

# FINANCIAL AID FOR COLLEGE

## HIGH SCHOOL TOOLKIT



[www.NYFAFSAChallenge.org](http://www.NYFAFSAChallenge.org)



**TABLE OF CONTENTS**

Letter to school and district leaders ..... **1**

6 Evidence-based practices to support all seniors to complete their  
financial aid for college application ..... **4-6**

How-to guide: Financial aid for college office hours..... **6**

How-to guide: Using class time for financial aid for college completion ..... **7-8**

How-to guide: Using data to track your school’s progress toward  
100 percent financial aid for college completion ..... **9-10**

Process for completing all financial aid for college for which students  
are eligible ..... **11**

Frequently asked questions about college financial aid, the FAFSA,  
NYS Application for TAP, and NYS DREAM Act forms ..... **12-21**

Acknowledgments ..... **21**

Dear School and District Leaders,

As you know, completing financial aid applications for college, like the Free Application for Federal Student Aid (FAFSA), NYS Application for Tuition Assistance Program (TAP), and the NYS DREAM Act forms, are critical steps toward enabling students to access the financial aid that can be a key factor in whether students who are from low-income backgrounds have the opportunity to attend college.

This year, the first major changes to the FAFSA in decades are being rolled out. The new application, called Better FAFSA, will simplify the process for students, with far fewer questions to complete and more options for students with special financial and household circumstances.

The Better FAFSA will also expand access to Pell Grants for students from low-income backgrounds, with an estimated 23,000 more Pell recipients and 75,000 more Maximum Pell recipients **in New York** alone. These changes are critical to making a college education more affordable for students with the greatest financial need, opening the doors to a college degree for more New Yorkers.

Many high schools in New York have developed creative strategies to support students and families to complete the FAFSA, TAP, and NYS DREAM Act applications. Extensive research shows that high schools can make a significant difference in helping students who are from low-income backgrounds, students from immigrant households, and first-generation college hopefuls to complete their financial aid applications. We expect some growing pains this application cycle, so it is more critical than ever for schools to act now to support students and families to navigate the new FAFSA.

This toolkit will support your efforts to help your students and their families complete their FAFSA, TAP, and NYS DREAM ACT applications. It includes a collection of evidence-based steps your school can take to support students and families with financial aid forms. It also contains helpful information about the new changes to the FAFSA application and answers to other frequently asked questions about financial aid forms and eligibility.

You can find the toolkit at [www.NYFAFSACHallenge.org](http://www.NYFAFSACHallenge.org).


Over the next few months, we will be releasing our updated data tool to help schools track FAFSA completion progress. Please contact us at [fafsa@edtrustny.org](mailto:fafsa@edtrustny.org) if there is any additional information or assistance we can provide.

## 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. With the new FAFSA application changes this year, targeted support from schools to help students and families complete their financial aid applications is more important than ever.

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/FAFSAtoolkit/>.

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.

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### 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 undocumented with college access. School staff who have been trained on the new FAFSA should be available to support students and families as they complete their financial aid forms and respond to verification requests. **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, NYS Application for TAP, and NYS DREAM Act forms and respond to verification requests. 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. Ensure there is private space for students who are undocumented to get support without having to publicly share their immigration status.

Consider using homeroom or mandatory study hall periods to regularly dedicate time to student financial aid completion.



**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.



**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



**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.
  - ❖ Partner with a trusted community-based organization (CBO) or your local college or university to co-host your financial aid for college completion night.
    - > 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 new FAFSA, as well as TAP, and the NYS DREAM Act forms. 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 FSA IDs prior to the FAFSA completion event to avoid any delays in completing the form.



**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.
  - ❖ 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

Set 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 12-21 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 at [www.NYFAFSACHallenge.org](http://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 is already available, and Ed Trust-NY's online data tool will be available this spring. You should use completion data to help 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 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
- Starting in early spring, use our **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,

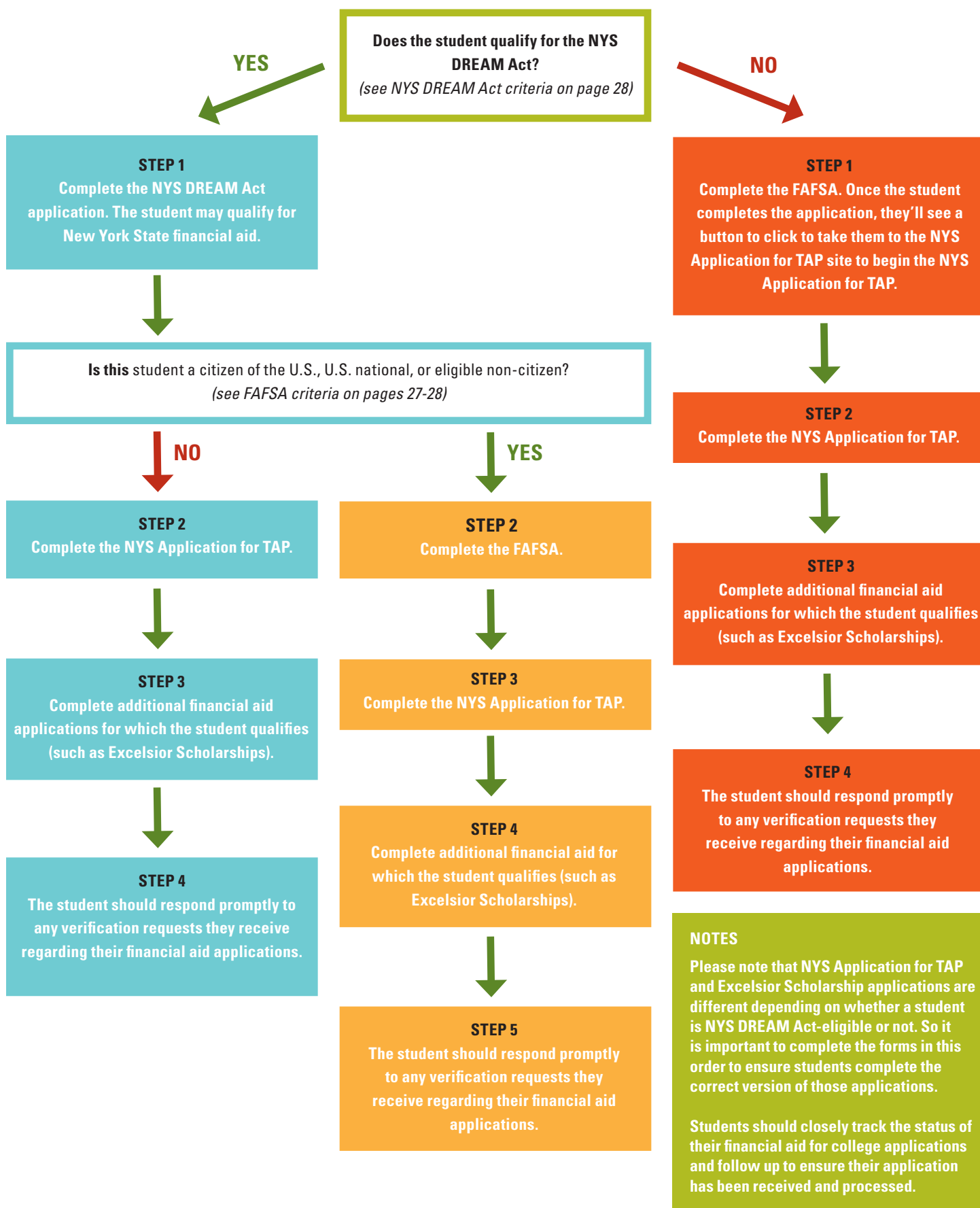
etc.) What unique barriers might those students face in completing their financial aid forms? How might your school be able to target support to reducing those obstacles?

❓ 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 the student complete the FAFSA first. At the end of the student's FAFSA, they will be redirected to the NYS Tuition Assistance Program (TAP) Application website to complete their application separately.
- 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.
- 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.

### 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).

#### I heard there are changes to the 2024-2025 FAFSA. What are they?

The FAFSA has undergone extensive changes to simplify and reduce the amount of questions, making it better for students and families. Here is a list of major changes you will see on the 24-25 FAFSA:

- Student Aid Index (SAI) has replaced the Expected Family Contribution (EFC)
- An FSA ID will be required to start the application
- Students will need to invite other contributors to complete their section on the FAFSA
- Contributors will have to consent to the IRS sharing their federal tax information with the FAFSA for the student to be eligible for federal aid
- Students can add up to 20 colleges

### Why did the 2024-2025 FAFSA not open on October 1?

Due to the changes to the FAFSA this year, Federal Student Aid announced that the FAFSA would not open until December 31, 2023. This was a one-time delay. In future years, you can expect the FAFSA to go back to the opening on October 1.

### What happens if a student is eligible for the FAFSA but their parents are undocumented?

The citizenship status of the student's parents **does not** affect the student's eligibility for federal financial aid. 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 FSA ID. You can find more information [here](#).

### 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.

Sharing of personal information on FAFSA will not impact your immigration status. Federal law prohibits using the information provided on the FAFSA for anything other than determining financial aid eligibility.

### What information does a student need to complete the 24-25 FAFSA?

To submit the FAFSA, students will need:

- FSA ID
- 2022 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
- List of any federal benefits received
- School Name, School program, along with **School Codes**
- Dependent students will need their parent(s) name, date of birth, social security number, and email to invite them to be contributors to the FAFSA.

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 an FSA ID?

- All students must create an FSA ID
- If parent information is required on the FAFSA, at least one parent will need an FSA ID:
  - ❖ If parents are married:
    - > and file taxes together, one parent will need an FSA ID
    - > but don't file taxes together, both parents will need an FSA ID
  - ❖ If parents are unmarried and live together, both parents will need an FSA ID
  - ❖ If parents are not living together:
    - > the parent who provided more financial support in the last 12 months will need an FSA ID
    - > if married/remarried, and the parent and stepparent did not file taxes together, both parent and stepparent will need an FSA ID
- This **flow chart** will help students determine which parent(s) need to be reported on FAFSA and who needs an FSA ID.

## 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. For the 2024-2025 FAFSA, 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.

**Please note:** For the 2024-2025 FAFSA, students should receive their FAFSA Summary after their FAFSA processes.

### 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, 2001
- 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, 2024, and June 30, 2025
- 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 24-25 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. This year's 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 24-25 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 undocumented get support to navigate college financial aid?**

Immigrants (documented and undocumented) 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

## What is the New York State DREAM Act?

NYS DREAM Act gives undocumented and other students access to New York State administered student financial aid to support their higher education costs.

## 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 **NYSDREAM@applyISTS.com** with questions about the NYS DREAM Act.

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

Yes, eligible students must apply each year.

### **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:
  - ❖ \$80,000 for dependent undergraduate students or independent students who are married and have tax dependents, or independent students who are unmarried and have tax dependents
  - ❖ \$40,000 for married independent undergraduate students who have no other tax dependents
  - ❖ \$10,000 for unmarried, independent undergraduate students with no tax dependents

### **Why is student's FAFSA information not being transferred 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.

### **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. If eligible to receive federal student aid, TAP recipients must also annually complete the FAFSA.

## **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.
- [Understanding FAFSA & Financial Aid: Your Guide to Paying for College \(High School Class of 2024 edition\) – from the New School's Center for New York City Affairs](#)
- [FSA ID How-to guide](#) (The FSA ID How-to Guide is also available in [Cape Verdean](#), [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, Chinese, Spanish, and Vietnamese**)
- **SwiftStudent** will help students write a financial aid appeal letter — for free.
- **Wyatt: The Free Digital FAFSA Advisor for Students** helps first-time filers complete the FAFSA so they can get help paying for college. Wyatt will guide students through their application, texting helpful reminders and answering all their FAFSA questions.
- Visit **[www.hesc.ny.gov](http://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** provides instructions for parents to complete their portion of the FAFSA if their student has already started the application (also available in **Arabic, Cape Verdean, Haitian Creole, Portuguese, Chinese, Spanish, and Vietnamese**)
- **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**
  - ❖ **FSA Know Issue Alerts for 24-25 FAFSA**
  - ❖ **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 **[www.hesc.ny.gov](http://www.hesc.ny.gov)**
- **TAP Application**

#### **NYS DREAM Act**

- **Resources** for school counselors and teachers to help them support students who are undocumented 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
- A **flow chart** in English and Spanish to help students determine whether they qualify for independent status

## Acknowledgments

We are grateful for the thoughtful feedback that we received on this Toolkit from **uAspire** and **SchoolHouse Connection**.

Please contact us at **[fafsa@edtrustny.org](mailto:fafsa@edtrustny.org)** if there is any additional information or assistance that we can provide.



[www.NYFAFSAChallenge.org](http://www.NYFAFSAChallenge.org)

