



## 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 different types of financial aid that may be available to you.

### • Federal Aid

- **Federal Grants:** No repayment is required. E.g., Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG)
- **Work Study Programs:** On-campus part-time jobs through the Federal work programs
- **Federal Student Loans:** Loan with subsidized (low-rate) or unsubsidized interests. E.g., Direct PLUS Loan and Federal Perkins Loan
- Most Federal Aid requires a U.S. citizenship or an eligible noncitizen status. FAFSA is used.

### • State Aid

- **New York State Tuition Assistance Program (TAP)**
- **Excelsior Scholarship** (CUNY and SUNY only)

### • Employer Tuition Assistance

- Some colleges/universities waive part of tuition for the employees or children of the employees

### • Private Student Loans

- Private financial institutions such as banks. Usually with a higher interest rate than the Federal Student Loan
- **University/Institutional Scholarships**
  - Institutional scholarships are awarded by the college itself using its endowment fund. CSS Profile and/or the institution's own financial aid form are used. Students' needs (e.g., annual income) and merits (e.g., GPA) are considered.
  - E.g., LaGuardia Foundation Scholarships
- **External Institutional Scholarship**
  - Some external educational institutions or corporates award financial assistance to transfer students.
  - Usually merit-based (academic achievements) or hybrid (both merit and need)
  - E.g., Jack Kent Cooke Transfer Scholarship, Kaplan Leadership Program, Phi Theta Kappa Transfer Scholarship, Goldwater Scholarship etc.
- **Study Abroad Scholarships**
  - Some scholarships are for a specific purpose such as study abroad.
  - E.g., Boren Awards, Benjamin Gilman Scholarship, Critical Language Scholarship, Freeman-ASIA etc.

## WHERE TO START

The best places to start researching financial aid are the Office of Transfer Services (for financial aid for transfer students) and the LaGuardia's Honors Student Advisory Committee (NSAC) programs.

The HSAC regularly publishes a list of scholarships available to LaGuardia students as well as a comprehensive guidebook for transfer process to non-CUNY institutions. Below is the list of the latest issues of their transfer guides.

-  **HSAC Scholarship Guidebook 2020-2021:**  
<https://www.laguardiahonors.com/scholarship-book>
-  **HSAC Transfer Guidebook 2020-2021:**  
<https://www.laguardiahonors.com/transfer-guidebook>

You can also find information on their regular workshops on college transfer and scholarship applications on their website (<https://www.laguardiahonors.com>).

The Student Transfer Services offers one-on-one advising service for transfer students and carries a lot of resources (books on college transfer, access to scholarship database, etc).

### Office of Transfer Services

Location: Room B215

Phone: (718) 482-5185

Email: [transfer@lagcc.cuny.edu](mailto:transfer@lagcc.cuny.edu)

<https://www.laguardia.edu/>



[transferservices/](#)

Finally, Immigrant Rising (<https://immigrantsrising.org>) regularly publishes a list of financial aid/scholarships for those without a U.S. citizenship or permanent residency.

-  **2021 Undergraduate Fellowships that don't Require Proof of U.S. Citizenship or Legal Permanent Residency:**  
<https://bit.ly/3MfpQLC>

### A LIST OF SCHOLARSHIPS THAT LA GUARDIA STUDENTS HAVE RECEIVED

- LaGuardia Foundation Scholarships (about \$500-\$4,000):  
<https://www.laguardiahonors.com/scholarship-book>
- Guttman Transfer Scholarship (\$4,000):  
<https://www.cuny.edu/financial-aid/scholarships/guttman-transfer-scholarship/>
- Jack Kent Cooke Undergraduate Transfer Scholarship (\$40,000 x 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/admissions/transfer/>
- NYU The Community College Transfer Opportunity Program (CCTOP) (tuition waiver): <http://steinhardt.nyu.edu/cctop/>
- Benjamin Gilman Scholarship (study abroad; \$5,000): <https://www.gilmanscholarship.org>

### BOOKS ON COLLEGE TRANSFER AND FINANCIAL AID

It is highly recommended to purchase/borrow a book on college transfer/scholarships and read it carefully. Below is a list of recommended books.

#### REFERENCES

- Bauld, H. (2012). *On writing the college application essay, 25th anniversary edition: The key to acceptance at the college of your choice.* xxx: Collins Reference.

Goodmacher, C., & Ngo, L. (2012). *The transfer book: Transfer to the college you want* (Kindle ed.). New York, NY: Mindvine.

Henderson, C. (2013). *Open the gates to the ivy league: Plan B for getting into the top colleges.* xxx: Prentice Hall Press.

Jenkins, D., & Fink, J. (2016). *Tracking transfer: New measures of institutional and state effectiveness in helping community college students attain bachelor's degrees* (Tech. Rep.). New York, NY: Community College Research Center.

Lee Sánchez, N. (2018). *Your 2019 guide to college transfer: 100+ school profiles.* New York, NY: Kaplan Publishing.

McGrath, A. (2017). *Best colleges 2017: Find the best colleges for you!* New York, NY: U.S. News and World Report.

Robinson, J. (2015). *Essay hell's 2015-16 prompts primer: Strategies for the common app, uc, transfer and other college application essays.* xxx: Amazon Digital Services.

Silver, D. (2009). *Community college transfer guide.* xxx: Adams-Hall.

Tyler, L. D., & Henninger, S. E. (2017). *The ultimate guide to college transfer: From surviving to thriving.* xxx, xxx: Rowman & Littlefield Publishers.