

FINANCIAL AID FOR COLLEGE

HIGH SCHOOL TOOLKIT



www.NYFAFSAChallenge.org



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6 evidence-based practices to support all seniors to complete their financial aid for college applications

Extensive research shows that high schools can make a big difference in helping students who are from low-income backgrounds, immigrant, and first-generation college hopefuls complete the FAFSA and other state financial aid applications.

In this Toolkit, you'll find 6 evidence-based best practices your school can use to support all eligible seniors and their families to complete their FAFSA, NYS Application for TAP, and NYS DREAM Act forms. You can find the Toolkit materials listed in each step at <https://newyork.edtrust.org/fafsa-toolkit/>.

Please note that completing these applications often requires follow-up after a student has submitted their applications, including timely responses to verification requests from financial aid offices. We've included reminders about both submission and follow-up in the strategies below.

1 HOLD A FINANCIAL AID FOR COLLEGE COMPLETION NIGHT

Hold a schoolwide financial aid for college completion night in partnership with a community-based organization (CBO) that has trusted relationships with students and their families. It may be particularly helpful to partner with a CBO that has expertise supporting students who are not legal residents of New York with college access. To support your students, consider hosting a schoolwide financial aid completion night. You can reach out to the New York State Higher Education Services Corporation (HESC), which will work with your school to organize an event. Contact them directly at precollegeservices@hesc.ny.gov for assistance. You may also partner with a community-based organization (CBO) that has expertise. **Schools should determine which students do not participate in an event and follow up with them individually.**



TOOLKIT MATERIALS – [How-to guide: Financial aid for college completion night](#)

2



HOLD REGULAR FINANCIAL AID FOR COLLEGE COMPLETION OFFICE HOURS

Hold regular office hours at least once per month for students and families to receive support from school counselors or community experts to complete their FAFSA, DREAM Act or Alternative Pathway Application, as well as the application for the NYS Tuition Assistance Program (TAP). Refer students to NYS HESC, which offers drop-in hours to answer questions and provide support. Check the website at hesc.ny.gov/events for hours and to find events. Publicize these office hours, and include personalized messages to each high school senior.



TOOLKIT MATERIALS – [How-to guide: Financial aid for college office hours](#)

3



DEDICATE CLASS TIME TO FINANCIAL AID APPLICATION COMPLETION

Set aside 1 hour of class time each week for students to work on their applications and respond to verification requests. Consider using homeroom or mandatory study hall periods to regularly dedicate time to student financial aid completion. Ensure there is private space for students who are not legal residents of New York to get support without having to publicly share their immigration status.



TOOLKIT MATERIALS – [How-to guide: Using class time for financial aid completion](#)

4



SEND REGULAR UPDATES TO FAMILIES

Send regular updates to families using your normal family communication strategies — texts, robocalls, newsletters, emails, etc. — with reminders about the importance of completing financial aid forms. You should also include information about any upcoming opportunities for students and families to access support to complete their financial aid forms and respond to verification requests. Encourage students to sign up to receive text messages from NYS HESC at hesc.ny.gov/text



TOOLKIT MATERIALS – [Letters and Email templates in English and Spanish](#)

5



POST REGULARLY ON YOUR SCHOOL'S SOCIAL MEDIA

Post regularly on your school's social media accounts about the FAFSA, NYS Application for TAP, and NYS DREAM Act forms as well as information about upcoming opportunities to get support to complete those materials and respond to verification requests.

The following Instagram accounts provide accurate, up-to-date information on the FAFSA process. Consider following them for additional tips.

Mission Mentor: [@missionmentor](#)

Collegiate Parent: [@collegiate.parent](#)

College Green Light: [@collegegreenlight](#)

uAspire: [@uaspire_](#)

College Raptor: [@collegeraptor](#)

UnLocal Inc.: [@unlocalinc](#)

First Gen Support: [@firstgensupport](#)

Scholarship Informer: [@scholarshipinformer](#)

College Vine: [@collegevine](#)

Collegewise: [@collegewise](#)

Access Scholarships: [@accessscholarships](#)

Scholarship America: [@scholamerica](#)

The College Program for All: [@collegeforallprogram](#)

College Essay Guy Team: [@collegeessayguy](#)

Scholarships Corner: [@scholarshipscorner](#)

HESC: [@NYSstudentaid](#)



TOOLKIT MATERIALS – Regular social media posts in English and Spanish

6



USE DATA TO TRACK YOUR SCHOOL'S PROGRESS TOWARD FULL FAFSA COMPLETION

Regularly check on your school's progress toward full FAFSA completion. Join the **NYS FAFSA Completion Initiative data access program** organized by the state's Higher Education Services Corporation (HESC) to get student-level completion data. You should also check the www.NYFAFSACHallenge.org website. The information from both of these sites should be used to track how well your school's efforts are working and target resources to individual students and families who need support.



TOOLKIT MATERIALS – **How-to guide: Using data to track your school's progress toward 100 percent financial aid for college completion**

How-to guide: Financial aid for college completion night

TOOLKIT STEPS

- In early spring, schedule a date to host a financial aid for college completion night.
 - ❖ To support your students, consider hosting a schoolwide financial aid completion night. You can reach out to the New York State Higher Education Services Corporation (HESC), which will work with your school to organize an event.
 - > Some CBOs in New York that support college financial aid completion are **UnLocal in NYC**, **College Bridge Cafe**, and **Latino U College Access**
 - ❖ Make sure you have people to staff your financial aid night who have expertise in the FAFSA, DREAM Act or Alternative Pathway Application, as well as the application for the NYS Tuition Assistance Program (TAP). The CBO or local college or university you co-host with may have staff with expertise, or you can contact HESC at PreCollegeServices@hesc.ny.gov. HESC offers support to schools hosting FAFSA completion events free of charge.
 - ❖ Ensure translation services will be available to support families who may not speak English at home.
 - ❖ Communicate regularly with families and students in the lead up to your financial aid completion night to drive attendance.
 - ❖ Make sure that student and families know they should create their studentaid.gov account prior to the FAFSA completion event. Studentaid.gov accounts will be instantly verified this year.



[Click here for family communications templates in English and Spanish](#)

How-to guide: Financial aid for college office hours

OFFICE HOURS

- Schedule regular times for at least one school staff person to be available for drop-in office hours for financial aid for college application completion each month.
 - ❖ Hold some of them in the evenings so families who work during the day don't have to miss work, and others during the day so that families who work during the evenings don't have to miss work.
 - ❖ Hold them regularly (e.g. calling them Financial Aid Fridays and hosting them every other Friday) so that students and families can easily keep track of when they can get support. Please email precollegeservices@hesc.ny.gov for support from HESC.
 - ❖ Regularly identify the seniors who have not yet attended a financial aid completion event and have not submitted their FAFSA. Reach out to them individually.
 - ❖ Communicate regularly with families and students in the lead up to your office hours to drive attendance.



[Click here for family communications templates in English and Spanish](#)

How-to guide: Using class time for financial aid for college completion

Consider setting aside class time for seniors to work on their financial aid applications. This can be easily done during study halls, civics classes, or college prep courses if your school holds them — but it is important to make sure that class time is reserved for all seniors whether or not they are in college prep courses or planning to attend college. Schools should consistently emphasize that they are committed to supporting students throughout the financial aid process regardless of immigration status.

GENERAL TIPS AND TO DOS



✓ Let students — and families — know in advance that they'll be using class time for financial aid application completion and to respond to any verification requests students receive. Give students the list of materials they may need from the FAQ on pages 11-20 of this Toolkit, so they can gather what they need to complete their applications.



○ Celebrate completion rates — post the percentage of students from your school who have completed their applications on your school website, and talk about it during class time. Beginning in spring, you can look up your school's completion rates at the **NYS FAFSA Completion Initiative website** or at www.NYFAFSACHallenge.org.



○ Students who have already submitted their applications should use the time for college applications or other work related to identifying and planning for their next steps after graduation.



○ Make sure students know about other opportunities to get support completing their applications and responding to verification requests — mention your school's financial aid for college completion night as well as upcoming office hours.



- Ensure that students will have privacy to complete their applications. They will have to submit private financial information, so it is vital that they have the space to do that.



- Have a school counselor or another staff person who has attended a financial aid for college training available in-person to answer questions students may have.



- Ensure all students will have access to a computer, laptop, or mobile phone, and reliable internet.

How-to guide: Using data to track your school's progress toward 100 percent financial aid for college completion

Data can be a powerful tool for you to use to support student financial aid completion. The NYS FAFSA Completion Initiative data from HESC and EdTrust-New York's online data tool can help you inspire more students to complete their applications, refine your school's strategy for supporting students and families working on their applications, and celebrate your successes.

TOOLKIT STEPS

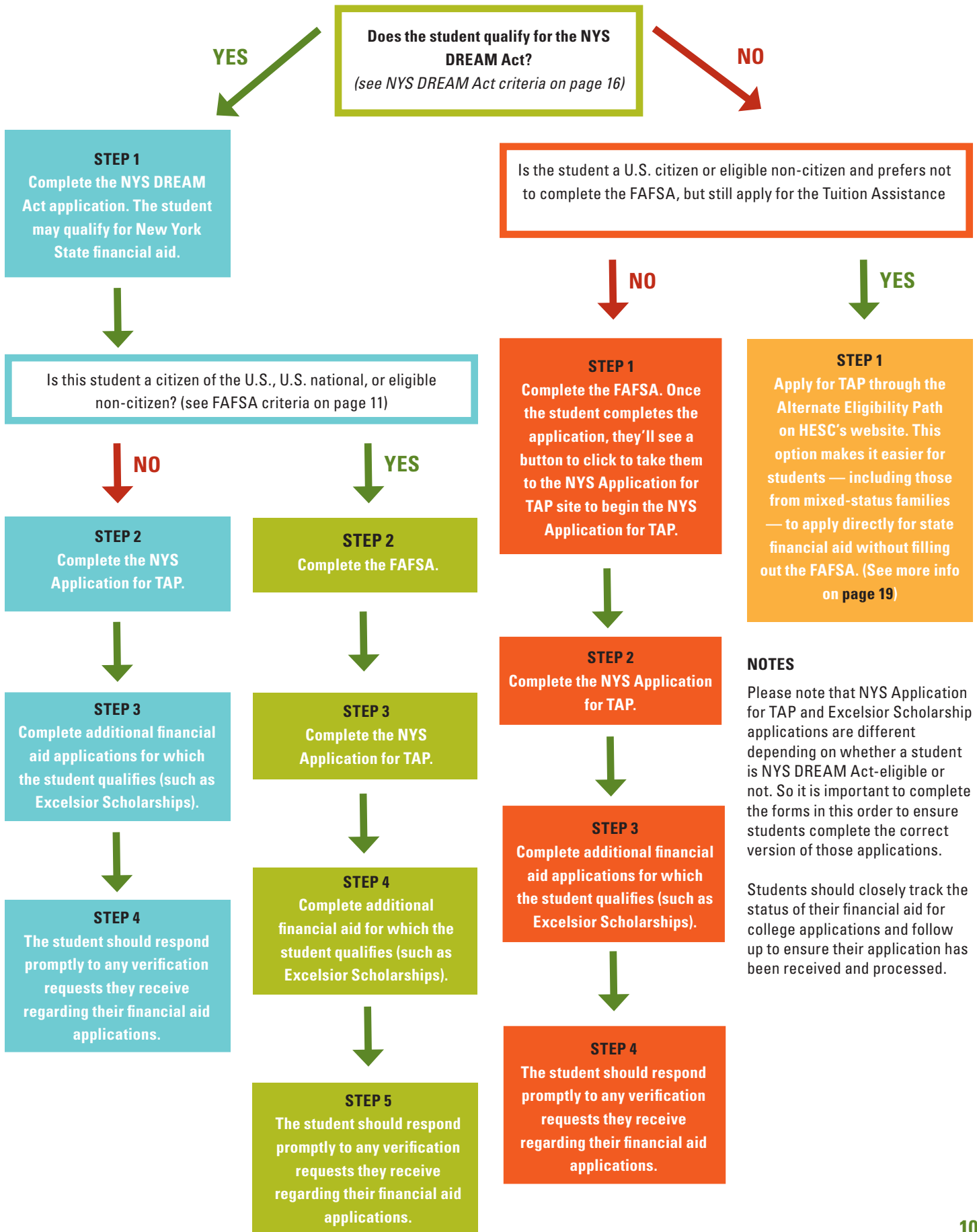
Designate one person on your staff to be the point person on student financial aid application completion data. This person should:

- Complete the necessary forms to register your school for the **NYS FAFSA Completion Initiative**. The Initiative is run by New York State's Higher Education Services Corporation (HESC), and will provide schools with access to up-to-date student-level information about your student's FAFSA and NYS Application for TAP completion rates.
- Check the **NYS FAFSA Completion Initiative website** and track your school's FAFSA and NYS Application for TAP completion rates.
- Use EdTrust-New York's **online data tool** to track how your high school is doing helping all eligible seniors complete the FAFSA. This tool will be updated regularly as more students submit their applications.
- Ask some of the following questions to help analyze the data so it is most useful to your school's strategy to support financial aid application completion:
 - ❓ Has your school's FAFSA completion rate declined this year compared to last year?
 - ❓ Are there groups of students who have much higher or lower completion rates? (Look at race, ethnicity, students who are low-income, gender, English language learner status, disability status, etc.) What unique barriers might those students face in completing their financial aid forms? How might your school be able to target support to reducing those obstacles?

- ❓ How does your school’s financial aid completion rate compare to similar schools in New York State?
- ❓ Are completion rates for your school going up right around the completion events you are hosting? If so, can you replicate those events or what is working at those events? If not, ask students and families who have attended those events what obstacles they are facing that may be preventing them from completing their applications. Make changes to your supporting events to help address their concerns.

- Using the data, the designated person on your staff should:
 - ❖ Follow-up with individual students and their families to encourage completion and offer support
 - ❖ Regularly post updates about your school’s progress toward full completion on social media, on school announcement boards, and any other places where most students will see or hear the updates
 - ❖ Communicate regularly with students, families, teachers, counselors, and school staff about your school’s progress
 - ❖ Use the data to inspire younger students — they’ll need to apply for financial aid when they become seniors, and it’s never too early to begin building their knowledge about the steps they’ll need to take to get financial aid

Process for completing all financial aid applications for which students are eligible



Frequently Asked Questions

GENERAL

In what order should a student complete the applications? What is the deadline?

- If a student is eligible for the FAFSA:
 - ❖ We recommend that the student complete the FAFSA first. After submitting the FAFSA, they will be redirected to the NYS Tuition Assistance Program (TAP) application website, as well as any other New York State financial aid applications they wish to complete.
- If a student is eligible for the FAFSA, but prefers not to fill it out, and still would like to apply for TAP.
 - ❖ We recommend the student visits the HESC site to find the Alternative Eligibility Pathway application. Students using this path may qualify for many New York State grants and scholarships, but are not eligible for the Excelsior Scholarship or Enhanced Tuition Award. Please see more information on [page 17](#).

However, filling out FAFSA is the best way to maximize a student's financial aid package. The Alternative Pathway is geared toward students who have privacy concerns due to family's citizenship status.
- If a student is eligible for the NYS DREAM Act:
 - ❖ The student must complete the NYS DREAM Act application first and then complete the NYS application for TAP second or any other NYS financial applications that they are seeking to receive funds from.
- If a student is eligible for the NYS DREAM Act application and the FAFSA:
 - ❖ The student must complete the NYS DREAM Act application first, then complete the FAFSA second, and then complete the NYS application for TAP third or any other NYS financial applications that they are seeking to receive funds from.

FAFSA

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a financial aid application used to determine a student's eligibility for federal financial aid, such as grants, loans, and work-study opportunities. Some colleges may also use information from the FAFSA to determine eligibility for institutional aid from the college.

Who is eligible for the FAFSA?

To be eligible for the FAFSA, the student must be a U.S. citizen or an eligible noncitizen with a valid Social Security number (except for students from the Republic of the Marshall Islands, Federated States of Micronesia,

or the Republic of Palau).

What happens if a student is eligible for the FAFSA but their parents are not legal residents of New York?

The citizenship status of the student's parents **should not** affect the student's eligibility for federal financial aid. Although the Higher Education Act expressly limits the use of FAFSA data for anything other than determining and awarding financial aid, families with mixed immigration status remain concerned about data privacy under the current administration. Recent federal policies raise serious concerns about family safety when sharing the information required to complete the FAFSA. If the student is dependent, parent information will be required on the FAFSA, and the parent(s) will need to complete their section of the FAFSA. Parents without social security numbers can now create an studentaid.gov account. You can find more information [here](#). To further address these challenges, HESC has developed an **Alternative Pathway** for students from mixed-status families. This option enables eligible students to apply directly for TAP without completing the FAFSA.

Who will be able to see the information provided through the FAFSA?

The information provided on the FAFSA is shared with the schools listed on the FAFSA so they can use the information to provide financial aid. It is also shared with a select number of federal and state agencies to confirm the information provided on the FAFSA and determine eligibility for other types of aid.

What information does a student need to complete the FAFSA?

To submit the FAFSA, students will need:

- [Studentaid.gov](https://studentaid.gov) account
- 2024 federal tax returns
- Amount of child support received in the past year
- Asset information
 - ❖ Value of cash, savings, and checkings
 - ❖ Net worth of investments
 - ❖ Net worth of any businesses and farms for business with over 100 employees.
 - ❖ Foreign income
- List of any federal benefits received
- School Name, School program, along with **School Codes**
- Dependent students will need their parent(s) email address only

Here is a [NYS FAFSA/TAP checklist](#) that students and families can use to help them gather the information needed to start the FAFSA and TAP application.

Who needs to create a studentaid.gov account?

- All students must create a studentaid.gov account
- If parent information is required on the FAFSA, at least one parent will need a studentaid.gov account:

❖ If parents are married:

- > and file taxes together, one parent will need a **studentaid.gov** account
- > but don't file taxes together, both parents will need a **studentaid.gov** account

❖ If parents are unmarried and live together, both parents will need a **studentaid.gov** account

❖ If parents are not living together:

- > the parent who provided more financial support in the last 12 months will need a **studentaid.gov** account
- > if married/remarried, and the parent and stepparent did not file taxes together, both parent and stepparent will need a **studentaid.gov** account

- This **flow chart** will help students determine which parent(s) need to be reported on FAFSA and who needs a **studentaid.gov** account.

What is the Student Aid Index (SAI)?

The **Student Aid Index (SAI)** has replaced Expected Family Contribution (EFC). The SAI is calculated based on the information the student submitted on their FAFSA and will determine eligibility for federal financial aid, like the Pell Grant and other types of state or school financial aid. The SAI can possibly be a negative number, with the lowest possible SAI being -1500.

Who is considered a contributor?

A contributor refers to anyone (student, student's spouse, student's biological or adoptive parents, or parent's spouse) required to provide information on the FAFSA form.

What is consent?

Consent is when a contributor gives permission for the IRS to share their federal tax information with the FAFSA. All contributors are required to provide consent to be eligible for federal financial aid. For many FAFSA filers, this will also make the FAFSA easier to fill out. It will ensure the income and tax information is accurate and limit the income and tax questions contributors must answer. Consent is required even if the contributor did not file taxes or filed a foreign tax return. Once consent is given, tax information will be pulled via the Direct Data Exchange (DDX).

Can corrections be made to the FAFSA after submitting it?

Yes, corrections can be made. Students can start making corrections when their FAFSA is processed. To make a correction, students can either click 'make a correction' in the FAFSA form answers section of the FAFSA Submission Summary OR select 'Make Corrections' on the 'My Activity' page. Depending on the corrections, their eligibility could change. It is important to note that each contributor can only make corrections to the information that they provided.

What is a FAFSA Submission Summary?

The FAFSA Submission Summary has replaced the Student Aid Report (SAR). The FAFSA Submission Summary summarizes all of the information reported on the FAFSA. It will let students know their estimated federal financial aid eligibility and provide their official Student Aid Index (SAI). Students should review each section for errors and ensure all the colleges they applied to are listed in the school information tab. If there are errors, they should correct them. The FAFSA Submission Summary will also let students know if they have been chosen for verification.

Do students need to complete the FAFSA every year?

Yes, students should complete the FAFSA for every year they plan to attend college.

How can I get help with the FAFSA?

If students have questions or need assistance with the FAFSA, they can contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or through their [live chat](#). You can also visit the FSA Help Center website at <https://studentaid.gov/help-center>.

SUPPORTING STUDENTS WITH PERSONAL AND UNUSUAL CIRCUMSTANCES

What makes a student independent on the FAFSA?

If any of the following **personal circumstances** apply to the student, they will be considered independent on the FAFSA and do not need parent information on their FAFSA:

- Are married
- Were born before January 1, 2002
- Currently serving on active duty in the U.S. armed forces for purposes other than training
- Are working toward an advanced degree (MBA, M.D., Ph.D., etc.)
- Have children or other people (excluding their spouse) who live with them and receive more than half of the support from the student now and between July 1, 2026, and June 30, 2027
- Are a veteran of the U.S. armed forces
- Are a legally emancipated minor, as determined by a court in their state of residence
- The student is under legal guardianship with someone other than their parent or stepparent, as determined by a court in the student's state of residence
- At any time since the student turned age 13, they were an orphan (no living biological or adoptive parent), were a ward of the court, or were in foster care
- Unaccompanied youth who are homeless or are self-supporting and at risk of being homeless

How can schools support students experiencing homelessness to complete their financial aid for college forms?

First, it is important to know that the definition of homelessness used for financial aid is from the McKinney-Vento Homeless Assistance Act and means an individual who lacks a fixed, regular, and adequate nighttime residence. Examples of homelessness can be found [here](#). It is vital that schools train teachers and counselors and build strong partnerships with local homeless service providers to help identify students who are experiencing homelessness and students at risk of being homeless. Schools should include students at all high school grade levels in this outreach.

Schools should also offer direct, one-on-one support to students experiencing homelessness or at risk of being homeless regarding financial aid for college. This support should include helping students understand the

types of financial aid available to them (including Pell Grants, state aid, loans, and other aid), as well as support navigating the application and verification processes, including helping them determine whether they qualify as independent students for purposes of the FAFSA. This [page](#) from Federal Student Aid provides guidance on how homeless students should complete the FAFSA.

How is the process for completing financial aid for college forms different for students who are experiencing homelessness?

Students experiencing homelessness and unaccompanied homeless students (young people who are not in the physical custody of a parent or guardian) often face additional challenges completing financial aid forms. It is critical that schools are prepared to offer additional, personalized support to help students navigate this process.

- Students experiencing homelessness who are in the physical custody of a parent or guardian must still include the parental financial information required by the FAFSA.
- Unaccompanied homeless students are considered independent filers on the FAFSA, which means that they do not have to obtain their parent's financial information to complete the form. This flow chart in [English](#) and [Spanish](#) helps outline how a student can determine if they qualify as independent for the purposes of the FAFSA.
- Unaccompanied homeless students must have a determination that they were homeless and on their own for the year in which they are submitting the application. Recent FAFSA changes include an expansion of the entities that can provide a determination for unaccompanied homeless youth. You can see more information about who can make the determination at the [SchoolHouse Connection site](#).

You can find [sample determination letters here](#), and a list of [all officials and programs that are able to verify a student's status here](#). Schools should keep copies of all determination letters, whether they are the issuing entity or not, as students may misplace them during frequent moves.

Unaccompanied homeless youth will only need to get a determination letter one time. They will no longer need to get a new determination letter each year, and financial aid offices will need to make a homelessness determination for students as quickly as possible.

Students experiencing homelessness may qualify as non-tax filers for the purposes of the FAFSA. Non-tax filers must still consent to the IRS sharing their federal tax information with the FAFSA, this process will provide confirmation to the colleges that the IRS does not have information on file for you. Non-tax filers will not need to answer any income questions on the FAFSA.

How can schools help students experiencing homelessness determine whether they are dependent or independent for the purposes of the TAP grant?

The maximum annual TAP award for independent students is about \$2,000 less than the maximum award for dependent students. If it is safe for the student to have contact with their parent and feasible (the parent is willing and able to provide their tax returns to the student), in some cases, it may be better financially for the student to apply as a dependent student for TAP, even though they may qualify as an independent student. Note:

the student can still apply for FAFSA as an independent student (e.g., the student can apply for FAFSA as an independent student and as a dependent student for TAP). This [College Access Checklist](#) helps outline how schools can help unaccompanied students navigate this process.

What is the purpose of the recently added unusual circumstances question on the FAFSA?

An unusual circumstance means a student is unable to provide parent information on their FAFSA because they are unable to contact them, or contacting them would pose a risk to the student. [Here](#) is a list of unusual circumstances. If any of these apply to the student, they will be able to report it on their FAFSA and skip the parent questions. After a student submits the FAFSA, they are a provisionally independent student. They will receive an estimated SAI and will need to follow up with their colleges to verify their circumstances. If they don't follow up with the colleges, they will not be able to receive financial aid.

How can immigrant students who are documented or students who are not legal residents of New York get support to navigate college financial aid?

Immigrants (documented and students who are not legal residents of New York) often have a harder time finding the support they need to access financial aid for college. High schools that make a concerted effort to train staff in the financial aid application process and support immigrant students in navigating it can make a big difference. Community-based organizations such as [Unlocal in NYC](#), [College Bridge Cafe](#), and [Latino U College Access](#) can provide additional expert support. In addition, the Hispanic Federation is able to provide support via [CREAR Futuros Program](#) at participating colleges.

NEW YORK STATE DREAM ACT AND ALTERNATE ELIGIBILITY

What is the New York State DREAM Act?

NYS DREAM Act gives students who are not legal residents of New York and other students access to New York State administered student financial aid to support their higher education costs. This application is intended for students who are U.S. citizens or eligible non-citizens and have at least one required FAFSA contributor who is not a U.S. citizen or permanent resident. HESC's FAQ is [here](#).

Who is eligible for the NYS DREAM Act?

To be **eligible** for the NYS DREAM Act, students must:

- Have both attended a New York State high school for at least two years AND have received an NYS high school diploma OR received an NYS high school equivalency diploma OR qualified for in-state tuition at SUNY or CUNY colleges.
- Apply within five years of earning their NYS high school diploma or equivalency diploma if pursuing an undergraduate degree or 10 years if pursuing a graduate degree.
- Have one of the following citizenship/immigration statuses:
 - ❖ Have a T-Visa
 - ❖ Have a U-Visa
 - ❖ Have Temporary Protected Status

- Be without lawful immigration status
- Be a U.S. Citizen whose permanent home is not in New York State
- Be a paroled refugee whose permanent home is not in New York State
- Be a Permanent Resident Alien whose home is not in New York State

What information is needed to apply for the NYS DREAM Act?

- High School Transcript or GED documentation
- Proof of Citizenship Immigration Status (A student must provide their Visa, I-797, USCIS Approval Letter, Birth Certificate, Social Security Card, TIN Documentation, or I551 Permanent Resident Card or Alien Receipt Card to provide evidence for the immigration status the student selected.)
- Please note: If a student is without lawful immigration status (this includes people with DACA), or if the student or their parent(s) do not have an SSN or TIN, please remove their street address and/or parent name(s) from all documents before uploading.
- Here is a **checklist** that students and families can use to help them gather the information needed to start.

What financial aid is available through the NYS DREAM Act?

The DREAM Act **provides access** to state-based financial aid programs, including the Excelsior Scholarship, Tuition Assistance Program (TAP), and other state scholarships and grants.

Where can a student get more information and assistance with the NYS DREAM Act application?

A student can visit the NYS DREAM Act **website** for more information. Students can also email **NYS DREAM@applyISTS.com** with questions about the NYS DREAM Act.

Does a student need to complete the NYS DREAM Act application every year?

No, students apply for eligibility through the DREAM Act once. They must return to their DREAM Act account each year to fill out the TAP application.

Who will be able to see the information provided through the NYS DREAM Act application?

Information provided on the student’s application will be shared with HESC and its vendor, International Scholarship & Tuition Services (ISTS). Certain information, such as income, may be verified by other State agencies as needed, such as the NYS Department of Taxation and Finance or the NYS Office of Children and Family Services, to the extent necessary to determine a student’s eligibility. However, regarding their NYS financial aid application, only HESC and ISTS will know a student’s citizenship or immigration status. New York State and the student’s college are legally required to keep this information confidential. It will solely be used to assess a student’s eligibility for financial aid.

NYS APPLICATION FOR TAP

What is the New York State Tuition Assistance Program (TAP)?

The New York State Tuition Assistance Program (TAP) is a state grant that helps eligible New York residents pay tuition at approved schools in New York State. TAP is available for students attending a SUNY, CUNY, and not-for-profit independent degree-granting college. It is administered by the New York State Higher Education

Services Corporation (HESC).

Who is eligible for the NYS Application for TAP?

To be **eligible** for TAP, students must:

- Be a U.S. citizen or eligible noncitizen and a legal resident of NYS who has resided in NYS for 12 continuous months (parental residency conditions also apply)
- Have graduated from HS or earned an HS equivalency diploma
- Be a full-time undergraduate (at least 12 credits/semester) at an **approved postsecondary institution in NY**, and have at least a cumulative “C” average as of the 4th semester payment
- Be taking credits applicable toward the degree program per semester
- Be charged at least \$200 tuition per year
- Not be in default on any state or federal student loans and not be in default on any repayment of State awards
- Meet the following income requirements:
 - ❖ \$125,000 (net taxable income) for dependent undergraduate students or independent students who are married and have tax dependents, or independent students who are unmarried and have tax dependents
 - ❖ \$60,000 (net taxable income) for married independent undergraduate students who have no other tax dependents
 - ❖ \$30,000 (net taxable income) for unmarried, independent undergraduate students with no tax dependents

Does a student’s FAFSA information transfer directly to their TAP application?

The ability to transfer information from the FAFSA form directly into the TAP application will not be available for this year. This feature will return for next year’s application. For this year, students who were previously eligible to transfer their FAFSA information directly into their TAP application will be directed to the TAP application site to complete their application separately.

Can a student apply for TAP without completing the FAFSA?

In 2025, EdTrust-New York partnered with HESC and other organizations to decouple TAP from FAFSA, helping protect students from mixed-status families who were concerned about sharing their information with the federal government.

This alternate path allows students to apply for state-funded financial aid, ensuring a secure, accessible, and equitable process that protects the privacy of personal information while providing support to those in need.

Students using this path may qualify for many New York State grants and scholarships, but are not eligible for the Excelsior Scholarship or Enhanced Tuition Award.

Students that choose to use the alternate path instead of filling out the FAFSA, will not be eligible to get federal aid such as Pell Grants, Work-Study or federal student loans.

This is not a financial aid program but an alternate eligibility pathway for U.S. citizens or eligible non-citizens who prefer not to complete the FAFSA to apply for New York State financial aid. Learn more [here](#).

Do I need to complete the TAP application every year?

Yes, TAP recipients must apply each year to verify that they continue to meet the program's eligibility requirements.

VERIFICATION

What are verification requests?

It is common for students and families to be asked to submit copies of documents (generally income tax returns, W-2 forms, and 1099 forms) to help financial aid administrators certify that all the information submitted on the FAFSA form is accurate. If families receive an email notice, phone call, or letter from a FAFSA administrator or college with a verification request, they should respond as quickly as possible with the requested information. Students and families should reach out to schools for support if they receive verification requests. Verification requests are not unusual, and schools can help navigate how to respond promptly. Check out [this resource](#) for help with verification.

RESOURCES & SUPPORTS

Are there any good resources online where a student can get their questions answered or get additional support about financial aid?

Yes! If a student has been accepted by any college or university, the school's financial aid representatives are a great resource. They are experts in financial aid for college, whom students can meet with individually. In addition, many colleges and universities host admitted student events where students can also get financial aid support. Students can also check out the online resources below:

FAFSA

- The **Federal Student Aid Estimator** provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), an index to determine federal student aid eligibility.
- **FSA ID How-to guide** (The FSA ID How-to Guide is also available in **Cape Verdean**, **Simplified Chinese**, **Haitian Creole**, **Portuguese**, and **Spanish**)
- **New York Financial Aid Checklist**
- **FAFSA Checklist** (The FAFSA checklist is also available in **Arabic**, **Cape Verdean**, **Haitian Creole**, **Portuguese**, **Simplified Chinese**, **Spanish**, and **Vietnamese**)
- **SwiftStudent** will help students write a financial aid appeal letter — for free.
- Visit www.hesc.ny.gov for a wide range of virtual and on-demand events designed to help New York's students and their families navigate the financial aid process
- **A Practitioner's Guide to Reporting Assets on the FAFSA** (uAspire and NCAN)
- **Federal Tax Information on the FAFSA** (uAspire)
- **FAFSA Simplification: Old vs. New Fact Sheet** (Idaho State Board of Education)
- **How to Get an FSA ID for Individuals Without a Social Security Number** (NASFAA)

- **A Parent's Guide to the Parent Section of FAFSA** (also available in Spanish, Simplified Chinese & Traditional Chinese) — coming soon
- **Better FAFSA for Mixed-Status Families: Top 10 Things to Know So You Can Prepare** (Immigrants Rising and National College Attainment Network (NCAN))
- **uAspire's YouTube page** for videos about each section of the FAFSA
- Resources for students from mixed status families from Immigrants Rising, NCAN, The Presidents' Alliance on Higher Education & Immigration, and ImmSchools:
 - ❖ **Better FAFSA for mixed status families: Webinar Recording**
 - ❖ **Better FAFSA for mixed status families: Slide deck**
 - ❖ **Better FAFSA for mixed status families: Top 10 Things FLYER**
 - ❖ **Federal Data Protection for FAFSA: 20 U.S. Code § 1090 (3) (A) (E)**
 - ❖ **Inclusivity Poster & Resources**

NYS APPLICATION FOR TAP

- Students can estimate their potential TAP award using the TAP Award Estimator found at <https://www.hesc.ny.gov/find-aid/nys-grants-scholarships/tuition-assistance-program-tap/tap-award-estimator>
- **TAP Application**
- **Alternate Eligibility Path**

NYS DREAM Act

- **Resources** for school counselors and teachers to help them support students who are not legal residents of New York or immigrants
- **NYS DREAM Act Application and Eligibility Resources in Spanish**
- **Information about the NYS DREAM Act**, including eligibility criteria, a link to the application itself, and translations of all that information in Spanish, traditional Chinese, Haitian-Creole, Russian, Bengali, and Korean.
- **UnLocal Supports**

Students Experiencing Homelessness

- **New York State Technical and Education Assistance Center for Homeless Students** (NYS-TEACHS): 800-388-2014 (Helpline for questions about school-related issues)
- An overview of SchoolHouse Connection's resources, including helpful videos for students and schools and **this resource** that outlines the changes in the new FAFSA for homeless students and foster youth
- **Sample form letters** that schools can use to determine independent student status for unaccompanied students

Acknowledgments

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Please contact us at communications@edtrustny.org if there is any additional information or assistance that we can provide.

www.NYFAFSAChallenge.org

