

Financial Resources While in Classroom Training

- **Section 599 of New York State Unemployment Insurance Law**—Allows you to attend an approved classroom training program while receiving your regular Unemployment benefit. *May receive additional weeks of Unemployment if available*
- **Federal Pell and New York State TAP Grants**—Apply at www.fafsa.ed.gov and www.hesc.com, respectively
- **Other Grants and Scholarships**—Check with your school’s financial aid office. Other resources: www.finaid.org, www.racf.org, www.thesalliemafund.org/scholarships, and www.careeronestop.org
- **ACCES-VR (Formally known as VESID)**—For individuals with disabilities. www.acces.nysed.gov/vr/ If you are a RochesterWorks! member, you may stop in and ask about meeting with our on-site ACCES counselor.
- **Veterans’ Benefits**—Stop in to one of our RochesterWorks! Career Centers, and meet with a Veterans’ Representative to see if you may be eligible for training funds.
- **Tuition-Free Training Programs**—Some schools, such as SUNY Rochester Educational Opportunity Center, offer tuition-free training to individuals who qualify. You only pay for books, uniforms, and equipment.
- **IRS Tax Credits and Deductions**—If you pay for higher education expenses using your own savings or a loan, You may be able to claim an American Opportunity or Lifetime Learning Credit for the qualified tuition and related expenses of the students in your family. Alternatively, you may be able to claim a tuition deduction of up to \$4,000 of qualified education expenses paid during the year for yourself, your spouse, or your dependent. You may also be able to deduct interest you pay on a qualified student loan. See www.irs.gov.
- **Payment Plans**—Some colleges and vocational schools offer monthly payment plans. Ask the financial advisor at your school about the availability of a payment plan.
- **RochesterWorks! Training Grant**—Sign up for the Training Grant Information Workshop online at www.rochesterworks.org/js_workshops.aspx.