



## Excelsior Scholarship Program — How Eligibility is Determined

### 1. STUDENT ELIGIBILITY

Eligibility for the Excelsior Scholarship is determined by an applicant meeting requirements found in New York State Education Law §661 and §669 –h and 8 NYCRR §2201.1 and 8 NYCRR §2201.18. Approval for an award is based on information reported by the applicant and subject to verification by HESC and the college the applicant is attending.

For purposes of the Excelsior Scholarship, references to “term” means Fall or Spring terms only, unless otherwise specified.

To be considered for an Excelsior Scholarship an applicant must meet the following eligibility requirements:

- **Residency**

A recipient must be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term for which an Excelsior Scholarship award is being sought.

Note: This determination is made by HESC; however, school officials should notify HESC if they have additional information indicating that an award recipient does not reside in NYS or has not resided in NYS for 12 continuous months prior to the term in which they are receiving an award.

- **Citizenship**

A recipient must be a U.S. citizen or eligible non-citizen as provided in §661(3) of New York State Education Law.

Note: This determination is made based on information provided by the student on the ISIR; however, school officials should notify HESC if they have additional information indicating that an award recipient is not a citizen or eligible non-citizen.

- **Secondary Education**

A recipient must have either a certificate of graduation from a high school within the United States; or the recognized equivalent of such certificate (e.g. earned a high school equivalency diploma); or received a passing score on a federally approved ability to benefit test that has been identified by the State Education Department Board of Regents and has been independently administered and evaluated as defined by the Commissioner.

Note: This determination is made by the college listed by the applicant on the Excelsior Scholarship application unless the applicant has updated his or her HESC account with a new college code. Beginning with the 2019-20 Excelsior Scholarship application, information to demonstrate that an applicant meets this requirement will be requested as part of the application process. Schools will also continue to verify this requirement.

- **Income**

A recipient must have a combined federal adjusted gross income of \$100,000 or less for the 2017-18 academic year, \$110,000 or less for the 2018-19 academic year, and \$125,000 or less for academic years 2019-20 and thereafter.

Note: This determination is made by HESC in partnership with the New York State Department of Taxation and Finance; however, school officials should notify HESC if they have additional information regarding income.

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- **Postsecondary Education**

A recipient must be matriculated and pursuing his or her undergraduate degree at a SUNY or CUNY college, including community colleges and the statutory colleges at Cornell University and Alfred University. Students who have earned an Associate's degree (and who enroll immediately after completing their Associate's degree) may receive an award for purposes of completing a Bachelor's degree.

Note: This determination is made by the college listed by the applicant on the Excelsior Scholarship application unless the applicant has updated his or her HESC account with a new college code.

- **Credits Earned While an Excelsior Scholarship Recipient**

A recipient must be enrolled in at least 12 credits in his or her program(s) of study each term and successfully complete 30 credits in their program(s) of study each evaluation year with no break in attendance, unless such break in attendance is allowable, pursuant to program regulations. College credits, if applicable to the recipient's program(s) of study, earned prior to matriculation may be used to meet this requirement.

Note: Data used to determine if a recipient was enrolled in the requisite credits towards his or her program(s) of study is evaluated and reported at the time of certification by the college in which the student was enrolled. The determination regarding an allowable break in attendance is made by HESC in partnership with the college, when required.

- **Credits Earned Prior to Becoming an Excelsior Scholarship Recipient**

An applicant, if he or she attended college as a matriculated student prior to applying for an award, must have earned sufficient credits to be on track to completing an Associate's degree in two years or a Bachelor's degree within four years with no break in attendance, unless such break in attendance was allowable, pursuant to program regulations. Students enrolled in a program of study normally requiring five years or an opportunity program are entitled to complete their degree within five years.

If a college code change is processed for an Excelsior Scholarship applicant prior to his or her eligibility determination, the applicant's record is removed from the original credit verification file and added to the new school's credit verification file.

Note: Data used to determine if an applicant has earned sufficient prior credits towards his/her program(s) of study with no break in attendance is provided by the college listed by the applicant on the Excelsior Scholarship application, unless the applicant has updated his or her HESC account with a new college code. The determination regarding an allowable break in attendance is made by HESC in partnership with the college, when required.

- **Catching Up on Credits**

An applicant who is not on track to complete an associate's degree in two consecutive years or a bachelor's degree in four consecutive years (which requires the completion of an average of 30 credits each academic year) can catch up on missing credits to become eligible for an Excelsior Scholarship.

- **Default and Compliance Status**

An applicant must 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.

An applicant must also be in compliance with the terms of the service condition(s) imposed by a NYS award that he or she has previously received.

Note: This determination is made by HESC; however, school officials should notify HESC if they have additional information

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indicating that an award recipient is (i) in default on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award, or (ii) noncompliant with the terms of the service conditions imposed by a NYS award previously received.

- **Excelsior Contract**

Upon approval, an applicant must execute a Contract agreeing to reside in NYS for the length of time the award is received, and, if employed during such time, be employed in NYS. An applicant who has been determined to be eligible for an award will be instructed as to the execution and submission of the Contract. Failure to sign or submit the Contract by the given deadline will result in the denial of the award.

Note: This determination is made by HESC.

- **Length of Awards and Prior Degrees**

Excelsior Scholarship recipients are eligible to receive award payments for not more than two years of full-time undergraduate study in a program leading to an associate's degree or four years of full-time undergraduate study in a program leading to a bachelor's degree (or five years for an approved five-year undergraduate degree program or an opportunity program).

Students may not receive an award to pursue a certificate, second associate's or a second bachelor's degree. Nor may students who have earned a bachelor's degree use an award to earn an associate's degree.

- **Appeals**

Students may appeal adverse income and on time completion determinations within prescribed deadlines.

## 2. STUDENT APPLICATION

### 2.1 New Excelsior Scholarship Applicants

An Excelsior Scholarship Recipient is any person who was, in any year, determined to be eligible for an award and who signed the Excelsior Contract, regardless of whether award dollars were actually disbursed on the recipient's behalf. Such recipients appear on the college's Student Status Listing and an award amount of \$0 or more would then be calculated by the college.

Any person who is *not* an Excelsior Scholarship Recipient (including students who applied in a previous year and were determined to be ineligible due to factors such as income, residency, default status or insufficient credits) must apply by taking the following steps:

**2.1.1.** Complete the FAFSA at least 7 to 10 days prior to completing the Excelsior Scholarship Application, depending on the method used to file the FAFSA.

**2.1.2.** Complete the NYS State Payment Application (commonly referred to as the TAP application), if income eligible, at least 3 to 5 days prior to completing the Excelsior Scholarship application.

### 2.2 Returning Excelsior Scholarship Recipients

Returning Excelsior Scholarship Recipients are not required to complete the Excelsior Scholarship application in any subsequent year, even if they have received a \$0 award in any previous year. In each year following initial eligibility, Excelsior Scholarship Recipients must take the following steps:

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**2.2.1.** Complete the FAFSA.

**2.2.2.** Complete the NYS State Payment Application requesting payment for the upcoming school year.

**2.2.3.** For 2018-19, returning Excelsior Scholarship Recipients have until June 30, 2019 to complete the FAFSA and TAP applications. Payment cannot occur until the FAFSA and TAP applications have been filed and processed and all other available awards (such as Pell and TAP) have been exhausted. An Excelsior Scholarship Recipient who misses the June 30 deadline will receive no payment for the 2018-19 academic year, but remains eligible for future payments.

Returning Excelsior Scholarship Recipients who transfer colleges can:

- Send an email to [excelsior@hesc.ny.gov](mailto:excelsior@hesc.ny.gov) and HESC will update its records to reflect the new college; or
- Notify their new college, who will update HESC's records to reflect the new college; or
- Log into their HESC account and change their college code to reflect the new college.

### 2.3 How to Apply / When to Apply

The application period for the Excelsior Scholarship is made available each year at [hesc.ny.gov/Excelsior](http://hesc.ny.gov/Excelsior). HESC will also notify college financial aid administrators of the open application period when the dates have been established.

**2.3.1.** The Fall 2017-18 Excelsior Scholarship application opened on June 7, 2017 and closed on July 21, 2017.

**2.3.2.** The Spring 2018 Excelsior Scholarship application opened on October, 31, 2017 and closed on December 4, 2017.

**2.3.3.** The Fall 2018-19 Excelsior Scholarship application opened on March 26, 2018 and closed on July 23, 2018.

## 3. HESC EXCELSIOR SCHOLARSHIP APPLICATION PROCESSING

### 3.1 New York State Residency

Residency will be assessed by HESC in the same manner as TAP. A student must be a resident of NYS and have lived in NYS for 12 continuous months prior to the beginning of the term to be eligible for Excelsior.

The residency of a dependent student is that of the parent. Parents of dependent students must have lived in New York State for 12 or more continuous months prior to the beginning of the term for which the award is being sought.

### 3.2 Income

Generally, income eligibility for the Excelsior Scholarship is based on the Federal Adjusted Gross Income (AGI) filed for the tax year two years prior to the school year for which an award is being sought. This is the same year used on the FAFSA.

- For dependent students, eligibility is based on both the student and parent(s) combined Federal AGI.
- For dependent students, whose parents are divorced or separated, eligibility is based on both the custodial parent's income and any support payments received from the noncustodial parent, as determined on the TAP.
- For independent students, eligibility is based on the student's Federal AGI and, if applicable, the combined Federal AGI of the student and his or her spouse.

The Excelsior Scholarship income limits are:

- 2017-18 academic year: combined Federal AGI \$100,000 or less using 2015 calendar year income.
- 2018-19 academic year: combined Federal AGI \$110,000 or less using 2016 calendar year income.

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iii. 2019-20 academic year: combined Federal AGI \$125,000 or less using 2017 calendar year income.

### 3.2.1 Income Verification

Income information is validated as part of the application process. HESC sends a daily file to the NYS Department of Taxation and Finance to verify the income information provided on the Excelsior Scholarship application. If discrepancies are found, the verified amount will be updated on the application.

If income cannot be verified by the NYS Department of Taxation and Finance, the Excelsior Scholarship applicant will be sent an Income Questionnaire, which must be submitted with a copy of the necessary income tax return(s).

### 3.2.2 Income Flexibility and Income Appeals

Beginning with the 2018-19 academic year, current year income or prior year income may be used to establish income eligibility for the Excelsior Scholarship in the event of the death, disability, divorce or separation of a household member whose income is used in determining program eligibility. Applicants seeking to use current or prior year income must submit a completed income appeal form and copies of either the current year W-2's or the prior year Federal tax returns, along with documentation supporting either the death, disability, divorce or separation of a household member before any income adjustment is made.

### 3.2.3 Declining an Excelsior Scholarship Award

An Excelsior Scholarship applicant may withdraw their application prior to being offered an award or decline the award offer as part of the Excelsior Scholarship Contract process.

An Excelsior Scholarship Recipient may decline his or her award through the full tuition liability date by contacting HESC.

## 4. ON TIME COMPLETION

### 4.1 Change in Major and College Transfers

The Excelsior Scholarship program is designed to encourage students to earn their college degrees on time. For students without disabilities, this generally requires the completion of an Associate's degree in two years and completion of a Bachelor's degree in four years (or five years for an approved five-year undergraduate degree program or an opportunity program).

Students with disabilities can take longer to complete their degree and retain their Excelsior Scholarship eligibility if their disability requires them to attend less than full time (meaning 30 credits per year, or its equivalent) or if they need to pause in their studies due to their disability. Students without disabilities can also take longer to complete their degrees due to a documented medical reason which temporarily requires that they attend less than full time or take a pause in their studies.

However, neither students with disabilities nor students without disabilities can receive or retain an Excelsior Scholarship award if they take longer to complete due to a change of majors or transfer to another college unless such change is a direct result of functional limitations resulting from the impairment that impacts the student's ability to continue at the college or in the major. Specifically:

For individuals who have lost college credits due to a change in major or transfer of college, consideration for an award will only be given to students who provide medical documentation that clearly specifies that they (1) both (i) transferred to another college due to their disability or medical condition (e.g., the student must be cared for at home and, therefore, transferred to a college near their home) and (ii) changed majors, if applicable, because their previous major was not offered at their transfer college; or (2) were first diagnosed with their disability or medical condition after entering college/

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selecting their major, and their capacity to continue at that college or in pursuit of that major is or was limited by their disability or medical condition, resulting in the loss of credits.

### **4.2 Double Majors/Dual Degrees**

Students pursuing double majors/dual degrees need only be on track to timely completion of one degree to be eligible for the Excelsior Scholarship or to receive payment of the Excelsior Scholarship award.

### **4.3 Undeclared Majors**

Excelsior Scholarship Recipients who did not declare a major in the appropriate time (i.e., midpoint of the first semester of their Junior year), as required under SED regulations applicable to State financial aid awards, are not eligible for an Excelsior Scholarship award payment until such recipient has declared a major.

### **4.4 Appeals**

Students who are determined to be ineligible for failure to meet the annual credit or continuous enrollment requirements and who can demonstrate good cause may appeal the decision by completing and submitting the Excelsior Scholarship Program Appeal form.