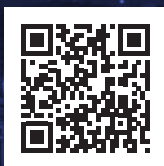
New York State–Higher  
Education Services  
Corporation (HESC)  
Tuition Assistance  
Program (TAP)  
[hesc.ny.gov](http://hesc.ny.gov)  
1-888-NYS-HESC



Scholarship Resources  
[fastweb.com](http://fastweb.com)



[bigfuture.collegeboard.org/](http://bigfuture.collegeboard.org/)

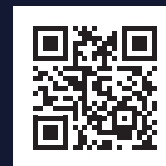


John Jay College  
Financial Aid  
[financialaid@jjay.cuny.edu](mailto:financialaid@jjay.cuny.edu)  
212-237-8149



### Federal Resources

Federal Student Aid  
Information/  
to Obtain and Complete  
a FSA ID  
[studentaid.gov/](http://studentaid.gov/)



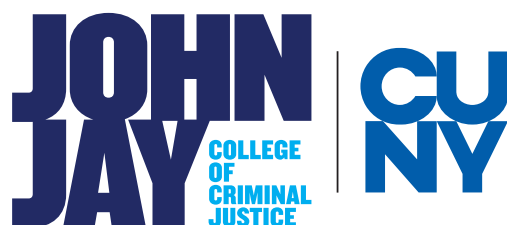
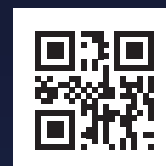
Direct Loan  
Servicing Center  
[studentaid.gov/](http://studentaid.gov/)



Veterans Educational  
Benefits  
[benefits.va.gov/gibill](http://benefits.va.gov/gibill)



AmeriCorps Educational  
Funding Through  
Community Service  
[americorps.gov](http://americorps.gov)



524 West 59th Street, New York, NY 10019  
212-237-8000  
[jjay.cuny.edu](http://jjay.cuny.edu)