



## HESC Excelsior Scholarship FAQs

### GENERAL

#### 1. Will I be able to attend college at SUNY or CUNY tuition free?

Yes. If you are a NYS resident whose family household federal adjusted gross income (as filed on your 2015 New York State Income Tax Returns) does not exceed \$100,000 for the 2017-18 academic year and you complete 30 credits per year, you will be able to attend a SUNY or CUNY college tuition free.

#### 2. Will I be able to get an award for the fall?

Yes. Students can apply between June 7 and July 21, 2017 to receive awards to attend a SUNY or CUNY college tuition free this fall.

#### 3. Can I get an award if I'm currently going to a public college?

Yes. Students who are currently attending college are eligible to receive an award, provided they are currently on track to complete their degree on time.

#### 4. Can I get an award if I'm a transfer student?

Yes. A student who transferred between colleges is eligible for an Excelsior Scholarship if they are on track to complete on time based on the number of credits accepted by their current college.

#### 5. Can I get an Excelsior Scholarship to pursue a second degree if I already have an undergraduate degree?

Applicants who have an associate's degree can receive an award to pursue a bachelor's degree, provided they immediately enroll in a four-year program upon completion of their two-year degree. You may not receive an award to pursue a second associate's or a second bachelor's degree.

#### 6. Can I reenroll as a first-year student and receive an Excelsior Scholarship if I began college many years ago?

No. Students who began an associate's degree or a bachelor's degree who are not on-track to complete on time are not eligible to receive an award.

#### 7. I attend a SUNY campus with a higher tuition rate. Will the additional tuition be covered?

No. The Excelsior Scholarship, in combination with all other awards, will only cover tuition up to \$6,470 for the 2017-18 academic year.

### NEW YORK STATE RESIDENCY

#### 1. What does it mean to be a "NYS resident" for purposes of receiving this award?

To be considered a resident for purposes of receiving this award, you must have resided in New York State for 12 continuous months prior to the term for which the award is being sought.

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## 2. Am I eligible to receive an award if my parents relocated outside of New York State?

If your parents resided in New York State for 12 or more continuous months at the time you applied for the Excelsior Scholarship and you are claimed as a dependent by your parent(s), you will be determined to meet the NYS residency requirement. If your parent(s) resided outside of New York State at the time of application, and you are claimed as a dependent, you will not be considered a resident for purposes of this award.

## INCOME

### 1. How much income can my family earn to be eligible for an award?

For the 2017-18 academic year, your 2015 household federal adjusted gross income can total up to \$100,000 to be eligible. New York State families can earn up to \$110,000 beginning in 2018-19, and up to \$125,000 in 2019-20 and thereafter.

### 2. Can I use income information from my 2016 tax return when completing the Excelsior Scholarship application if my 2015 federal adjusted gross income is above the maximum allowable income?

No. However, you will be eligible to use your 2016 tax information when applying for the 2018-19 academic year.

## REMEDIAL COURSEWORK

### 1. Am I eligible to apply for the Excelsior Scholarship if I take remedial classes?

Yes. Students taking remedial classes are eligible to apply. However, you will need to complete 30 credits per year (which can include summer and winter terms) in addition to your remedial classes.

## CREDITS

### General

### 1. Am I eligible for an award if I changed my major and now need additional time to complete my degree?

If you are no longer on track to complete an associate's degree in two years or a bachelor's degree in four years, you will be ineligible for the award.

### 2. Will the Excelsior Scholarship pay for my summer classes if I attend a summer term to complete my 30 credits?

No. The Excelsior Scholarship will cover the full-time resident tuition charged by SUNY (currently \$6,470) or the actual tuition charged, whichever is less.

### 3. Can credits that I earned during a summer or winter term be counted towards meeting my 30-credits per year?

Yes. Credits earned during a summer or winter term (as well as college credits earned while in high school) will count towards the 30-credit per year requirement.

### 4. What if I fail to complete the 30-credit requirement?

If you fail to complete 30 credits over a 365-day period, the Excelsior Scholarship will cover your first term; however, you will be responsible for the tuition liability for your second term. In addition, because you will no longer be on track to complete your degree on time, you will be ineligible for any future award payments.

### 5. Can I regain eligibility if I get back on track after failing to complete 30 credits in a prior year?

No. A student who fails to complete 30 credits in any year is ineligible for any future payments under the Program.

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## 6. Am I eligible to apply if I started college in January 2017 and only completed 12 credits?

Yes. Students who first entered college in January 2017 will have until January 2018 to complete the required 30 credits, provided they enrolled in 12 credits in their first term.

## 7. Am I eligible to apply for the Excelsior Scholarship if I took 12 credits in each of my first two semesters and am now taking 6 additional credits this summer?

Yes. You are eligible to apply for the Excelsior Scholarship if you are currently taking a summer course that brings you to 30 credits before the fall term.

### Credits from AP Courses

#### 1. Can AP credits that I earned while in high school be counted towards meeting my 30-credit per year requirement?

Yes. College credits earned while a student in high school can be applied in any manner that results in 30 cumulative credits per year.

### Credit Catch Up Year

#### 1. What is the catch up year?

The “Catch Up Year” allows a student who first started college in 2015-16 and who has earned a total of 54 credits to use the 2017-18 academic year to catch up on his or her credits. If the student successfully earns 36 credits (for a total of 90 credits), he or she will be eligible to receive an Excelsior Scholarship beginning in the 2018-19 academic year, provided they meet all other eligibility requirements.

The “Catch Up Year” also allows a student who first started college in 2016-17 and who has earned a total of 24 credits to use the 2017-18 academic year to catch up on his or her credits. If the student successfully earns 36 credits (for a total of 60 credits), he or she will be eligible to receive an Excelsior Scholarship beginning in the 2018-19 academic year, provided they meet all other eligibility requirements.

### Transfer Students

#### 1. Am I eligible for the Excelsior Scholarship if the college I transferred to does not accept all of my credits?

No. If you are a transfer student whose current college did not accept all your credits and you are no longer on track to complete your degree on time, you will be ineligible to receive an Excelsior Scholarship.

### TAP ELIGIBILITY

#### 1. Do I have to receive a TAP award to be eligible to receive an Excelsior Scholarship?

No. You do not have to receive a TAP award to be eligible to receive an Excelsior Scholarship. However, a student who does receive a TAP award will have their Excelsior Scholarship reduced by the amount of their TAP award.

### POST-AWARD OBLIGATIONS

#### 1. When do I begin fulfilling my residency requirement?

The post-award residency requirement begins when you are no longer receiving an award. You will have up to six months after your last award payment has been made before you must live in NYS to fulfill the residency requirement.

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If you have lost eligibility for the award and are continuing with your undergraduate studies at a NYS college, your residency requirement would begin while you are still in school.

If you are pursuing a graduate or post-graduate degree at a NYS college, your residency requirement will begin while you are enrolled in graduate school.

## **2. What if I continue my education at a college outside of NYS?**

Your post-award residency obligation is deferred while you continue your education outside of New York State. You will have six months to return to NYS to begin fulfilling your residency requirement.

## **3. Will my entire award convert to a loan if I move out of New York State?**

Your award will be prorated when calculating your loan amount. If you received awards for four years and reside in NYS for three years, you will be required to repay one-fourth of the award as a no-interest loan. If you relocated due to an allowable hardship, your loan conversion may be waived.

## **4. What is the interest rate if my award reverts to a loan?**

The Excelsior Scholarship awards which you receive will convert to a zero-interest loan.

## **5. What is the repayment term if my Excelsior award reverts to a loan?**

The Excelsior Scholarship will convert to a 10-year loan. Loans can be repaid early without penalty.

## **6. Who will service my loan if I don't meet the residency requirement?**

HESC will service loans that are in repayment, provided regular payments continue to be made. Unpaid loans will be referred to the NYS Office of the Attorney General.