



What is cost of attendance (COA)?

•All costs, direct and indirect, a student and family may incur

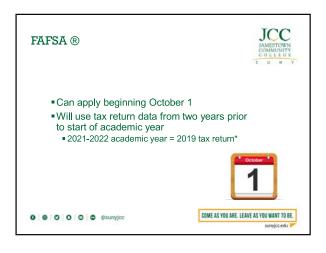
**JCC** 

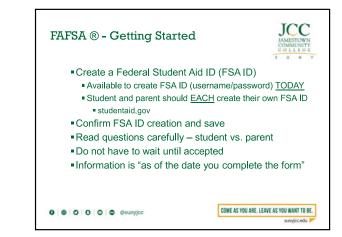
Direct Expenses are billed items:

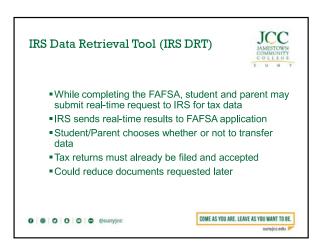
Free Application for Federal Student Aid (FAFSA®)

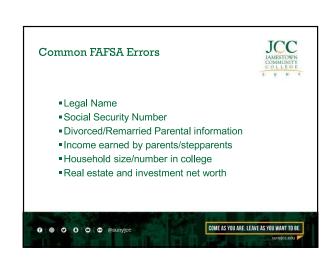


FAFSA (R)









## Special Circumstances \*

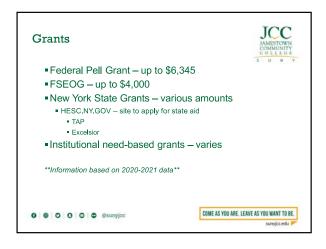


- Change in employment status
- Medical expenses not covered by insurance
- Change in parent marital status

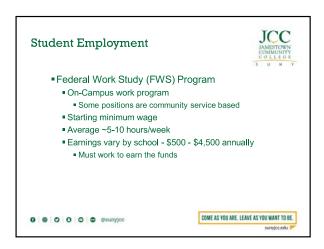
## Scholarships

- Academic ScholarshipsUSA
- Additional Merit-based scholarships
- Athletic, Music, Art, Leadership, etc.











## 529 College Savings Plan



■ Tax-exempt college savings vehicles with a low impact on need-based financial aid eligibility since considered as an asset of the account owner and not the

beneficiary

## Contact Us

Michelle Schram Director of Financial Aid michelleschram@mail.sunyjcc.edu

Office of Financial Aid 716-338-1009



