



**Scholarships and Financial Aid  
Information for  
Early Childhood Education Majors  
*and Related Fields***

2024-25 Edition



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Financial aid helps pay the cost of attending college, which includes tuition and fees, room and board, books and supplies, transportation, and other educational expenses.

Financial aid is granted based on merit and/or need. Financial aid includes grants, scholarships, student loans, and work-study programs. It comes from a variety of sources, including the federal, state and local governments, colleges, employment, religious organizations, community associations, civic organizations, and other groups.

This document provides an overview of scholarships, instructions for scholarship application, and information from a wide variety of financial aid sources.

Please be advised that scholarships and grants are not guaranteed money. For more information about applying for financial aid, set up an appointment with a career advisor to go over all available options.

Thank you for your interest. We wish you much success.

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## Table of Contents

- I. What You Need to Know
- II. Federal Aid
  - Grants
  - Work Study
  - Loans
- III. NYS HEOP Eligibility
  - Grants
  - Scholarships
  - Military and Memorial Scholarships
- IV. Organization Assistance
- V. Glossary of Common Terms
- VI. Addendum A:
  - SUNY Scholarships
- VII. Addendum B:
  - CUNY Scholarships
- VIII. Addendum C:
  - TEACH Scholarships

## Financial Aid: What You Need to Know

### Types of Federal Student Aid

There are four categories of federal student aid:

1. **Grant:** Student aid funds that do not have to be repaid.<sup>1</sup> Most federal grants are based on need.<sup>2</sup>
2. **Scholarship:** Student aid funds that do not have to be repaid. Scholarships are gifts offered by schools, employers, individuals, private and nonprofit companies, religious groups, and professional and social organizations. Scholarships are based on merit<sup>3</sup> and/or need.
3. **Work-study:** Money earned through a job on or near campus while attending school.
4. **Loan:** Borrowed money that must be repaid with interest.

<sup>1</sup>Grants do not have to be repaid; unless awarded incorrectly, withdrawal from course before the planned end of a term, or the terms of service obligations were not met.

<sup>2</sup>Needs based eligibility is student's total cost of attendance that is not covered by the expected family contribution determined by family income and size.

<sup>3</sup>Merit based is earned by meeting or exceeding certain standards set by the funder.

### Apply for Federal Student Aid

The quickest way to apply for federal student aid is by completing the Free Application for Federal Student Aid (FAFSA) online at [fafsa.gov](https://fafsa.gov).

Learn more about completing the FAFSA at [StudentAid.gov/fafsa](https://StudentAid.gov/fafsa).

## Federal Financial Aid

### Grants

**Name:** [Federal Pell Grant](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** Maximum award is \$7,395

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A U.S. citizen or an eligible noncitizen

**Other Requirements:** Federal Pell Grants are awarded to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree; have a full-time or part-time student status; and plan to attend school for a full academic year or less. In some cases, however, a student enrolled in a postbaccalaureate teacher certification program might receive a Federal Pell Grant.

**Name:** [Federal Supplemental Educational Opportunity Grant \(FSEOG\)](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** Awards may be granted in amounts ranging from \$100 to \$4,000

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A U.S. citizen or an eligible noncitizen

**Other Requirements:** You must maintain enrollment as an undergraduate student and have not previously earned a bachelor's degree.

**Name:** [Iraq and Afghanistan Service Grants](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** Maximum award is \$7,395

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A U.S. citizen or an eligible noncitizen

**Other Requirements:** Are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution but meet the remaining Federal Pell Grant eligibility requirements. Parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11; and under the age of 24 or enrolled in college at least part-time at the time of your parent's or guardian's death.

**Name:** [Teacher Education Assistance for College and Higher Education \(TEACH\) Grant](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** Maximum award is \$3,772

**Awarded:** Per academic calendar year

**GPA:** 3.25

**Residence:** A U.S. citizen or an eligible noncitizen

*Contact school's financial aid office to verify school participation.*

**Other Requirements:** Be enrolled as an undergraduate, post baccalaureate, or graduate student at a school that participates in the TEACH Grant Program. Be enrolled in a TEACH Grant-eligible program. Receive TEACH Grant counseling that explains the terms and conditions of the TEACH Grant service obligation. Counseling must be completed each year TEACH Grant is received. Sign a TEACH Grant Agreement to Serve.

**What programs are eligible for TEACH Grants?** Not all college degree or certificate programs (even accredited and respected ones) are eligible for participation in the TEACH Grant Program. Only programs that lead to a bachelor's or master's degree or are part of a postbaccalaureate Program and are designed to prepare individuals to teach as a "highly qualified" teacher in a "high need" field will qualify for TEACH Grant Assistance. Two-year programs (associate's degree) that are acceptable to be applied for full credit toward a bachelor's degree are eligible for participation in the TEACH Grant Program. A postbaccalaureate program is not eligible for receiving TEACH Grant Funding if the school also offers a bachelor's degree in education. Of note, the same program at two different schools may not always be eligible for the TEACH Grant Program, since the schools themselves are allowed to determine which of their programs will be supported by the TEACH Grant. The fastest, simplest, and easiest way to be certain is to contact the school's financial aid officers and ask if the program qualifies.

## Work Study

**Name:** [Federal Work Study Program](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** Minimum Award is the Federal Minimum Wage (\$7.25 per hour)

**Awarded:** Per academic calendar year

**GPA:** N/A

**Residence:** A U.S. citizen or an eligible noncitizen

*Contact school's financial aid office to verify school participation.*

**Other Requirements:** Part-time employment while enrolled in school. It is available to undergraduate, graduate, and professional students with financial need. It is available to full-time or part-time students and is administered by schools participating in the Federal Work-Study Program. Must select option on FASFA Form to be considered.

## Federal Loan Program

**Name:** [Subsidized Loans \(Stafford Loans\)](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** Dependent students (except students whose parents are unable to obtain PLUS Loans) and independent students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans) Maximum award is \$3,500 for first-year undergraduate, \$4,500 for second-year undergraduate, \$5,500 for third-year and beyond undergraduate. Graduate or professional independent student Maximum award is \$20,500

**Awarded:** Per academic calendar year

**GPA:** N/A

**Residence:** A U.S. citizen or an eligible noncitizen

**Other Requirements:** Direct Subsidized Loans are available to undergraduate students with financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period), and during a period of deferment (a postponement of loan payments).

**Name:** [Unsubsidized Loans \(Direct Stafford Loans\)](#)

**Sponsoring Organization:** Federal Student Aid

**Amount:** For dependent students, subsidized and unsubsidized aggregate Maximum award is \$31,000 (no more than \$23,000 of this amount may be in subsidized loans). For independent students, subsidized and unsubsidized aggregate Maximum award is \$57,500 for undergraduates (no more than \$23,000 of this amount may be in subsidized loans); and \$138,500 for graduate or professional students (no more than \$65,500 of this amount may be in subsidized loans. *The graduate aggregate limit includes all federal loans received for undergraduate study.*)

**Awarded:** Per academic calendar year

**GPA:** N/A

**Residence:** A U.S. citizen or an eligible noncitizen

**Other Requirements:** Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. Borrower is responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If interest is not paid while student is in school, and during grace periods and deferment or forbearance periods, interest will accrue (accumulate) and be capitalized (interest will be added to the principal amount of loan).

## NYS Higher Education Opportunity Program Eligibility

The Arthur O. Eve Higher Education Opportunity Program (HEOP) provides a broad range of services to New York State residents who, because of educational and economic circumstances, would otherwise be unable to attend a postsecondary educational institution. Each HEOP institution must ensure that HEOP students are provided with sufficient academic support services, tuition assistance, supplemental financial assistance, and full need packaging to enable them to successfully complete the institutional components required for graduation. *HEOP is not a scholarship given to individual students, but a grant awarded to selected independent non-public colleges and universities.*

To be eligible for admissions to HEOP you must:

- Be a New York State resident for 12 months prior to enrollment;
- Require special admissions consideration; and
- Qualify as economically disadvantaged according to the guidelines. In selecting students for the program, priority is given to applicants from historically disadvantaged backgrounds.

### Income Guidelines

The table below lists financial eligibility requirements for HEOP admission for students entering the 2023-2024 academic year. In order to be determined economically disadvantaged, a student's household income must not exceed the amount shown for its size or the student's circumstances must conform to one of the exceptions indicated.

Number in Household (incl. Head of House)	Total Annual Income
1	\$25,142
2	\$33,874
3	\$42,606
4	\$51,338
5	\$60,070
6	\$68,802
7	\$77,534
8 or More	\$86,266; plus \$9,509 for each family number

Applicants are automatically eligible if one of the guidelines below is met with appropriate documentation:

- The student's family is a recipient of Family Assistance or Safety Net payments through the New York State Office of Temporary and Disability Assistance; or through a county Department of Social Services; or Family Day Care payments through the New York State Office of Children and Family Assistance;
- The student is in foster care as established by the court;
- The student is a ward of the state or county.



## New York State Financial Aid

### Grants

**Name:** [The New York State Tuition Assistance Program \(TAP\)](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$5,665

**Awarded:** Per academic calendar year

**GPA:** A minimum C average

**Residence:** A legal resident of NYS and have resided in NYS for 12 continuous months; must be a U.S. citizen or eligible noncitizen

**Other Requirements:** Have graduated from high school in the United States, earned a high school equivalency diploma by passing a Test Assessing Secondary Completion (TASC), formally known as a GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; study at an approved postsecondary institution in New York State; be enrolled as a full-time student taking 12 or more credits applicable toward the degree program, per semester; be charged at least \$200 tuition per year; meet income eligibility limitations; not be in default on any state or federal student loans and not be in default on any repayment of State awards; be in compliance with the terms of any service condition imposed by a NYS award.

**Name:** [Part-time TAP](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** N/A

**Awarded:** Per academic calendar year

**GPA:** A minimum C average

**Residence:** A legal resident of NYS and have resided in NYS for 12 continuous months; be a U.S. citizen or eligible noncitizen

**Other Requirements:** Meet all of the eligibility requirements for TAP, plus: have earned 12 credits or more in each of the two consecutive semesters, for a minimum total of 24 credits earned

**Name:** [NYS Aid for Part-Time Study \(APTS\)](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$2,000

**Awarded:** Per academic calendar year

**GPA:** A minimum C average

**Residence:** A legal resident of NYS and have resided in NYS for 12 continuous months; be a U.S. citizen or eligible noncitizen

**Other Requirements:** Have graduated from a high school in the United States, earned a high school equivalency diploma by passing a Test Assessing Secondary Completion (TASC), formally known as a GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department. Be enrolled as a part-time student;

be matriculated in an approved program of study in a participating New York State postsecondary institution; be charged at least \$100 tuition per year; meet income eligibility limitations; not have exhausted Tuition Assistance Program (TAP) eligibility; not be in default on a student loan made under any NYS or federal education loan program or repayment of any NYS award and, be in compliance with the terms of any service condition imposed by a NYS award.

## Scholarships

**Name:** [Excelsior Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$5,500

**Awarded:** Per academic calendar year

**GPA:** A minimum C average

**Residence:** A resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term; be a U.S. citizen or eligible non-citizen

**Other Requirements:** Have either graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test, as defined by the Commissioner of the State Education Department; have a combined federal adjusted gross income of \$125,000 or less; be pursuing an undergraduate degree at a SUNY or CUNY college, including community colleges and the statutory colleges at Cornell University and Alfred University; be enrolled in at least 12 credits per term and complete at least 30 credits each year (successively), applicable toward his or her degree program through continuous study with no break in enrollment except for certain reasons that can be documented; if attended college prior to the 2019-20 academic year, have earned at least 30 credits each year (successively), applicable toward his or her degree program prior to applying for an Excelsior Scholarship; be in a non-default status on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award; be in compliance with the terms of the service condition(s) imposed by any NYS award that you have previously received; and execute a Contract agreeing to reside in NYS for the length of time the award was received, and, if employed during such time, be employed in NYS.

**Name:** [Enhanced Tuition Awards \(ETA\)](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$6,000

*Award is through a combination of TAP, ETA, and match from private college.*

*The number of awards to be made under this Program is subject to available funding.*

**Awarded:** Per academic calendar year

**GPA:** N/A

**Residence:** A U.S. citizen or eligible non-citizen. Be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term.

**Other Requirements:** Have either graduated from high school in the United States, earned a

high school equivalency diploma, or passed a federally approved “Ability to Benefit” test, as defined by the Commissioner of the State Education Department; have a combined federal adjusted gross income of \$125,000 or less; be pursuing an undergraduate degree at a participating private college or university located in New York State; be enrolled in at least 12 credits per term and complete at least 30 credits each year applicable toward his or her degree program, through continuous study with no break in enrollment except for certain reasons that can be documented; if attended college prior to the 2019-20 academic year, have earned at least 30 credits each year (successively), applicable toward his or her degree program prior to applying for an Enhanced Tuition Award; be in a non-default status on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award; be in compliance with the terms of the service condition(s) imposed by any NYS award(s) that you have previously received; and execute a Contract agreeing to reside in NYS for the length of time the award was received, and, if employed during such time, be employed in NYS.

*Participating Colleges:* Adelphi University, Alfred University, American Academy of Dramatic Arts, Berkeley College, Boricua College, Bryant & Stratton College, Canisius College, College of Mount Saint Vincent, College of Westchester, Concordia College-New York, Cornell University, Davis College, DeVry College of New York, Dominican College, Elim Bible Institute and College, Five Towns College, Hilbert College, Iona College, Kings College, Laboratory Institute of Merchandising, Long Island University, Manhattan College, Manhattanville College, Mercy College, Metropolitan College of New York, Monroe College, Mount Saint Mary College, Nyack College, Pace University, St. John’s University, St. Thomas Aquinas College, Swedish Institute, The College of Saint Rose, Touro College, Utica College, Vaughn College of Aeronautics and Technology, Villa Maria College of Buffalo, and Yeshiva University.

**Name:** [New York State Child Care Educational Incentive Program \(EIP\)](#)

**Sponsoring Organization:** Professional Development Program; Rockefeller College

**Amount:** Maximum award is \$2,500

**Awarded:** Per calendar year

**GPA:** Satisfactory academic progress

**Residence:** Must be a U.S. citizen, permanent resident, or resident alien authorized to work in the U.S.

**Other Requirements:** You must be a paid employee, or the direct supervisor of a paid employee, in one of the following NYS OCFS or NYC DOHMH registered or licensed child care programs: A registered family child care program, a licensed group family child care program, a registered school-age program, or a licensed child care center or Head Start. You must be caring for children, or the direct supervisor of employees who care for children, as part of the adult/child ratio requirement.

**Name:** [Enhanced B5 CUNY/SUNY Early Childhood Workforce Scholarship](#)

**Sponsoring Organization:** NY Early Childhood Professional Development Institute; NYSB5

**Amount:** Maximum award is \$2,000

**Awarded:** Per calendar year

**GPA:** Satisfactory academic progress

**Residence:** New York State resident

**Other Requirements:** Exhausted EIP funding limits; currently enrolled or enrolling in a CUNY or SUNY college; employed in a licensed child care center or group/family day care for a minimum of 20 hours a week; have an active Aspire Registry profile; participate in three study plan meetings with an Institute advisor per semester; and agree to the terms of the scholarship.

*Eligible Programs:* Credit-bearing coursework in early childhood or supporting early childhood credentials, certificates or degrees, including early childhood education, early childhood special education, infant-toddler mental health.

**Name:** [NYS Scholarships for Academic Excellence](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$1,500

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A U.S. citizen or eligible non-citizen. Be a resident of NYS.

**Other Requirements:** Have graduated from a New York State high school; study full time and be matriculated in an approved undergraduate program of study in a New York State post-secondary institution; not be in default on any State or federal student loan or on any repayment of state awards.

**Name:** [NYS Masters-in-Education Teacher Incentive Scholarship Program](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Award equal to the annual full-time tuition charged to NYS resident students attending a graduate program at SUNY or CUNY.

**Awarded:** Per academic calendar year

**GPA:** A minimum of "B+" average

**Residence:** Be a U.S. citizen or eligible non-citizen; be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term.

**Other Requirements:** Have received an undergraduate degree from a college/university located in NYS and have been a NYS resident while earning this degree; have earned a cumulative grade point average (GPA) of 3.5 or higher upon completion of his or her undergraduate study; be matriculated in an approved master's degree in education program at a SUNY or CUNY college or university which leads to a certification as a public elementary or secondary education teacher; be enrolled in such program on a full-time basis; be in a non-default status on a student loan made under any NYS or federal education loan program or repayment of any NYS award; be in compliance with the terms of any service condition imposed by a NYS award; and execute a service contract agreeing to teach for five years in a classroom at a public elementary or secondary school, including charter schools, located in NYS.

**Name:** [NYS Child Welfare Worker Incentive Scholarship Program](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Full-time undergraduate students attending a public or private college will receive awards equal to the average cost of attendance charged to NYS resident undergraduate students at SUNY or actual cost of attendance, whichever is less.

**Awarded:** Per academic calendar year

**GPA:** N/A

**Residence:** A legal resident of NYS and have resided in NYS for 12 continuous months; be a U.S. citizen or eligible noncitizen

**Other Requirements:** Currently employed at a voluntary not-for-profit child welfare agency in NYS licensed by the Office of Children and Family Services (OCFS) with at least two years of full-time or part-time experience providing either direct-care services to children and families or non-direct care services; be enrolled full time or part time in an eligible undergraduate or graduate degree programs at a college or university located in NYS; be in a non-default status on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award; be in compliance with the terms of the service condition(s) imposed by any previously received NYS award; and execute a Service Contract agreeing to work full-time as a child welfare worker providing direct care services in a NYS OCFS-licensed voluntary not-for-profit child welfare agency, and reside in NYS, for five years.

**Eligible Degree Programs:** Criminal Justice, Human Services, Mental Health Counseling, Psychology, Public Health, Social Services, Social Work, Sociology

**Name:** [NYS Aid to Native Americans](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$2,000

**Awarded:** Per academic calendar year

**GPA:** N/A

**Other Requirements:** Enrolled members of a New York State tribe or their children who are attending, or planning to attend, a college in New York State and are New York State residents are eligible to receive financial aid from the state.

**Name:** [New York State Part-time Scholarship \(PTS\) Award Program](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Covers the cost of six credit hours or \$1,500 per term, whichever is less, at a SUNY or CUNY community college

**Awarded:** Per academic calendar year

**GPA:** A minimum C average

**Residence:** A U.S. citizen or eligible non-citizen. Be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term.

**Other Requirements:** Have graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; be enrolled in at least six but less than 12 credits per term; be in a non-default status on a student loan made under



any NYS or federal education loan program or repayment of any NYS award; and be in compliance with the terms of any service condition imposed by a NYS award.

**Name:** [Senator José Peralta New York State DREAM Act](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** N/A

**Awarded:** Per academic calendar year

**GPA:** N/A

**Residence:** 1. A permanent home is in NYS and are or have ONE of the following: U-Visa; T-Visa; Temporary protected status, pursuant to the Federal Immigration Act of 1990; Without lawful immigration status (including those with DACA status); AND meet ONE of the following criteria: attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school diploma OR attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within ten years of receiving your NYS high school diploma OR received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school equivalency diploma OR received a NYS high school equivalency diploma, and are applying for an award for graduate study at a NYS college within ten years of receiving your NYS high school equivalency diploma OR are or will be charged the NYS resident in-state tuition rate at a SUNY or CUNY college for a reason other than residency.

2. A permanent home is outside of NYS and are or have ONE of the following: U.S. citizen; permanent lawful resident; of a class of refugees paroled by the attorney general under his or her parole authority pertaining to the admission of aliens to the U.S.; U-Visa; T-Visa; Temporary protected status, pursuant to the Federal Immigration Act of 1990; Without lawful immigration status (including those with DACA status); AND you meet ONE of the following criteria: attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school diploma OR attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within ten years of receiving your NYS high school diploma OR received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school equivalency diploma OR received a NYS high school equivalency diploma, and are applying for an award for graduate study at a NYS college within 10 years of receiving your NYS high school equivalency diploma OR are or will be charged the NYS resident in-state tuition rate at a SUNY or CUNY college for a reason other than residency.

**Other Requirements:** Once you have submitted an application, it is your responsibility to monitor the status of your application and to make sure your application is complete. You will be able to monitor the status of your application online after submitting your application and uploading any required documentation.

## Military and Memorial Scholarships

New York State veterans, active-duty service members or members of their immediate families have higher education benefits that can help pay for college. Military and veterans' education benefits may not cover all college expenses. Apply for all eligible federal and state student aid by completing the FAFSA.

**Name:** [Veterans Tuition Awards](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** For full-time study, a recipient receives an award of up to undergraduate tuition for NYS residents at the State University of New York (SUNY), or actual tuition charged, whichever is less. Full-time study is defined as 12 or more credits per semester (or the equivalent) in an approved program at a degree-granting institution, or 24 or more hours per week in a vocational training program.

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A legal resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term; be a U.S. citizen or eligible non-citizen.

**Other Requirements:** Have graduated from high school in the United States, earned a high school equivalency diploma by passing a Test Assessing Secondary Completion (TASC) formally known as a GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; be matriculated full or part-time at an undergraduate or graduate degree-granting institution in New York State or in an approved vocational training program in New York State; be charged at least \$200 tuition per year; have applied for the Tuition Assistance Program (TAP) for all undergraduate or graduate study; be in a non-default status on a student loan made under any NYS or federal education loan program or repayment of any state award; be in compliance with the terms of any service condition imposed by a state award. Be discharged under honorable conditions from the U.S. Armed Forces and: a Vietnam Veteran who served in Indochina between February 28, 1961 and May 7, 1975; or a Persian Gulf Veteran who served in the Persian Gulf on or after August 2, 1990; or an Afghanistan Veteran who served in Afghanistan during hostilities on or after September 11, 2001, or a Veteran of the United States Armed Forces who served in hostilities that occurred after February 28, 1961, as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or a Marine Corps Expeditionary Medal.

**Name:** [Military Enhanced Recognition Incentive and Tribute - MERIT Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$26,090 if living on campus; and \$16,590 if commuting.

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Other Requirements:** Study at an approved postsecondary institution in New York State; have graduated from high school in the United States or have a high school equivalency

diploma earned through passing the Test Assessing Secondary Completion (TASC), formally known as the GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; be enrolled as a full-time student taking 12 or more credits per semester; be matriculated in an approved program of study; not be in default on any state or federal student loan or on any repayment of state awards.

**Name:** [NYS Memorial Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount** Maximum award is \$26,090 if living on campus; and \$16,498 if commuting.

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A U.S. citizen or eligible non-citizen

**Other Requirements:** Be a child, spouse or financial dependent of a deceased firefighter, volunteer firefighter, police officer (including NYS Correction Officers), or emergency medical service worker who have died as the result of injuries sustained in the line of duty in service to the State of New York; have graduated from high school in the United States, earned a high school equivalency diploma earned, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; study at an approved postsecondary institution in New York State; be matriculated in an approved undergraduate program of study; be enrolled as a full-time student taking 12 or more credits per semester applicable toward the degree program; be in a non-default status on a student loan made under any NYS or federal education loan program or repayment of any NYS award; and be in compliance with the terms of any service condition imposed by a NYS award.

**Name:** [Flight 3407 Memorial Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$24,250 if living on campus; and \$15,750 if commuting.

**Awarded:** Per academic calendar year

**GPA:** A minimum C average

**Other Requirements:** Study at an approved postsecondary institution in New York State; have graduated from high school in the United States, earned a high school equivalency diploma by passing scores on the Test Assessing Secondary Completion (TASC), formally known as GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; be enrolled as a full-time student taking twelve or more credits applicable toward the degree program, per semester; be matriculated in an approved program of study; be in a non-default status on any student loan made under any NYS or federal education loan program or repayment of any NYS awards; and be in compliance with the terms of any service condition imposed by a NYS award.

**Name:** [Flight 587 Memorial Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$24,250 if living on campus; and \$15,750 if commuting.



**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Other Requirements:** Be either a child, spouse or financial dependent of an individual who died as a direct result of the American Airlines Flight 587 crash on November 12, 2001 in Rockaway, Queens, New York; have graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; study at an approved postsecondary institution in New York State; be matriculated in an approved program of study; be enrolled as a full-time student taking 12 or more credits per semester applicable toward the degree program; be in a non-default status on a student loan made under any NYS or federal education loan program or repayment of any NYS award; and be in compliance with the terms of any service condition imposed by a NYS award.

**Name:** [NYS Regents Awards for Children of Deceased and Disabled Veterans](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$450

**Awarded:** Per academic calendar year

**GPA:** N/A

**Other Requirements:** Students whose parent(s) served in the U.S. Armed Forces during specified periods of war or national emergency and, as a result of service, died, suffered a 40% or more disability, was classified as missing in action, or was a prisoner of war are eligible to apply. The veteran must currently be a New York State resident or have been a New York State resident at the time of death. The applicant must be pursuing an approved undergraduate degree at a college or university located in NYS.

**Name:** [World Trade Center Memorial Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$26,090 if living on campus; and \$16,590 if commuting.

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Other Requirements:** Be either a survivor who is severely and permanently disabled as a result of injuries sustained in the attacks or subsequent rescue and recovery operations, or a child, spouse or financial dependent of a deceased or severely and permanently disabled victim; have graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department; study at an approved postsecondary institution in New York State; be matriculated in an approved program of study; be enrolled as a full-time student taking 12 or more credits per semester applicable toward the degree program; be in a non-default status on a student loan made under any NYS or federal education loan program or repayment of any NYS award; and be in compliance with the terms of any service condition imposed by a NYS award.



New York  
Early Childhood  
Professional  
Development  
Institute



**Name:** [NYS Dream Act World Trade Center Scholarship](#)

**Sponsoring Organization:** Higher Education Services Corporation

**Amount:** Maximum award is \$26,090 if living on campus; and \$16,590 if commuting.

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** Permanent home is in NYS

**Other Requirements:** U-Visa; T-Visa; Temporary protected status, pursuant to the Federal Immigration Act of 1990; or without lawful immigration status (including those with DACA status)

*AND ONE of the following criteria:*

Attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school diploma; attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within ten years of receiving NYS high school diploma; received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school equivalency diploma; received a NYS high school equivalency diploma, and are applying for an award for graduate study at a NYS college within ten years of receiving NYS high school equivalency diploma; did not attend or graduate from a NYS high school, did not receive a NYS high school equivalency diploma, but are charged the NYS resident in-State tuition rate at a SUNY or CUNY college for any reason.

If permanent home is outside of NYS AND meet ONE of the following:

U.S. citizen; permanent lawful resident; of a class of refugees paroled by the attorney general under parole authority pertaining to the admission of aliens to the U.S.; U-Visa; T-Visa; Temporary protected status, pursuant to the Federal Immigration Act of 1990; without lawful immigration status (including those with DACA status)

*AND meet ONE of the following criteria:*

Attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within five years of receiving your NYS high school diploma; attended a NYS high school for two or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within ten years of receiving your NYS high school diploma; received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within five years of receiving NYS high school equivalency diploma; received a NYS high school equivalency diploma, and are applying for an award for graduate study at a NYS college within ten years of receiving NYS high school equivalency diploma; did not attend or graduate from a NYS high school, did not receive a NYS high school equivalency diploma, but are charged the NYS resident in-State tuition rate at a SUNY or CUNY college for any reason.

## Organization Assistance

**Name:** [The Harry S. Truman Scholarship](#)

**Sponsoring Organization:** The Truman Scholarship Foundation

**Amount:** \$30,000

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Other Requirements:** U.S. citizens, U.S. National residents of American Samoa, or expecting their citizenship by the date of the award; currently enrolled at a U.S.-based accredited institution; in penultimate year of school, or final year; nominated by either their current institution of study or their former institution of study for transfer or community college applicants; and, planning to attend graduate school in pursuit of a career in public service.

**Name:** [Roothbert Fund Scholarship](#)

**Sponsoring Organization:** The Roothbert Fund

**Amount:** Awards may be granted in amounts ranging from \$5,000 to \$7,000

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** N/A

**Other Requirements:** Seeking candidates whose daily actions are guided by spiritual motives; preference for graduate students and undergraduates with one year of college completed; preference to candidates who reside in or attend schools in these states: Connecticut, District of Columbia, Delaware, Maryland, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia.

**Name:** [Teacher Opportunity Corps \(TOC\)/ My Brother's Keeper Teacher Opportunity Corps II](#)

**Sponsoring Organization:** Teacher Opportunity Corps

**Amount:** Provided tuition for up to six credits

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** N/A

**Other Requirements:** Full-time undergraduate/graduate students, or part-time graduate students, completing the requirements for provisional/initial or permanent/professional certification.

**Name:** [Undergraduate Transfer Scholarship](#)

**Sponsoring Organization:** Jack Kent Cooke Foundation

**Amount:** Maximum award is \$55,000

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Other Requirements:** Be a current student at an accredited U.S. community college or two-

year institution with sophomore status by January 1, 2023, or a recent graduate (since spring 2017); plan to enroll full-time in a baccalaureate program at an accredited college or university in fall 2023; have a cumulative undergraduate grade point average of 3.50 or better on a 4.0 scale; demonstrate unmet financial need; no previous enrollment or attendance at a four-year institution – Students who have attended a four-year institution in the past are not eligible for this scholarship.

*If you started at a four-year institution, but did not complete a semester of full-time study, then you may be eligible.*

**Name:** [The National Scholarship](#)

**Sponsoring Organization:** The Dream.US

**Amount:** Maximum award is \$16,500 for an associate degree; \$33,000 for a bachelor's degree.

**Awarded:** Per academic calendar year

**GPA:** A minimum of "B-" average

**Other Requirements:** National Scholarship is the “Pell Grant” for highly motivated undocumented students with significant, unmet financial need. While GPA and test scores are considered, great emphasis is placed on demonstrated commitment to community service and ability to overcome the barriers and challenges that undocumented student face each day.

Have DACA; TPS; or came to the country before November 1, 2016, and otherwise meet the DACA criteria; came to the United States before the age of 16; have significant unmet financial need; have graduated or will graduate from a United States high school (or have earned or will earn a high school equivalency diploma); graduated or will graduate with a GPA of 2.5 or better on a 4.0 scale; have not earned more than 21 credits in a community college or a four-year college or university (not counting credits earned in a pre-college or dual enrollment program in high school); intend to enroll full-time in an associate or bachelor's degree program at a partner college; are eligible for in-state tuition at the partner college you want to attend (not applicable if it is a private partner college).

*Partner Colleges:* Baruch College; Borough of Manhattan Community College; Bronx Community College; Brooklyn College; College of Staten Island; Farmingdale State University; Hostos Community College; Hunter College; John Jay College of Criminal Justice; Kingsborough Community College; LaGuardia Community College; Lehman College; Medgar Evers College; New York City College of Technology; Queens College; Queensborough Community College; Stella and Charles Guttman Community College; The City College of New York; York College

## Financial Aid: Glossary of Common Terms

**Academic calendar year:** Ranges from August through July.

**Accreditation:** Confirms that the college or vocational school (an association of trade and business schools that are licensed) meets certain minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education. Schools must be accredited to be eligible to participate in federal student aid programs.

**Administrative Wage Garnishment (AWG):** A tool that allows the federal government or a guaranty agency to have your employer withhold a portion of your earnings to collect unpaid non-tax debts that you owe to the federal government. If you have a federal student loan in default, up to 15% of your disposable pay could be taken by the federal government or a guaranty agency to repay your debt.

**Calendar year:** Ranges from January through December.

**Default:** Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. If you default on a federal student loan, you lose eligibility to receive federal student aid and you may experience serious legal consequences.

**Deferment:** A temporary postponement of payment on a loan that is allowed under certain conditions and during which interest generally does not accrue on Direct Subsidized Loans, the subsidized portion of Direct Consolidation Loans, Subsidized Federal Stafford Loans, the subsidized portion of FFEL Consolidation Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan(s).

**Deferred Action for Childhood Arrivals (DACA):** A deferred action policy to protect qualifying young undocumented immigrants who came to the U.S. as children, who are commonly referred to as “Dreamers.” DACA temporarily shields them from deportation and provides them work authorization with possible renewal every two years.

**Disbursement:** Payment of federal student aid funds to the student by the school. Students generally receive their federal student aid in two or more disbursements.

**Early Decision:** A college admission policy that allows applicants, who commit to attend that school, to apply and receive notice of their admission early. If the applicant is accepted, he or she agrees to attend that school and must withdraw all other applications.

**Eligible noncitizen:** A U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS).

**Financial aid package:** The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a package to help meet a student's education costs.

**Forbearance:** A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue. Unpaid interest that accrues during the forbearance will be added to the principal balance (capitalized) of your loan(s), increasing the total amount you owe.

**Forgiveness:** Forgiveness, cancellation, and discharge all refer to the cancellation of a borrower's obligation to repay all or a portion of the remaining principal and interest owed on a student loan but are generally used in different contexts.

**Grace period:** For certain types of federal student loans, a period of time after you graduate, leave school, or drop below half-time enrollment when you are not required to make payments. You are responsible for paying the interest that accrues on unsubsidized loans during the grace period. If the interest is unpaid, it will be added to the principal balance of the loan (capitalized) when the repayment period begins.

**Merit-based:** Based on a student's skill or ability. Example: A merit-based scholarship might be awarded based on a student's high grades.

**Need-based:** Based on a student's financial need. Example: A need-based grant might be awarded based on a student's low income.

**Promissory note:** The binding legal document that you must sign when you get a federal student loan. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read and save this document because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

**Satisfactory academic progress:** The process a school uses to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree or certificate.



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**Student Aid Report (SAR):** A summary of the information you submitted on your Free Application for Federal Student Aid (FAFSA) form. You receive this report (often called the SAR) via email a few days after your FAFSA form has been processed or by mail within 7-10 days if you did not provide an email address. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that is used to determine your eligibility for federal student aid.

**Subsidized loan:** A loan based on financial need for which the federal government generally pays the interest that accrues while the borrower is in an in-school, grace, or deferment status, and during certain periods of repayment under certain income-driven repayment plans.

**Temporary Protected Status (TPS):** Eligible foreign-born individuals who are unable to return home safely due to conditions or circumstances preventing their country from adequately handling the return.

**Unsubsidized loan:** A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.



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## Addendum A: SUNY

**Name:** [Carey Gabay Scholarship](#)

**Sponsoring Organization:** State University of New York State (SUNY)

**Amount:** Full tuition; *fees not included*

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** A legal resident of NYS

**Other Requirements:** Incoming, full-time, matriculated freshman at a SUNY school; demonstrate significant financial need as determined by the completion of the FAFSA application; high school record demonstrating high academic achievement, including a minimum cumulative grade point average of 90; submit an essay regarding challenges overcome during the course of the student's academic career, as well as a personal commitment to mentoring, leadership, and social justice; and submit two letters of recommendation from teachers or community members.



## Addendum B: CUNY Scholarships

**Name:** [Macaulay Honors College](#)

**Sponsoring Organization:** The City University of New York (CUNY)

**Amount:** Full tuition; *fees not included*

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** Meet CUNY's New York State residency requirements for in-state tuition

**Other Requirements:** Enroll in a full-time baccalaureate program at a CUNY school and complete the financial aid applications; including the FAFSA and TAP application. *Although Macaulay is an undergraduate institution, students often take graduate-level CUNY courses and are responsible for tuition charges exceeding the per credit cost for in-state undergraduate tuition.*

**Name:** [CUNY Thomas Tam Scholarship](#)

**Sponsoring Organization:** The City University of New York (CUNY)

**Amount:** \$1,000

**Awarded:** Per academic calendar year

**GPA:** Satisfactory academic progress

**Residence:** Be an authorized NYCHA resident or NYCHA Section 8 tenant

**Other Requirements:** Enroll in a baccalaureate program at a CUNY school, Asian or non-Asian, who has demonstrated creativity in the communication of the concerns of the Asian American community in areas such as health, education, culture, media or advocacy/activism.

**Name:** [NYCHA-CUNY Resident Scholarship](#)

**Sponsoring Organization:** The New York City Housing Authority (NYCHA) and The City University of New York (CUNY)

**Amount:** \$1,000

**Awarded:** Per academic calendar year

**GPA:** 3.0

**Residence:** Be an authorized NYCHA resident or NYCHA Section 8 tenant

**Other Requirements:** Be a CUNY student; and have a minimum of 24 credits in an associate or baccalaureate degree program.

**Name:** [Career Success Scholarship – Helena Rubinstein](#)

**Sponsoring Organization:** The Helena Rubinstein Foundation

**Amount:** Covers up to 90% of certificate program tuition

**Awarded:** Per academic calendar year

**GPA:** 3.0

**Other Requirements:** Applicant must be a full-time student; who has completed at least 15 credits; current FAFSA must be filed, personal statement, and two letters of recommendation must be submitted; for students that are unemployed, seeking a career change, or looking to advance their career through education; is awarded for programs that prepare individuals for jobs where there are currently open positions; and to be in compliance with the terms of any service condition imposed by the award. *The scholarship does not support degree program studies.*



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**Name:** [Guttman Transfer Scholarships](#)

**Sponsoring Organization:** The Stella and Charles Guttman Foundation

**Amount:** \$4,000 paid over two years.

**Awarded:** Semester to semester

**GPA:** 3.5

**Other Requirements:** Earn an associate degree from any of CUNY's community colleges; apply for financial aid by filing a FAFSA. Priority is given to those who are eligible for financial aid.

## Addendum C: TEACH Scholarships

TEACH New York (TeachNY) is giving away over \$18,000 in scholarships to aspiring educators across the state. To be eligible, aspiring educators must first sign up for a [free TeachNY account](#).

If you have any questions, please reach out to: [TeachNY@nysed.gov](mailto:TeachNY@nysed.gov).



Scholarship name	Amount	Number of Awards	Who's it for?
TeachNY Classic Scholarship	\$1,000	1	Any future educator applying to a teaching program
Future AAPI Educator Scholarship	\$1,000	1	Any future AAPI teacher earning an initial teaching certificate in New York
Future Alternative Certification Educator Scholarship	\$1,000	1	Anyone earning an initial teaching certificate through an alternative certification program
Future Black Educator Scholarship	\$1,000	1	Any future Black teacher earning an initial teaching certificate in New York
Future Buffalo Educator Scholarship	\$1,000	1	Anyone applying to a teaching program in Buffalo, New York
Future Early Childhood Educator Scholarship	\$1,000	1	Anyone seeking early childhood qualification or certification in New York

Future Indigenous Educator Scholarship	\$1,000	1	Any future Indigenous educator earning an initial teaching certificate in New York
Future Latinx Educator Scholarship	\$1,000	1	Any future Latinx teacher earning an initial teaching certificate in New York
Future NYC Educator Scholarship	\$1,000	1	Anyone applying to a teaching program in NYC
Future NYC Men Teach Educator Scholarship	\$1,000	1	Any future male teacher in NYC who identifies as Black, Latino or Asian
Future Rochester Educator Scholarship	\$1,000	1	Anyone applying to a teaching program in Rochester, New York
Future Rural Educator Scholarship	\$1,000	2	Any rural educator pursuing initial teacher certification
Future Special Education Educator Scholarship	\$1,000	1	Any future special education teacher pursuing certification
Future STEAM Educator Scholarship	\$1,000	2	Any future STEAM teacher earning an initial teaching certificate in New York

Future Syracuse Educator Scholarship	\$1,000	1	Anyone applying to a teaching program in Syracuse, New York
Future Yonkers Educator Scholarship	\$1,000	1	Anyone applying to a teaching program in Yonkers, New York
Paraprofessional to Educator Scholarship	\$1,000	1	Paraprofessionals pursuing initial teacher certification

**TEACHNY SCHOLARSHIPS AVAILABLE**

This summer,