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<https://www.collegescholarships.org/Grants/State.Htm>) by State > New York

Feeling Like A Broke College Student?

Living from the State of New York

The State Higher Education Corporation (<http://www.hesc.com/content.nsf>) administers a wide array of state supported scholarships and loan-forgiveness programs for resident students of the Empire state. Like many states, New York is committed to make higher education more accessible to its residents. Many of the programs offered by the state of New York are scholarships and grants, while others are specifically designed to address certain workforce shortages within the

Students of New York State will find a large selection of financial aid programs based on merit, financial need, and ambition. Students in the Empire state have access to some of the best college aid programs in the country.



Applying for any state, or Federal, supported financial aid programs must first fill out and submit the [Free Application for Student Aid](http://www.fafsa.ed.gov/) (<http://www.fafsa.ed.gov/>). The information provided on the FAFSA will be used to compile the applicant's [Report](http://studentaid.ed.gov/fafsa/next-steps/student-aid-report) (<http://studentaid.ed.gov/fafsa/next-steps/student-aid-report>), which will outline the level of financial aid for which the student is eligible. All state and Federally funded financial aid programs require a FAFSA to be submitted, and students must complete this a priority before beginning their search for any financial aid.

Scholarships and Grants

New York offers its residents a wide variety of general scholarships and grants, designed to help students from all gain access to a college education. The combination of merit-based and need-based financial aid programs are designed to encourage and support the resident students of New York state in their pursuit of a college degree.

The following sampling of state-based financial aid programs will illustrate the diverse opportunities available to New York's

Tuition Assistance Program (http://www.hesc.com/content.nsf/SFC/About_TAP). (TAP) is the state's largest grant program. Grant awards are determined by the student's family's combined state and Federal taxable income. Students must be enrolled full time at an accredited state college or university. Annual award amounts are capped at \$1,000 per academic year.

Part-Time TAP Program (http://www.hesc.com/content.nsf/SFC/Parttime_TAP_Program) is available to students who attend part-time at an accredited state or city college. Award amounts are determined by state and Federal taxable income. Eligible students must maintain a minimum C average to be considered for a grant.

Aid for Part-Time Study (http://www.hesc.com/content.nsf/SFC/Aid_for_PartTime_Study) offers up to \$2000 in grant aid per academic year to eligible part-time students. Awards are based on income levels, and students must be enrolled for at least 6 credit hours at an accredited state or city college.

NYS Scholarship for Academic Excellence (http://www.hesc.com/content.nsf/SFC/NYS_Scholarships_for_Academic_Excellence) is a merit-based scholarship for high school graduates. 8000 awards are given annually, ranging from \$500 to \$1500. Eligible students must be enrolled full time in an approved undergraduate program.

NYS World Trade Center Memorial Scholarship (http://www.hesc.com/content.nsf/SFC/NYS_World_Trade_Center_Memorial_Scholarship) provides full scholarships for the children of victims of the September 11, 2001 terrorist attacks on United States of America. The scholarship covers full tuition at an accredited state college or university for four years. Students must be enrolled full time, and must maintain a 3.0 GPA.

Aid to Native Americans (http://www.hesc.com/content.nsf/SFC/NYS_Aid_to_Native_Americans) provides \$2000 grants to resident students with a Certificate of Degree of Indian Blood that proves an ancestral connection with one of New York's indigenous tribes.

Memorial Scholarships (http://www.hesc.com/content.nsf/SFC/NYS_Memorial_Scholarships) are offered to the children of firemen, police officers and emergency medical service workers who have died in the line of duty. The award covers tuition for four years of study at an accredited state or city university.

Critical Need Financial Aid

As of today, New York faces critical shortages in certain high need professions. In an effort to address these state needs, New York offers a selection of grants, scholarships and loan- forgiveness programs designed to encourage and support students pursuing careers in critical need professions.

NYS Math and Science Teaching Incentive Scholarship (http://www.hesc.com/content.nsf/SFC/NYS_Math_and_Science_Teaching_Incentive_Scholarships) is designed to encourage students to pursue careers as secondary (grades 7 – 11) math and science teachers. This is an award-for-service scholarship, and students must agree to serve a five year term of service as a math or science teacher at a critical need facility. Maximum award amounts are \$5,295 per academic year.

Senator Patricia K. McGee Nursing Faculty Scholarship Program (http://www.hesc.com/content.nsf/SFC/Senator_Patricia_K_McGee_Nursing_Faculty_Scholarship_Program) is designed to increase the number of qualified teaching nurses in New York State. Maximum award amounts are \$20,000 per academic year. Students must agree to a four year term of service teaching nursing at a state university or teaching hospital.

NYS Licensed Social Worker Loan Forgiveness Program (http://www.hesc.com/content.nsf/SFC/NYS_Licensed_Social_Worker_Loan_Forgiveness_Program) is offered by the state to increase the number of qualified social workers working in a number of critical fields, including mental health, child services, and substance abuse. Eligible student loans can be forgiven in whole, or in part, in return for licensed service within the state of New York.

S District Attorney and Indigent Legal Service Attorney Loan Forgiveness Program (http://www.hesc.com/content.nsf/SFC/District_Attorney_and_Indigent_Legal_Services_Attorney_Loan_Forgiveness_Program) is available to qualifying law students who serve as district attorneys, assistant district attorneys or indigent legal service attorneys.

within the state immediately following graduation. Qualifying applicants may have their loans forgiven in whole, or in part, depending upon service contracts.

For a sampling of the financial aid programs supported by the state of New York for its resident students. Students are encouraged to refer to the New York State Higher Education Corporation (<http://www.hesc.com/content.nsf>) for information on federal and private financial aid programs.

For more information, visit the **Scholarship search engine** (<https://www.collegescholarships.org/financial-aid/>): fast, free, no registration required. Try it today! (<https://www.collegescholarships.org/financial-aid/>).

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