



# Funding Your College Education: New York State Aid Eligibility for Immigrant and Undocumented Students

By Rosemarie Lynch



# New York State Grants

## New York State Grants (Annual)

- **TAP** (Tuition Assistance Program): \$1000 to \$5,665
  - 4-year limit (no more than 8 full-time semesters)
- **PTAP** (Part-time TAP): 6-11 credits
- **APTS** (Aid for Part-Time Study): 3 – 11 credits
- Special program (SEEK 10 semesters)

# Income update for 2024-2025

## Tuition Assistance Program – Income Levels

### Dependents

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Dependent student net taxable income (NTI) limit for TAP eligibility will increase from \$80,000 to \$125,000.

### Married Independents

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Independent married student NTI limit will increase from \$40,000 to \$60,000.

### Independents

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Independent single student NTI limit will increase from \$10,000 to \$30,000.

# Apply for TAP and Other NYS Financial Aid

- Available to NYS residents attending a College or University in NY State.
- There are 2 pathways to filling out the TAP application.  
(FAFSA & DREAM Act)
- [NYS Student Aid Payment Application](#)
- Queens College code: 1416



# Jose Peralta NYS DREAM Act

NYS DREAM Act allows undocumented and other eligible students to apply for one or more New York State aid, such as TAP and Excelsior Scholarship. You are not required to complete the FAFSA application.

## The requirements are:

- High school attendance
- High school completion
- In-state SUNY or CUNY tuition
- Citizenship or immigration status:

U-Visa

T-Visa

Temporary Protected Status -TPS

Undocumented students, including those with DACA status

- [Step-by-Step User Guide](#) to completing the DREAM Act application is on the HESC website





# NYS DREAM Act

[Home](#) / [Applying For Aid](#) / [NYS DREAM Act](#)

## ← How to Apply

[Prepare What You Need](#)

[FAFSA Guidance](#)

**[NYS DREAM Act](#)**



The Senator José Peralta New York State DREAM Act gives undocumented and other students access to New York State-administered student financial aid to support their higher education costs.

Students eligible to apply for financial aid through the NYS Dream Act must also complete an application for each program they are interested in obtaining aid from.

# In-State Tuition

IF THE STUDENT IS		
Permanent Resident; or in a qualifying Immigration Status	AND	
Has continuously resided in State of NY for 12 months immediately preceding the first day of classes	AND	
Has a bona fide intent to reside in New York permanently	THEN	<b>Eligible for in-state tuition</b>

## NOTE:

At CUNY colleges, the Admissions Office can provide you with more information, such as, if you are an undocumented immigrant and you would like to get in-state tuition.

[Tuition Rate Information for Undocumented & Immigrant Students - Immigrant Student Support Initiative \(cuny.edu\)](#)

**Undocumented (including asylum-pending) students** who are not residents of New York qualify for the NYS Resident Tuition Rate if they meet education-related qualifications and complete additional requirements:

- You attended an approved NYS high school for **two or more years**, graduated, and applied to attend a City University of New York (CUNY) institution within five years of receiving a NYS diploma.
- You attended an approved NYS Program for NYS high school equivalency diploma (GED) exam preparation, received a high school equivalency diploma or GED issued within New York State and applied to attend a City University of New York (CUNY) institution within five years of receiving the NYS high school equivalency diploma or GED.
- Students who meet the education qualifications above and who are undocumented (or asylum-pending) must file a notarized affidavit with the City University of New York (CUNY) stating they have either filed an application to legalize their immigration status or will file such an application as soon as they are eligible to do so.



# Excelsior Scholarship

The Excelsior Scholarship, in combination with other student financial aid programs, allows students to attend a SUNY or CUNY college tuition-free. A recipient of an Excelsior Scholarship may receive up to \$5,500 for the academic year.

An applicant must:

- Graduated from high school in the United States or earned a high school equivalency diploma;
- Have a combined federal adjusted gross income of \$125,000 or less;
- Pursue an undergraduate degree at a SUNY or CUNY college;
- Be enrolled in at least 12 credits per term and complete at least 30 credits each year
- Be on track to graduate on time with an Associate's Degree in two years or a Bachelor's Degree in four years;

The application will be available through the [HESC](#) website. Please check their website periodically for availability.





# Excelsior Scholarship Program

← [Back to NYS Grants & Scholarships](#)

 [Deadline & Application](#)

 [Award](#)

 [Eligibility](#)

 [Help & Resources](#)

**Students from families earning \$125,000 or less can attend a state-operated SUNY or CUNY college tuition-free.**



- ✔ Attend SUNY or CUNY tuition free!
- ✔ Adjusted combined federal household income of \$125,000 or less
- ✔ Pursuing an undergraduate degree at a SUNY or CUNY college or university
- ✔ Enrolled in full-time study (at least 12 credits per term)
- ✔ Complete at least 30 credits per year
- ✔ Live and work in New York State for a duration equal to the number of years you received the scholarship

# Student Center

The following steps provide instructions for how to access FACTS so that you can determine your State Financial Aid (TAP, APTS and/or HESC scholarships (including Excelsior) eligibility.

**STEP 1:** Login to CUNYFirst at [home.cunyfirst.cuny.edu](https://home.cunyfirst.cuny.edu).

**STEP 2:** Navigate -> Student Center.

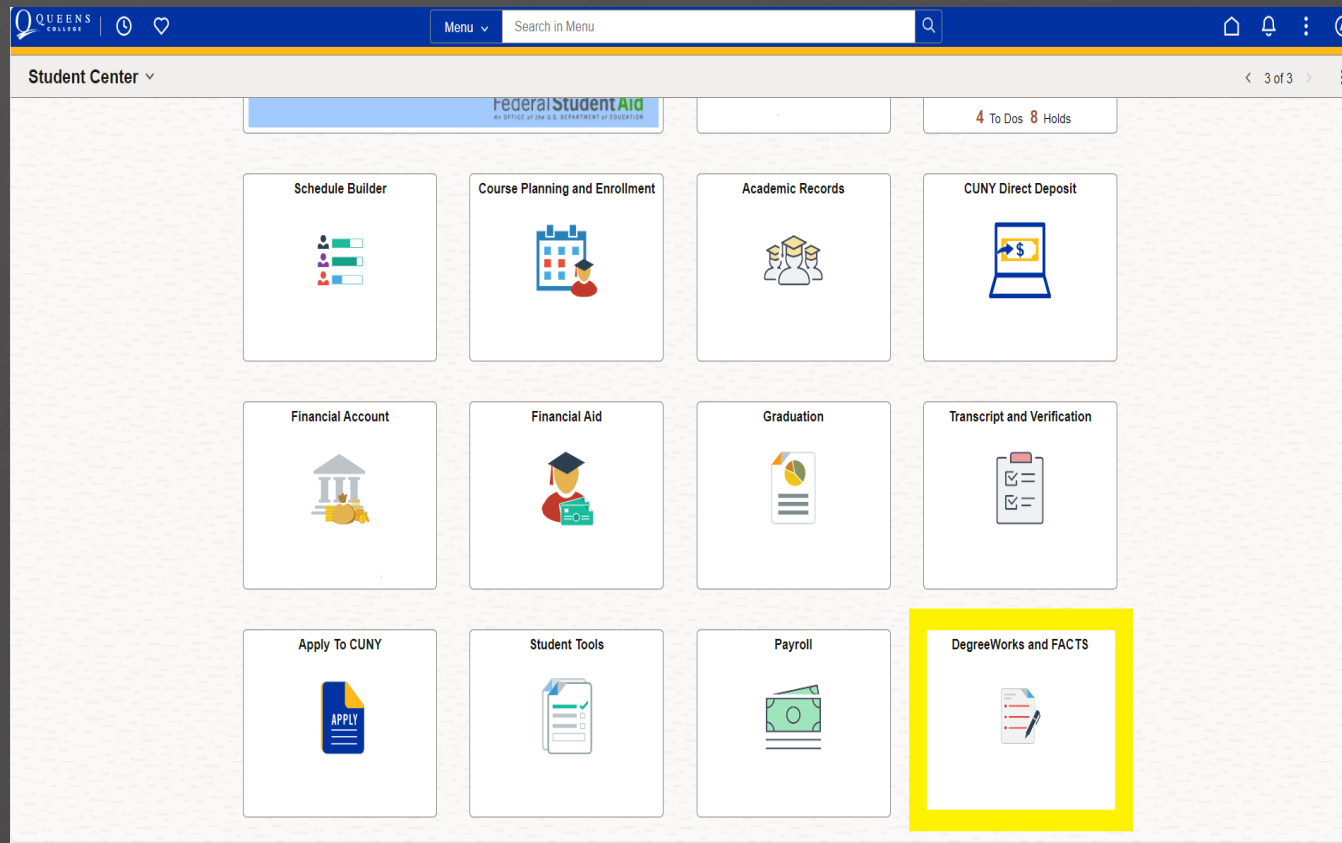
The screenshot shows the CUNYfirst Home page. The navigation bar at the top includes the Queens College logo, a menu icon, a search bar, and utility icons. The main content area features several tiles: 'Employee Self Service' with a person at a computer icon; 'Student Center' with a graduation cap icon, which is highlighted with a yellow border; a 'Calculate Your Cost to Attend CUNY' banner with a 'cuny.edu/calculator' button and a photo of graduates; 'Queens College Announcements' with a document icon and a 'Click to View' link; 'CUNY Holiday Schedule' with a table of dates and class status; 'CUNYfirst Maintenance' with a gear icon and text about September, October, and November maintenance; 'Apply To CUNY' with an 'APPLY' button; and 'CUNY Alert' with the CUNY logo and the word 'Alert'.

CUNY Holiday Schedule	
Wednesday, 10/2/2024	No Classes
Thursday, 10/3/2024	No Classes
Friday, 10/4/2024	No Classes
Friday, 10/11/2024	No Classes
Saturday, 10/12/2024	No Classes
Monday, 10/14/2024	College Closed - No Classes
Thursday, 11/28/2024	College Closed - No Classes



# FACTS

## (Financial Aid Eligibility & Certification Tracking System)



**STEP 3:** In the Student Center section, click the DegreeWorks/FACTS tile.

# DegreeWorks/FACTS Page

**STEP 4:** You will navigate to a new screen that will give you the option to open DegreeWorks and FACTS, click on FACTS.

Application Selection (PRODUCTION)

[Sign out](#)

Hunter College (SRNSTU)	
<a href="#">DegreeWorks</a>	<a href="#">FACTS</a>
LaGuardia Community College (SRNSTU)	
<a href="#">DegreeWorks</a>	<a href="#">FACTS</a>
Queensborough CC (SRNSTU)	
<a href="#">DegreeWorks</a>	<a href="#">FACTS</a>
Queens College (SRNSTU)	
<a href="#">DegreeWorks</a>	<a href="#">FACTS</a>
York College (SRNSTU)	
<a href="#">DegreeWorks</a>	<a href="#">FACTS</a>

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CUNY THE CITY UNIVERSITY OF NEW YORK



# FACTS Page



# FACTS

Financial Aid Eligibility &  
Certification Tracking System



**Disclaimer:**

FACTS helps students understand their eligibility for selected New York State financial aid programs: TAP, APTS, and selected HESC scholarships.

*It is not your official financial aid record. All official financial aid information is stored on the College's Student Information Management System- SIMS or CUNYfirst System. Review the college catalog for the official documentation on academic programs, requirements and financial aid regulations. For additional information about your official record, contact your College's Financial Aid Office.*

**Security Warning: It is against CUNY policy to share your password with anyone.**

**I AGREE**

LOGOUT

**STEP 5:** Click "I AGREE" on the FACTS Disclaimer Page.



# FACTS Page



The screenshot shows the FACTS homepage. At the top left is an icon of a stack of books with a dollar sign. Next to it is the word "FACTS" in large blue letters. To the right is the text "Financial Aid Eligibility & Certification Tracking System" in green, and the CUNY logo in an orange box. Below this is a navigation bar with tabs: "Home", "Current Eligibility", "FACTS Transcript", "FACTS History", "Helpful Links", and "Logout". The "Current Eligibility" tab is highlighted with a yellow box. Below the navigation bar is a sub-menu with "Home", "Summary", and "Details". The "Details" option is also highlighted with a yellow box. The main content area has a heading "Welcome to the Financial Aid Eligibility and Certification Tracking System - FACTS!" followed by a list of bullet points explaining the system's purpose and how to use it.

**FACTS** Financial Aid Eligibility & Certification Tracking System CUNY

Home Current Eligibility FACTS Transcript FACTS History Helpful Links Logout


Home Summary Details

**Welcome to the Financial Aid Eligibility and Certification Tracking System - FACTS!**

- FACTS is a financial aid **advisory tool** that will help you track your eligibility for the Tuition Assistance Program(TAP), Aid for Part-Time Study(APTS) and selected HESC scholarships.
- A FACTS audit will display for every CUNY student registered for each semester.
- Your FACTS audit will be updated 24 hours after registering or changing your program.
- FACTS will determine if you are eligible to receive an award for each semester.
- To receive an award you must have applied and been approved to officially receive Financial Aid award(s)-TAP, APTS, and HESC scholarships.
- If you have not yet applied, FACTS will indicate whether you are eligible and should apply.
- *Click on the **Current Eligibility** tab to get the FACTS now!*


**STEP 6:** In the FACTS homepage click on Current Eligibility.

# FACTS Page



## FACTS

Financial Aid Eligibility &  
Certification Tracking System



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Home
Current Eligibility
FACTS Transcript
Helpful Links
FAQ
Logout

This is an estimate of your Financial Aid eligibility to receive TAP, APTS and HESC Scholarships. This is not the official certification but an attempt to reflect what may be your official eligibility.

Current Eligibility > Summary > Fall 2024

**Preferred Name:**

**Legal Name:**

**College:** Queens College

**Degree:** Bachelor of Arts

**Major(s):** Psychology - BA

**Minor(s):**

**Email:**

**Eligibility Status for the Current Term: Fall 2024**  
Note: Eligible only if you receive an award from HESC and not in default of a student loan.

TAP	Eligible	✔
PTAP	Not Eligible	✘

**Current Enrollment**

Term	Course	Section	Title	Grade	Crs.	Crs. Earned	Eq. Credits	TAP Eq. Crs.	TAP Real Crs.	Eligible for Aid
Fall 2024	PSYCH 213W	EVE2	Experimental Psychology	IP	4.0	0.0	4.0	4.0	4.0	Y
Fall 2024	SOC 103	JUM1	Sociology of American Life	IP	3.0	0.0	3.0	3.0	3.0	Y
Fall 2024	SOC 214	1	The Family	IP	3.0	0.0	3.0	3.0	3.0	Y
Fall 2024	SOC 381W	3	Senior Seminars	IP	3.0	0.0	3.0	3.0	3.0	Y
<b>Credit Totals:</b>					<b>13.0</b>	<b>0.0</b>	<b>13.0</b>	<b>13.0</b>	<b>13.0</b>	

R = repeated course  
 P = previously met mingrade requirement  
 F = previously failed to meet mingrade requirement  
 Y = course satisfies the degree requirements  
 N = course does not satisfy the degree requirements and is ineligible

**Eligibility Status: Eligible**  
 To be eligible for an award (s) you must apply and be approved by HESC.

**Certification Status:**

**Waiver Status:**

**STEP 7:** Review your State Financial Aid (APTS, TAP and HESC Scholarships (including Excelsior) eligibility for the term in question.

In this section, you can see and confirm your information such as name, degree, major(s)/minor(s), total credits attempted and earned at your college, etc.



# Example of State Aid Ineligible Screen

Please note that each student's State Financial Aid ineligible situation is different. One or more reasons may be applicable to a student.

The record should always be reviewed carefully to determine if there is a single cause or multiple causes for being State Aid ineligible.

Eligibility Status for the Current Term: Fall 2024		
Note: Eligible only if you receive an award from HESC and not in default of a student loan.		
<b>TAP</b> .....	<u>Eligible</u>	✓
<b>PTAP</b> .....	<u>Not Eligible</u>	✗

## Eligibility Status:

Indicates that you are **Not Eligible**. Click on the "Not Eligible" link for more information.





# TAP Tuition Assistance Program Guidelines

See the “Failed Status Financial Aid Status Resolution Guideline Table” on the next page to resolve these issues.

TAP Tuition Assistance Program Guidelines			
Not eligible for a TAP payment in the Fall 2024 semester.			
Requirements		Your Status	
<b>Points:</b>	You are allowed a total of 48 TAP/APTS/PTAP points for your degree at a senior college and a total of 36 points at a community college.  Students in the SEEK program are allowed a total of 60 points, and College Discovery students are allowed a total of 42 points.	We estimate that you have used 25.5 TAP/APTS/PTAP points through the end of the prior term.	✓
<b>Enrollment Status:</b>	Enrolled as a full-time student (12 credits/equated credits or more) credits must be used to fulfill degree requirements.	Not eligible for TAP; Your current TAP Degree Credits or Equated Credits: 6 Your current TAP Real Credits: 6	✗
<b>GPA Requirement:</b>	Payments 1 through 4 require you to maintain a specific GPA. Refer to the NYS TAP guidelines chart listed in the FACTS Student guide to identify the required minimum GPA.  A GPA of 2.0 or higher is required to receive your 5th TAP payment and beyond.	Eligible for TAP; Your GPA: 2.875	✓
<b>Major - Degree Requirements:</b>	If you are enrolled at a senior college, you may receive TAP payments prior to completing 60 credits before declaring a major. After 60 credits are completed, you must declare a major and enroll in courses applicable to the requirements of that major/degree.  If you are enrolled at a community college, you must declare a major upon admission and enroll in courses applicable to requirements of that major/degree.	Eligible for TAP; Your major: Design - BFA, Total credits earned: 89.0	✓
<b>TAP Credits:</b>	Enrolled for at least 12 credits or equated credits (full-time) that meet your major/degree requirements.  In your first TAP semester, you must have at least 3 TAP/degree credits as part of your full-time course load. After your first semester, you must have at least 6 TAP/degree credits as part of your full-time course load.	Not eligible for TAP; Your current TAP Degree credits or equated credits: 6 Your current TAP Real Credits: 6	✗
<b>Ability to Benefit:</b>	If you graduated from a foreign high school AND you are a first time TAP recipient, you must have passed all three skills tests: math, reading and writing objective by the college add/drop period or within 30 days of the first day of classes, whichever is earlier.	Eligible for TAP; You meet the requirements for this regulation.	✓
<b>Progress and Pursuit:</b>	Must meet both the satisfactory academic progress and pursuit of program requirements		
<b>Progress:</b>	Must have earned a minimum number of credits and retained a required cumulative GPA by the end of your prior financial aid term to be eligible for payment in the current term.	Eligible for payment number 5. You have earned 89 credits with a cumulative GPA of 2.875	✓
<b>Pursuit:</b>	Must have completed the required number of credits towards your degree as of your prior financial aid term to be eligible for payment in the current semester.	Not eligible for payment number 6. You completed 6 credits or equated credits towards your degree as of your prior financial aid term: Spring 2024	✗
<b>Beneficial Placement:</b>	For Transfer/Readmitted/Reinstated Students the progress step is based on what is most beneficial for the student (by step or by transfer credits). Next term, the student would need to meet the requirements for this step plus one.	Not applicable	



# Failed State Financial Aid Status Resolution Guideline Table

Guideline	Directions "Your Status"
NYS Residency	A student must be a legal resident of NYS in order to be eligible for NYS grants, scholarships and awards. Detailed requirements can be found at your college <a href="#">Residency Office</a> .
Degree Status	Only matriculated students are eligible for State Financial Aid. If this needs to be corrected, review your courses and contact your college <a href="#">Registrar's Office</a> .
Points	A full semester TAP award equals six (6) payment points. An undergraduate student has a total of four years (or a total of 48 points of award eligibility or five years (or 60 points) if enrolled in an approved five-year program. If you have additional questions, speak with your Financial Aid Advisor in the <a href="#">Office of Financial Aid</a> .
Enrollment Status	<p>To review the credits/courses which are not eligible for State Financial Aid, please click "Current Eligibility" on the FACTS menu bar and select "Summary".</p> <p>Ineligible courses are also listed in the "Electives Not Allowed" section of Degree Works. If you do not have 12 other credits which count for requirements, then those courses are not eligible for State Financial Aid.</p> <p>You may make adjustments to course selection up to the seventh day of classes (including weekend and holidays) in order to be eligible for State Financial Aid. Adjustments will not immediately be reflected on the FACTS report. It will take at least 48 hours after any changes are made to your academic record (e.g. course registration, declaration of major, grade postings) to review FACTS and determine your updated TAP status.</p> <p>If you have any questions or concerns after your review, you should speak with your Academic Advisor.</p>
GPA Requirement	Students must meet a specific minimum credit accrued and cumulative GPA in each term an award is received to remain eligible for a subsequent award payment. You can speak with your Financial Aid Advisor in the <a href="#">Office of Financial Aid</a> for more additional information.
Major – Degree Requirements	Also known as the program of study, to be eligible for NYS financial aid, a student must be matriculated in an approved program of study by the NYS Education Department. If you have questions or concerns after your review, contact your academic department of major advisor or your college <a href="#">Registrar's Office</a> .

## IMPORTANT:

Review semester deadlines on the Academic Calendar (such as major declaration) each semester to ensure that you perform the appropriate action timely.

# Failed State Financial Aid Status Resolution Guideline Table

TAP Credits	<p>To review the credits/courses which are not eligible for State Financial Aid, please click "Current Eligibility" on the FACTS menu bar and select "Summary".</p> <p>Ineligible courses are also listed in the "Electives Not Allowed" section of Degree Works. If you do not have 12 other credits which count for requirements, then those courses are not eligible for State Financial Aid.</p> <p>You may make adjustments to course selection up to the seventh day of classes (including weekend and holidays) in order to be eligible for State Financial Aid. Adjustments will not immediately be reflected on the FACTS report. It will take at least 48 hours after any changes are made to your academic record (e.g. course registration, declaration of major, grade postings) to review FACTS and determine your updated TAP status.</p> <p>If you have any questions or concerns after your review, you should contact your Academic Advisor.</p>
Ability to Benefit	<p>If you have earned a US High School Diploma or equivalent, you should resubmit proof of secondary school completion or equivalent to your college's Office of Admission.</p> <p>If you have earned a HS diploma or the equivalent outside of the United States then you are required to meet the HS equivalency as established by the NY State Department of Education. One way to do this is to take and pass the ATB exam. The exam must be taken and passed by the stipulated testing deadlines for the term to be certified for an award for that term. You can visit your college <a href="#">Testing Office</a> to complete the test. If you have passed the ATB test at another CUNY college, you can submit a copy of your score that to your college <a href="#">Testing Office</a> for appropriate action.</p>
Progress and Pursuit	<p>Students are required to stay in good academic standing to continue receiving NYS financial aid. One part of measuring good standing is by the amount of credits a student earns and their grade point average (GPA). Program Pursuit is completing a percentage of the minimum full-time course load in each term an award is received. If you have questions, you can speak with your Financial Aid Advisor in the <a href="#">Office of Financial Aid</a> for more additional information.</p>



# Myths about Financial Aid

- **Can I apply for Financial Aid if I have a bachelor's degree in another country?**

-Yes, with TAP/APTS/Part-time TAP; a student can be considered if they are pursuing a second bachelor's degree and have not used up all their eligibility.

- **Can I receive Financial Aid if I do not have an SSN?**

-Yes, as of Fall 2019, anyone who qualifies for in-state tuition, including undocumented immigrants, qualifies for NYS financial aid, including the Tuition Assistance Program (TAP) provided that the students meet income and other requirements.

# Scholarship Resources

- **Scholarships for NYC and NYS students**  
Grant, Scholarships & Loan Programs.
- **Dream US Scholarship**  
Scholarships are for highly motivated undocumented students who are unable to afford the cost.
- **Queens College Student Affairs Scholarships**  
Access multiple scholarships from Queens College that students may apply for
- **Immigrants Rising's List – Undergraduate Scholarships & Fellowships**  
Contains scholarships for undergraduate studies that don't require proof of citizenship or legal permanent residency.
- **MALDEF's Scholarship List**  
Informative resource guide for students, parents, and educators with an extensive list of scholarships, including many that do not inquire about immigration status.
- **Chicano Organizing & Research in Education**  
Founded with the intent to help undocumented students continue on their academic path.
- **Grants & Scholarships for Undocumented Students**  
A new scholarship list that consolidates existing scholarships open to anyone regardless of immigration status.



# Conclusion

- Do not wait until you are admitted to file your application (Dream Act/TAP)
- Apply to colleges by earliest possible deadline
- Complete all questions accurately
- **You must RE-apply for TAP each year**
- Know your school's priority and deadline dates
- Keep copies of all documents for your records
- The TAP application will be available this year in **December**
- Check your email used on all applications: They communicate to the students first before colleges



# How to Contact Us

## **Fresh Service** (*Prospective and Current Students*)

Cloud-based service desk that allows students to submit their financial aid inquiries and get status updates in a timely manner.

<https://support.qc.cuny.edu>



## **Navigate** (*Current Students*)

Current students can schedule an online/virtual appointment with a financial aid advisor.

<https://www.qc.cuny.edu/navigate/>





Thank you!

**Q** QUEENS  
COLLEGE

**CU  
NY** The City  
University  
of  
New York