



How to Apply for TAP and Other NYS Student Financial Aid

Financial aid comes primarily from the federal government, state government and/or your college.

Visit hesc.ny.gov/pay for a complete list of NYS financial aid programs.

TAP

The New York State Tuition Assistance Program (TAP) provides tuition awards to eligible students attending a college or university located in New York State.

Because TAP is a grant, it does not have to be paid back.

To be Eligible for TAP You Must

- Meet eligibility requirements as a NYS resident or qualify under the NYS DREAM Act.
- Meet family income limits of \$125,000 or less.
- Pursue an undergraduate degree at an approved postsecondary institution in NYS.

Award Amount

- Up to \$5,665 annually, as determined by factors including:
 - Family net taxable income.
 - Tuition charged by your college.
 - Other family members enrolled in college.

How to Apply

- From the FAFSA confirmation page, follow the Apply Now link for New York state-based financial aid.
- Visit hesc.ny.gov/tap for eligibility criteria, application deadlines, and a link to the application.

If you qualify under the NYS DREAM Act, apply at hesc.ny.gov/dream.

Excelsior Scholarship

The Excelsior Scholarship, in combination with other student financial aid, allows eligible New York State students to attend a SUNY or CUNY college tuition-free.

To be Eligible for the Excelsior Scholarship You Must

- Meet eligibility requirements as a NYS resident or qualify under the NYS DREAM Act.
- Meet family income limits of \$125,000 or less.
- Pursue an undergraduate degree at a SUNY or CUNY college.
- Be enrolled in at least 12 credits per term and complete 30 credits each year successively.
- Be on track to complete an Associate's degree in two consecutive years or Bachelor's degree in four consecutive years.
- Agree to live in NYS for the length of time the award was received.

Visit hesc.ny.gov/excelsior for full eligibility details.

How to Apply

- Visit hesc.ny.gov/excelsior for application deadlines and a link to the application.

If you qualify under the NYS DREAM Act, apply at hesc.ny.gov/dream.



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Enhanced Tuition Awards

The Enhanced Tuition Awards program provides tuition awards to students attending a participating private college located in New York State.

To be Eligible for Enhanced Tuition Awards You Must

- Meet eligibility requirements as a NYS resident or qualify under the NYS DREAM Act.
- Meet family income limits of \$125,000 or less.
- Pursue an undergraduate degree at a participating private college located in NYS.
- Be enrolled in at least 12 credits per term and complete 30 credits each year successively.
- Be on track to complete an Associate's degree in two consecutive years or Bachelor's degree in four consecutive years.
- After completing your degree, you must live in NYS for the length of time the award was received.

Visit hesc.ny.gov/eta for full eligibility details.

Award Amount

- Up to \$6,000 annually through the combination of your TAP award, ETA award and a match from your private college.

How to Apply

- Visit hesc.ny.gov/eta for application deadlines and a link to the application.

If you qualify under the NYS DREAM Act, apply at hesc.ny.gov/dream.

After Applying, What's Next?

- Check your email and HESC account frequently for updates regarding your application status.
- Respond to any questions or requests for additional information by the deadline indicated.

STEM Scholarship

The NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program provides full tuition awards to students attending a SUNY or CUNY college or university in New York State.

To be Eligible for the STEM Scholarship You Must

- Meet eligibility requirements as a NYS resident or qualify under the NYS DREAM Act.
- Be ranked in the top 10 percent of your high school graduating class.
- Pursue an undergraduate degree in STEM at a SUNY or CUNY college or university.
- Maintain a cumulative grade point average of 2.5 or higher.
- Agree to live and work in NYS in an approved STEM occupation for five years after college.

Visit hesc.ny.gov/stem for full eligibility details.

Award Amount

- Up to the annual SUNY resident undergraduate tuition rate.

How to Apply

- Visit hesc.ny.gov/stem for application deadlines and a link to the application.

If you qualify under the NYS DREAM Act, apply at hesc.ny.gov/dream.



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Kathy Hochul, Governor