



# 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. A complete list of New York State financial aid programs is found at [hesc.ny.gov/pay](https://hesc.ny.gov/pay).

## 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

Visit [hesc.ny.gov/TAP](https://hesc.ny.gov/TAP) for full eligibility details and to estimate your TAP award.

### How to Apply

- From the FAFSA confirmation page, follow the Apply Now link for New York state-based financial aid
- Visit [hesc.ny.gov/tapapp](https://hesc.ny.gov/tapapp) 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).*

## 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 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.

### Award Amount

- Up to \$5,500 annually

### 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).*



Higher Education  
Services Corporation



## 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).*

## 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 Excelsior 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).*

## 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



Higher Education  
Services Corporation

99 Washington Avenue, Albany, NY 12255 • [hesc.ny.gov](https://hesc.ny.gov)  
Kathy Hochul, Governor