

Cost of Education in New York State and Educational Funding Resources

Costs of Undergraduate Education at Public Universities and Colleges

Nationally*, the average cost of undergraduate tuition and fees for one year at a 4-year public university (in-state tuition) is \$5,065. Nationally, the average is \$5,950. When adjusted to also include room and board, the yearly expense nationally is \$14,140. Nationally, the yearly average is \$13,424.

At a 2-year public community or vocational college, the average cost nationally of tuition and fees per year is \$3,423 (in-state tuition).

Information on graduate tuition varies by degree, and is provided for specific job titles where applicable.

* When including information on the cost of education, here, and for specific graduate or advanced degrees, we compared average costs of public, in-state tuition and fees in New York, with national averages available through the National Center for Education Statistics. We did not include any state-specific statistics where the cost in New York State was not less expensive than the national average by at least \$500.

Educational Funding Resources

People with disabilities may be eligible for financial aid available to most students, as well as disability-specific resources and funds. Registration as a full time student - this requires carrying a full course load of at least 12 credits for undergraduate students - may be necessary to qualify for and maintain financial aid. Consult the school's financial aid advisor before carrying less than a full course load or dropping a class to find out if this will affect aid eligibility.

We provide average annual cost of tuition and fees for degrees relevant to high-growth occupations. It's important to know that depending on your level of economic need, your actual out of pocket expense for tuition and fees, as well as books and materials, may be substantially lower than these average costs.

The resources described below may help make the education you need for your chosen career path affordable and accessible.

Types of Financial Support

Eligibility for financial support is based on economic need or academic merit or qualification. In some instances, financial support is based on both of these.

For undergraduates, common forms of support include scholarships, grants, work study programs, and loans.

For students pursuing graduate or professional degrees, in addition to grants and loans, fellowships and research or teaching assistantships are also common forms of financial support. Assistantships are a form of student employment available to some enrolled students. In assistantships, graduate or professional students are supervised by a professor and perform academic work such as helping to teach a course or helping to conduct a research project or study. Assistantships may sometimes include partial or total waivers of tuition and fees during the term that the student holds the assistantship.

Scholarships, fellowships, and grants, do not have to be paid back. Specific scholarships, fellowships, and grants for students with disabilities can be identified through several of the resources below. Grants to support education may also be available through vocational rehabilitation offices or services in some states or regions.

How to Find and Qualify for Financial Support

Undergraduate and graduate students in the U.S. should all complete the Free Application for Federal Student Aid (FAFSA), during the beginning of the calendar year to determine whether they are eligible for need-based financial aid.

When applying to an undergraduate, graduate or professional program, in addition to applying for admission to the school, prospective students should complete the school's financial aid application. Once admitted, the school's financial aid office can assist in identifying need and merit-based funds and resources. It is also often worthwhile to search existing directories of financial aid sources for additional resources for students with disabilities.

When determining the financial need of students per year, universities will establish a cost of living, in addition to the direct expenses of schooling. This number is a "cap", meaning it helps establish the maximum amount of financial aid a student is expected to need and access between all sources, including loans. Financial aid caps based on "average" living expenses are not inclusive of special expenses that students with disabilities may have (for example, expenses related to paid care or assistance, technologies, or medical expenses not fully covered by other resources).

Some schools and universities may have a petition or application to raise the financial aid cap based on disability or other circumstances. It is worthwhile inquiring whether there is such a process.

Identifying any state or local disability resources that may fund education is also an important step. Individual school financial aid offices may not be familiar with these funding sources, so it's important to pursue these on your own, ideally as soon as you decide you want to pursue a degree. In addition to providing funding for tuition, fees, books and materials, and living expenses, state resources supporting education for people with disabilities may also pay for assistive technologies needed in education, particularly where schools or universities will not cover this expense.

Some state resources will require that you go through an application process, such as to demonstrate eligibility for Medicaid or another social benefit program, or to register as a person with a disability. You can learn how to do this directly through the state office. You may also find assistance through your local Center of Independent Living. In New York State, one useful starting point is New York Vocational & Educational Services for Individuals with Disabilities (VESID), which can provide information on funding and pathways for education and vocational training, for people with disabilities.

Resources and Links

The Free Application for Federal Student Aid: <http://www.fafsa.ed.gov/>

New York Vocational & Educational Services for Individuals with Disabilities (VESID): <http://www.vesid.nysed.gov/all/vrindex.htm>

Directories of Financial Aid Resources (General):

- <http://www.finaid.org/>
- <http://www.fastweb.com/>
- http://www.college-scholarships.com/free_scholarship_searches.htm
- http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

Directories of Financial Aid Resources (Disability-Specific):

- http://www.heath.gwu.edu/index.php?option=com_content&task=view&id=1211&Itemid=0
- http://www.disability.gov/education/financial_aid