

# New York Financial Aid

For information on grants, scholarships, work-study opportunities, loans, and loan forgiveness programs contact:

**New York State Higher Education Services Corporation (HESC)**  
**99 Washington Avenue**  
**Albany, NY 12255**  
**888-697-4372; 518-473-1574**  
[hesc.ny.gov](http://hesc.ny.gov)

Following are the financial aid programs available to New York State students.

## **Tuition Assistance Program (TAP)**

Eligibility – legal residents of one year who plan to enroll full- or part-time in an approved undergraduate program at a degree-granting two- or four-year postsecondary institution in New York State (NYS); a trade, business or technical school; or a hospital school of nursing at an approved NYS school. TAP awards are made to all applicants who meet the requirements.

Awards – maximum of \$5,165 per year depending upon financial need, as determined by the NYS net taxable income of the family, type of school the student is attending, and enrollment status. Award cannot exceed tuition.

For an application and additional information contact HESC.

## **Aid for Part-Time Study**

Eligibility – legal residents attending a NYS college for less than 12 semester hours per semester or less than 8 credit hours per trimester.

Awards – up to \$2,000 depending on family's NYS net taxable income and availability of funds.

For application and additional information, contact the college financial aid office. Application should be completed and submitted as soon as possible as funding is limited.

## **Programs for Disadvantaged Students**

Eligibility – legal residents who are economically or educationally disadvantaged may receive financial as well as academic assistance through the following programs:

Educational Opportunity Program (EOP) is available to students attending the State University of New York.

Search for Education, Elevation and Knowledge (SEEK) and College Discovery (CD) programs are available to students attending the City University of New York.

Higher Education Opportunity Program (HEOP) is available to students attending private institutions in NYS.

For application and additional information contact the financial aid officer at the institution to which you are applying.

### **Excelsior Scholarship**

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

Eligibility – legal resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term; be enrolled in at least 12 credits per term and complete at least 30 credits each year (successively); execute a Contract agreeing to reside in NYS for the length of time the award was received, and, if employed during such time, be employed in NYS.

The program will be phased in over three years, beginning in Fall 2017. It would first apply to families who earn \$100,000 or less, then to those who earn \$110,000 or less in 2018, and eventually reaching \$125,000 or less in 2019.

Award - will cover any remaining tuition liability after other financial aid programs up to \$5,500.

For additional information call 888-697-4372 (select option 4) or email [excelsior@hesc.ny.gov](mailto:excelsior@hesc.ny.gov).

### **Enhanced Tuition Awards**

Eligibility - legal resident of NYS having resided in NYS for 12 continuous months prior to the beginning of the term attending a private college located in New York State. This program enables students attending private colleges to receive financial assistance to complete their college degree.

Award - recipients generally receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college.

### **NYS Part-Time Scholarship Award**

Eligibility - students who attend a SUNY or CUNY Community College part-time and maintain a 2.0 GPA.

Award - \$1,500 per semester for up to two years.

### **NYS Child Welfare Worker Incentive Scholarship Program**

Eligibility – child welfare workers employed at voluntary not-for-profit child welfare agencies licensed by the NYS Office of Children and Family Services (OCFS). Recipients must agree to live in NYS and work at a voluntary not-for-profit child welfare agency licensed by OCFS for 5 years after graduation. Recipients are granted awards to pursue an Associate's, Bachelor's or Master's degree that will enhance their ability to work as a child welfare worker.

Awards – equal to the average cost of attendance charged to NYS resident undergraduate students at the State University of New York or actual cost of attendance, whichever is less.

### **NYS Scholarships for Academic Excellence**

Eligibility – high school graduates who plan to attend an eligible institution of higher education in the NYS and who have performed well on certain NYS Regents examinations.

Awards – 8,000 scholarships per year are divided into two award categories: up to 2,000 scholarships of \$1,500 and 6,000 scholarships of \$500 to top scholars from registered NYS high schools.

Information is available from the student's high school guidance counselor.

### **NYS Achievement and Investment in Merit Scholarship (NY-AIMS)**

Eligibility – high school graduates who excel academically based on at least 2 of the following criteria:

- (1) have graduated with a GPA of 3.3 or above;
- (2) have graduated "with honors" on a NYS Regents diploma or received a score of 3 or higher on two or more Advanced Placement (AP) examinations;
- (3) have graduated within the top 15 percent of his or her high school class.

Awards – \$500 in merit-based scholarships for use at any college or university located in NYS.

### **NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program**

Eligibility – NYS resident who will enroll full-time at a SUNY or CUNY college beginning with the fall term following his or her high school graduation. Applicant must be ranked in the top 10 percent of his/her high school graduating class of a

NYS high school and be matriculated in an undergraduate program leading to a degree in Science, Technology, Engineering or Mathematics at a SUNY or CUNY college.

Awards – annual award for full-time study equal to the annual tuition charged to NYS resident students attending an undergraduate program at the State University of New York, or actual tuition charged, whichever is less.

The STEM award will be reduced by the amount of any other tuition-only assistance award received.

Recipient must enter into a service contract agreeing to reside and work in NYS for five years in the field of Science, Technology, Engineering or Mathematics.

For an application and additional information, including a complete list of eligible programs of study and occupations, visit [hesc.com](http://hesc.com).

### **NYS Math and Science Teaching Incentive Program**

Eligibility – a matriculated student (either resident or nonresident) enrolled in an approved undergraduate/graduate degree level program at a degree-granting institution in NYS leading to a career as a math or science teacher at the secondary level. Applicant must have a cumulative college GPA of 2.5 or higher.

Awards – currently, the maximum annual award is \$6,870. In return for monies received, the recipient is required to complete a service agreement to teach full-time for five years in the field of math or science in a NYS secondary school (grades 7–12) recognized by the Board of Regents or the State University of New York; or repay the amounts disbursed plus interest.

For additional information contact the Scholarship Unit, 888-697-4372 or [scholarships@hesc.ny.gov](mailto:scholarships@hesc.ny.gov).

### **NYS World Trade Center Memorial Scholarship**

Eligibility – children, spouses and financial dependents of deceased or severely and permanently disabled victims of the September 11, 2001 terrorist attacks on the United States or of the subsequent rescue and recovery operations. This includes victims at the World Trade Center site, Pentagon or on Flights 11, 77, 9, or 175. Also eligible are survivors of the terrorist attacks who are severely and permanently disabled as a result of injuries sustained in the attacks or in the course of rescue and recovery operations.

Awards – maximum amount was \$24,250 for the 2018-19 academic year if living on campus and a maximum of \$15,750 if commuting to college.

### **Military Enhanced Recognition Incentive and Tribute (MERIT)**

Also known as Military Service Recognition Scholarship (MSRS).

Eligibility – children, spouses and financial dependents of members of the armed forces of the United States or state organized militia who, at any time on or after August 2, 1990, while a NYS resident, died or became severely and permanently disabled while engaged in hostilities. The Military Service Recognition Scholarship is also available to members of the armed forces of the United States or state organized militia who, while a New York resident, at any time on or after August 2, 1990 became severely and permanently disabled as a result of injury or illness suffered or incurred in active service or training.

Awards – same as NYS World Trade Center Memorial Scholarship (see above).  
For application and information contact HESC.

### **Flight 587 and Flight 3407 Memorial Scholarships**

Eligibility – children, spouses and financial dependents of those who died as a direct result of the American Airlines Flight 587 crash on November 12, 2001 in Belle Harbor, Queens, New York, or Continental Airlines Flight 3407 crash in Clarence, New York on February 12, 2009, who are enrolled or plan to enroll as full-time, matriculated undergraduate students in an approved program in NYS.

Awards – same as NYS World Trade Center Memorial Scholarship (see above).  
For an application and information contact HESC.

### **New York State Memorial Scholarships**

Eligibility – children, spouses and financial dependents of deceased firefighters, volunteer firefighters, police officers, peace officers, and emergency medical service workers who have died as the result of injuries sustained in the line of duty in service to the State of New York. Awards are for full-time study in a degree program at an approved postsecondary institution.

Awards – same as NYS World Trade Center Memorial Scholarship (see above).  
For an application and information contact HESC.

### **Veterans' Tuition Award**

Eligibility – New York State residents who served in the military during hostilities in Vietnam, the Persian Gulf, or Afghanistan and who are enrolled or plan to enroll as a matriculated student at a NYS institution for undergraduate or graduate work.

Awards – for full-time study, up to undergraduate tuition for NYS residents at the State University of New York (SUNY), or actual tuition charged, whichever is less; for part-time study, awards are prorated by credit hour.

### **Regents Awards for Children of Deceased or Disabled Veterans**

Eligibility – New York resident whose parent was killed or declared 40 percent or more disabled or classified MIA who served in the U.S. Armed Forces during specified periods of war or national emergency

Awards – \$450 per year.

### **State Aid to Native Americans**

Eligibility – Native American students who are residents of NYS and are on an official tribal roll of a New York State tribe, or the child of an enrolled member of a NYS tribe.

Awards – up to \$2,000 per year for four years.

For applications and additional information contact:

Native American Education Unit

State Education Department

89 Washington Avenue

Room 1075 EBA

Albany, New York 12234

518-474-0537

### **Loan Forgiveness Programs**

New York State offers or oversees loan forgiveness programs for recipients of federal loans who promise to work in NYS in specific occupations for a designated length of time. Loan Forgiveness Programs are currently available to loan recipients in the following areas: attorneys employed in district attorney offices throughout the state or as a public defender; licensed social workers who work in critical human service areas; licensed registered nurses who hold a master's or doctoral degree and are employed as nursing faculty; workers in NYS Child welfare agencies; certain public service employees; and recent NYS college graduates who pursue a career in farming in the state. Contact HESC for additional information or applications.

### **NYS College Tuition Tax Deductions/Credits**

A refundable credit or an itemized deduction is permitted for allowable college tuition expenses paid by resident taxpayers on behalf of a dependent student to attend a qualifying in- or out-of-state institution of higher education. The credit

and deduction are available only for undergraduate study. Consult your tax professional or NYSHESC for additional information.