



Financial Aid Basics

There are many different types of financial aid to support your education at LaGuardia and at a four-year institution after graduation from LaGuardia. Below is the basic category of financial aid that may be available to you.

• Federal Aid

- **Federal Grants:** Typically do not require repayment. Examples: Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG).
- **Work-Study Programs:** Opportunities for part-time employment, often on campus, through federal work-study programs.
- **Federal Student Loans:** Loans available with either subsidized (low-rate) or unsubsidized interest rates. Examples: Direct PLUS Loan. Note: The Federal Perkins Loan program is no longer active.
- Most federal aid requires U.S. citizenship or eligible noncitizen status. The FAFSA is used to apply for federal aid.

• State Aid

- **New York State Tuition Assistance Program (TAP):** Financial aid for students in New York State.
- **Excelsior Scholarship:** Available for students attending CUNY or SUNY institutions.

• Employer Tuition Assistance

- Some colleges or universities may waive part of the tuition for their employees or employees' children. CUNY offers a tuition waiver through PSC-CUNY only to employees, not to their children.
- Scholarships designated specifically for study abroad opportunities.
- Examples: Boren Awards, the Benjamin Gilman Scholarship, Critical Language Scholarship, and Freeman-ASIA.

• Private Student Loans

- Offered by private financial institutions such as banks, usually with higher interest rates than federal student loans.

• University/Institutional Scholarships

- Scholarships awarded by the university or institution using its endowment fund. Applications may require the College Board's CSS Profile or the institution's own financial aid form. Awards are based on need (e.g., annual income) and merit (e.g., GPA).
- Example: LaGuardia Foundation Scholarships.

• External Institutional Scholarships

- Financial assistance is provided by external educational institutions or corporations, often to transfer students.
- Scholarships are typically merit-based (academic achievements) or hybrid (both merit and need).
- Examples: Jack Kent Cooke Transfer Scholarship, Kaplan Leadership Program, Phi Theta Kappa Transfer Scholarship, and Goldwater Scholarship.

• Study Abroad Scholarships

Where To Start

The best place to start researching financial aid and scholarships is LaGuardia's Honors Student Advisory Committee (HSAC) programs. The HSAC regularly publishes a list of scholarships available to LaGuardia students, as well as a comprehensive guidebook for the transfer process to non-CUNY institutions. Below is the list of the latest issues of their transfer guides:

-  **HSAC Transfer Guidebook**
2023-2024: <https://hsac.commonsgc.cuny.edu/wp-content/blogs.dir/23220/files/2023/03/2022-23-Transfer-Guidebook.pdf>

You can also find information about HSAC's regular workshops on college transfers and scholarship applications on its website (<https://hsac.commonsgc.cuny.edu>). Information relevant to Japanese Option students will also be posted on the Japan Studies blog at <https://chrysanthemum.commonsgc.cuny.edu>.

For those without the U.S. citizenship or permanent residency (e.g., F-1 students), Immigrant Rising (<https://>



immigrantsrising.org) regularly publishes a list of financial aid/scholarships for those without a U.S. citizenship or permanent residency.

-  **Undergraduate Fellowships that don't Require Proof of U.S. Citizenship or Legal Permanent Residency:**
<https://immigrantsrising.org/resource/list-of-scholarships-and-fellowships/>

If you haven't done so, start the application process for a LaGuardia Foundation Scholarship. These scholarships are available to all LaGuardia students, and the application requires only a personal statement. This is a good place to begin developing a personal statement for scholarship applications. Share your statement with faculty mentors and peers to obtain feedback, and revise it several times before submitting it. Many students receive awards ranging from \$500 to \$4,000. See <https://www.laguardia.edu/about/laguardia-foundation/scholarships/> for more information.

A List of Scholarships that LaGuardia Students Have Received

- LaGuardia Foundation Scholarships (about \$500-\$4,000):
<https://www.laguardia.edu/about/laguardia-foundation/scholarships/>
- Guttman Transfer Scholarship (\$4,000): <https://www.cuny.edu/financial-aid/scholarships/guttman-transfer-scholarship/>
- Jack Kent Cooke Undergraduate Transfer Scholarship (\$40,000 × 3 years): <https://www.jkcf.org/our-scholarships/>
- Kaplan Scholar (\$500/month + mentorship program):
<http://www.kaplanedfoundation.org/become-a-scholar/apply-to-be-a-kaplan-scholar/>
- Queens College Transfer Scholarship (\$1,000/semester): <https://www.qc.cuny.edu/academics/ohs/>

honors-and-scholarships/ transfer-honors-program/

- NYU The Community College Transfer Opportunity Program (CCTOP) (tuition waiver): <http://steinhardt.nyu.edu/cctop/>
- Women's Forum of New York (\$10,000 for non-traditional women): <https://www.womensforumny.org/apply/>
- CUNY Macaulay Honors Friedman Transfer Scholarship Program (tuition support for CUNY transfers):
<https://macaulay.cuny.edu/admissions/friedman-transfer-scholars-program/>
- Finch College Scholarship (\$2,500): <https://www.finchcollege.org/scholarships>
- Vassar College Exploring Transfer Summer Immersion Program (summer stipend):
<https://offices.vassar.edu/exploring-transfer/>
- Georgetown University - Preferred Consideration Program: <https://uadmissions.georgetown.edu/applying/transfer-application/>
- MIT Virtual Group Discussion with the Head of Transfer Admissions:
<https://mitadmissions.org/apply/transfer/transfer-eligibility/>
- Benjamin Gilman Scholarship (study abroad; \$5,000): <https://www.gilmanscholarship.org>

On-campus Jobs

Although they are not scholarships, on-campus jobs offer valuable opportunities for students who need to balance their academic and work responsibilities. Not only do you save commuting time, but your supervisors usually respect your academic schedule and progress when setting work schedules and expectations.

- **Student Technology Mentors (STM):** STMs assist students and faculty in using digital media in the classroom. STMs work closely with faculty and provide tech sup-

port for tools like ePortfolio, Dropbox, Zoom, Blackboard, and Microsoft Office. \$17+ per hour. See <https://www.laguardia.edu/students/peer-programs/student-technology-mentors/> for more information.

- **Peer Advisors:** Peer Advisors work 12-15 hours per week, earning \$17 per hour (as of 2024). They support students in achieving their academic goals, develop communication and teamwork skills, and must have a GPA of 2.8 and 12 completed credits. See <https://www.laguardia.edu/students/peer-programs/the-peer-advisor-academy/> for more information.
- **Student Success Mentors (SSM):** SSMs work with students in the First Year Seminar across various majors, helping them adjust to college life, utilize digital tools like ePortfolio and Degree Audit, and collaborate with faculty. They must have a minimum of 18 completed credits and a GPA of 3.2 or higher, or be recent graduates attending a four-year college. \$17.50+ per hour (as of 2024). See <https://www.laguardia.edu/students/peer-programs/student-success-mentors/> for more information.
- **Modern Language Tutors:** If you speak a language other than English, you may be able to work as a modern language tutor at the Modern Languages Lab (B-206). See <https://lagccml.github.io> for more information.
- **Special Programs:** Programs such as the Summer Youth Employment Program (SYEP) are available to LaGuardia students. These programs are usually announced through students' LaGuardia email accounts.

Books on College Transfer and Financial Aid

We highly recommend purchasing or borrowing a book about college transfers and scholarships and reading it carefully. Below is a list of recommended books.