NEW YORK · STATE AID REFERENCE

New York State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

New York aid runs through two doors and families routinely walk through only one: the FAFSA, then the New York step through HESC, where TAP, Excelsior, ETA, and the STEM Incentive each need their own action. Three things on most older handouts are now wrong: **Aid for Part-Time Study is no longer accepting applications**, having been effectively replaced by Part-Time TAP and Non-Degree Part-Time TAP; **TAP now publishes a floor of $1,000**, not just a $5,665 ceiling; and **SUNY and CUNY Reconnect** now cover tuition, fees, books, and supplies for adults 25 to 55. HESC has posted no 2027-2028 deadlines, so dates below are the 2026-2027 dates and the pattern they follow.

The Programs at a Glance

Program	What it pays and who qualifies
TAP (need-based, the foundation)	$1,000 to $5,665 a year toward tuition. Income is **New York State net taxable income**, not gross pay and not federal AGI: $125,000 dependent, $60,000 independent and married with no tax dependents, $30,000 independent and single with no tax dependents. Requires 12 continuous months of New York residency. Full-time, part-time, and non-degree versions all exist.
Excelsior Scholarship (tuition-free SUNY and CUNY)	Covers remaining tuition at a state-operated SUNY or CUNY college. **Last-dollar**, so Pell and TAP apply first and Excelsior pays the remainder, often zero for a Pell-eligible student at a low-tuition college. Household federal AGI of $125,000 or less. Includes community colleges and the statutory colleges at Cornell and Alfred. Requires 12 credits a term, 30 completed a year.
Enhanced Tuition Award (the private-college version)	Up to $6,000 toward tuition, and that is the **combined total** of the TAP award, the ETA award, and a required college match, not $6,000 on top of TAP. Household federal AGI of $125,000 or less. The college must choose to participate, and many New York privates do not. Same 30-credit rule as Excelsior.
NYS STEM Incentive (top 10 percent, no income limit)	Tuition at the SUNY resident rate, or actual tuition, whichever is less, reduced by other tuition assistance including TAP. **No income limit.** Class rank must be at or better than 10.0 percent; 10.4 percent does not qualify. Senior year only, and requires enrolling at SUNY or CUNY the fall immediately after graduation.
Scholarships for Academic Excellence	$500 or $1,500 a year, renewable, at any New York college, public or private. **No income limit.** Awarded on scores from certain Regents exams. There is no family application: **high schools nominate**, and HESC publishes no deadline. This is the one New York award the counseling office controls.
SUNY and CUNY Reconnect	Tuition, fees, books, and supplies for an associate degree in a high-demand field. The only program here that pays past tuition. New York residents aged 25 to 55 with no prior degree, expanded in the 2026-27 enacted budget. Eligible programs are a defined list. Worth naming to **parents**, not just students.
Part-Time TAP and Non-Degree Part-Time TAP	Tuition awards for students carrying less than a full load, and separately for eligible non-degree workforce credential programs at participating SUNY and CUNY colleges. Both accepting applications as of August 2026. These replaced the practical role of APTS and are far less publicized.

Deadlines to Post on Your Wall

Program	Pattern	Posted for 2026-27	Where it happens
TAP	June 30 after the aid year ends	June 30, 2027	FAFSA, or TAP on the Web at tap.hesc.ny.gov
Excelsior	August 31, at the start of the aid year	August 31, 2026	Separate HESC application, after the TAP application
Enhanced Tuition Award	August 31, at the start of the aid year	August 31, 2026	Separate HESC application; college must participate
STEM Incentive	A window during senior year only	Closed as of Aug 2026	Separate HESC application, senior year only
Academic Excellence	Set by each high school	None published	The high school nominates. Counselors own this one.
Reconnect	By term, through the campus	Varies by campus	Community college admissions or financial aid office

The Rules That Trip Families Up

- **The FAFSA is not the application.** New York money is lost every cycle by families who filed the FAFSA, believed they had applied, and never completed the New York step. Go straight to tap.hesc.ny.gov.
- **A student cannot hold two full tuition-based state scholarships in one year.** Excelsior, the STEM Incentive, and the Math and Science Teaching Incentive are one choice, not three.
- **Every piece of it is annual.** FAFSA, TAP application, and scholarship application all have to be refiled each year. Nothing rolls over.

Three Mistakes That Cost New York Students Money

- **Waiting for June.** TAP's June 30 date teaches families that New York is forgiving about deadlines. Excelsior and ETA close August 31, roughly ten months earlier. A family that waits for June has already lost the tuition-free programs.
- **Assuming tuition-free means cost-free.** Excelsior covers tuition at a state-operated SUNY or CUNY college. Fees, housing, and food are separate and usually the larger share of the bill. Send families to the net price calculator first.
- **Never asking about the Academic Excellence nomination.** It is worth up to $1,500 a year with no income test, and there is nowhere for a family to apply. If the school does not nominate a student, nobody does.

Excelsior and TAP: Check These Three Things Early

1. Which income number is the family actually measuring? This is the single highest-value question a counselor can ask, because the wrong number sends families away before they ever apply.

Program and student status	Income measured as	Limit
TAP, dependent student	New York State net taxable income	$125,000 or less
TAP, independent and married, no tax dependents	New York State net taxable income	$60,000 or less
TAP, independent and single, no tax dependents	New York State net taxable income	$30,000 or less
Excelsior Scholarship	Household combined federal adjusted gross income	$125,000 or less
Enhanced Tuition Award	Household combined federal adjusted gross income	$125,000 or less
STEM Incentive and Academic Excellence	Not measured	No income limit

Point families at the New York State return, not the federal one. If income dropped because of a disability, a divorce or separation, or a death, HESC publishes an Income Eligibility Determination Form to be reviewed on current income instead. Families are allowed to ask. HESC: 1-888-697-4372.

2. Is the student choosing between two tuition-free awards? A top-10-percent student headed toward a STEM major has to pick one, usually in the spring of senior year with nobody explaining the trade. Excelsior: no major restriction, $125,000 federal AGI limit, residency obligation equal to years received, and unmet it becomes a **no-interest** loan. STEM Incentive: no income limit, locks the major, five years living and working in New York in an approved STEM occupation, and unmet it becomes a ten-year loan **plus interest**. Excelsior can be applied for later. STEM cannot, so declining is permanent.

3. Is the student on pace for 30 credits? Not 27, and not 30 attempted. Completed, and applicable to the degree. A student who falls short is not finished: HESC publishes a catch-up path, and for Excelsior an allowable interruption review runs through the college within one year of its notification. Tell families to call the aid office the week the notice arrives.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Confirm how the school calculates class rank and whether the student sits inside the top 10.0 percent, because the STEM Incentive cuts off there exactly. Treat Regents scores as scholarship material. Create StudentAid.gov accounts for student and one parent: personal email, name exactly as on the Social Security card, login written where a parent can find it.
Senior fall	Ask the counseling office directly whether the school nominates for the Scholarships for Academic Excellence and what the internal deadline is; the state publishes none. Put the STEM Incentive window on the calendar. Meet college priority deadlines, which land months before any state deadline.
When the 2027-28 FAFSA opens	File it, then follow the confirmation-page link to complete the New York step. Students who are not New York residents, including undocumented students, apply through the NYS DREAM Act first and must be approved first.
Senior spring and the summer after	Compare offers, and if more than one tuition-based state scholarship is on the table, choose one. Read the service contract before anyone signs it, because the residency obligation starts with the first payment. Then submit the Excelsior or ETA application on the August 31 pattern, confirming the posted date with HESC. A student who won an Academic Excellence award and wants a gap year must write to HESC requesting postponement **before** that fall term starts.
Every year after	Refile the FAFSA and the TAP application, reapply for the scholarship, and count completed credits against the 30-per-year requirement before registration closes.

New York's Signature Trap: The June 30 Mirage

Every New York aid handout leads with June 30, because TAP is the biggest program and June 30 is its deadline. It sits **after** the year it funds has finished, which is unusual and generous. The problem is what it teaches: families absorb the idea that New York's deadlines are late, and apply that to every other program.

Excelsior and ETA close on August 31, at the **start** of the year they fund. The STEM Incentive closes during senior year and never reopens for that student. The Scholarships for Academic Excellence have no state deadline at all, because the high school sets it. If a counselor changes one thing on a New York handout, it should be this: put August 31 above June 30, and say plainly that the late deadline belongs to exactly one program.

Free Resources: No Account, No Cost, No Data Collection

Resource	Where
Full New York state aid guide, updated as HESC posts 2027-28 dates	collegereadyparent.org/new-york/
Official New York program list, with live open and closed status	hesc.ny.gov/find-aid/nys-grants-scholarships
Scholarship search across our full college database	collegereadyparent.org/crp-scholarship-search-tool/
FAFSA walkthrough written for parents	collegereadyparent.org/financial-aid-101/
Grade-level planning checklists, 9th through 12th	collegereadyparent.org/checklists/

The current version of this sheet always lives at collegereadyparent.org/new-york/#cheat-sheet.