



# 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](https://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 \$80,000 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](https://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](https://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](https://hesc.ny.gov/excelsior) for full eligibility details.**

### How to Apply

- Visit [hesc.ny.gov/excelsior](https://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](https://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](https://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](https://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](https://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](https://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](https://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](https://hesc.ny.gov/dream).



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Kathy Hochul, Governor