



2017-18
Financial Aid
and Scholarships



ESF is No. 2 on Sierra Magazine's "Cool Schools" list for 2016 and the latest "Best Colleges" ranking by U.S. News & World Report lists ESF 40th on the "Great Schools, Great Prices" list.

World-Class Value and an Exceptional Education

Take the First Step

The SUNY College of Environmental Science and Forestry (ESF) offers a comprehensive financial aid program consisting of merit scholarships and a full range of need-based grants, loans and campus employment programs. More than 85 percent of ESF full-time undergraduate students receive some type of financial assistance each year. Last year, ESF undergraduates received more than \$18 million from all sources, including more than \$7 million in scholarships and grants. The College will make a similar investment in financial aid for the coming year. We believe we can help you and your family afford the quality education you are looking for.

Merit Scholarships

Merit scholarships at ESF are awarded in recognition of outstanding academic and extracurricular achievements, regardless of a student's financial need. These scholarships are most often awarded based on a review of information already provided to ESF's Office of Undergraduate Admissions as part of the admission process. A separate application is not required for most merit scholarships.

Some students who are awarded merit scholarships choose not to apply for need-based financial aid. Many others receive merit scholarships as part of a comprehensive financial aid award that also include ESF need-based grants, federal- or state-sponsored grants, loans or employment opportunities.

Need-Based Financial Aid

Need-based financial aid is awarded to students who demonstrate financial need. The information your family provides on the Free Application for Federal Student Aid (FAFSA) is used to calculate an expected family contribution toward educational expenses, based on a government-approved formula. If your expected family contribution is less than the total cost of an ESF education (tuition, fees, room and board, and allowances for books, supplies, transportation, and personal expenses), you have demonstrated financial need. The Office of Financial Aid and Scholarships will determine your eligibility for ESF, federal, state and other financial aid programs based on financial need.

Applying for Need-Based Financial Aid

At ESF, new students complete only the FAFSA to apply for need-based financial aid. You automatically will be considered for all need-based financial aid programs provided by ESF, as well as federal and state financial aid programs, after filing the FAFSA and having the results sent to ESF. You should complete the FAFSA online at: www.fafsa.gov.

Here is how to apply:

- Obtain a Federal Student Aid ID (FSA ID). The FSA ID is your federal electronic signature for completing the FAFSA online. Simply go to <https://fsaid.ed.gov> and request an FSA ID. In most cases, your parent will also need to obtain an FSA ID and sign your FAFSA.
- Complete the FAFSA between October 1 and February 1 and submit it to the federal processor. You may complete the FAFSA online at www.fafsa.gov. Have results sent to ESF by including our **federal school code, which is 002851**.

The federal processor will calculate your Expected Family Contribution (EFC) and send you a Student Aid Report (SAR) within two to four weeks after you submit the FAFSA. The SAR will report your EFC amount, as calculated by the federal formula. Review your SAR for any corrections you need to submit to the federal processor, especially after you have filed your federal tax returns.

If you are a resident of New York state, you should also apply for the New York state Tuition Assistance Program (TAP) by completing the TAP application online using the FAFSA on the Web link to TAP. If you are not a resident of New York state, check with your state scholarship agency to see if you can use your state grant at ESF.

ESF's priority deadline for financial aid consideration for entering freshmen is February 1. The priority deadline for transfer students is also February 1. Filing your FAFSA by the priority deadline will allow us to provide you with a financial aid award in advance of your admission deposit deadline.

Your Financial Aid Award

Your financial aid award might contain a combination of several types of aid from the federal government, state government, and ESF. The scholarship and financial aid programs used most often at ESF are outlined in charts on pages 6-7 of this publication.

What Does It Cost to Attend ESF?

Each year we develop estimated expense budgets for students at ESF. Tuition and fees are generally consistent from student to student, but total expenses can vary depending upon such factors as housing and meal plans. Financial aid awards take these estimated costs into consideration in addition to tuition, fees, and room and board, so your aid award more accurately reflects all costs associated with your attendance.

Estimated annual charges for full-time resident students attending ESF in 2016-17 (two semesters) are listed below. Charges for 2017-18 will be announced in the spring of 2017.



Syracuse Campus

	In-state resident	Out-of-state resident
Tuition	\$6,470	\$16,320
Fees	1,633	1,633
Room (Double)	8,060	8,060
Board (Meal Plan)	6,980	6,980
Books & Supplies (est.)	1,200	1,200
Personal & Transport. (est.)	1,050	1,250
Total (per year)	\$25,393	\$35,443

Ranger School Campus

	In-state resident	Out-of-state resident
Tuition	\$6,470	\$16,320
Fees	1,865	1,865
Room (Double)	3,200	3,200
Board (Meal Plan)	8,270	8,270
Books & Supplies (est.)	2,200	2,200
Personal & Transport. (est.)	1,050	1,250
Total (per year)	\$23,055	\$33,105

Graduate School Charges

	In-state resident	Out-of-state resident
Tuition	\$10,870	\$22,210
Fees	1,440	1,440
Room (est)	6,665	6,665
Board (est)	3,500	3,500
Books & Supplies (est.)	1,200	1,200
Personal & Transport. (est.)	1,050	1,250
Total (per year)	\$24,725	\$36,265

Merit Scholarship Programs

General Guidelines

Merit scholarships at ESF are awarded in recognition of outstanding academic and extracurricular achievements, regardless of financial need. Some students who are awarded merit scholarships choose not to apply for need-based financial aid, or do not qualify for that type of aid. Other students receive merit scholarships as part of a financial aid award.

General guidelines pertaining to merit scholarships at ESF include the following:

- All admission application files are reviewed by the Undergraduate Admissions Office to determine each student's eligibility for ESF merit scholarships.
- Students who meet the eligibility requirements for more than one merit scholarship **will be selected to receive only the highest valued scholarship of those available.**
- All ESF merit scholarships are renewable at the same monetary level, **contingent upon the student maintaining a cumulative grade point average of 3.0 or higher** (measured at the end of each academic year), along with any additional requirements outlined at the time the award is made.
- Entering students selected to receive an ESF merit scholarship will be mailed a notification letter specifying the scholarship amount and renewal requirements.

Presidential Scholarships

High school seniors with outstanding academic credentials can receive merit scholarships through ESF's Presidential Scholarship Program. ESF will award Presidential Scholarships to more than 100 entering freshman applicants this year. In order to be considered for a Presidential Scholarship, students must submit the ESF Admissions Application, as well as their secondary school transcripts showing

grades and SAT or ACT scores no later than February 1, 2017. Applications received by this date will be reviewed by our Presidential Scholarship Selection Committee to identify candidates who have achieved:

- A score of 1270 or higher on the combined Evidence-based Reading and Writing plus Mathematics sections of the SAT (or ACT Composite 26), combined with a high school grade average of 90 (A-) or higher.

Each student who meets these initial review criteria will be given further consideration for a Presidential Scholarship (an award is not guaranteed). Presidential Scholarships may provide up to \$3,000 per year for New York state residents or up to \$8,000 per year for out-of-state residents. Determination of the specific scholarship amount will be based upon the student's academic record, recommendations, activities and requirements for their intended major.

ESF National Scholarships

These scholarships are awarded to outstanding students from outside New York state and are worth up to \$8,000 per year based on academic merit and financial need.

Transfer Scholarships

Many transfer students qualify for Phi Theta Kappa Scholarships at ESF. These are valued at \$1,500 per year. Proof of PTK honor society membership must be provided along with ESF's application for admission.

Transfer applicants who have earned a college grade point average of 3.50 or higher will be considered for ESF Presidential Scholarships of up to \$3,000 per year for New York state residents or up to \$8,000 per year for out-of-state residents.

National Scholarship Competitions

The Scholarship Selection Committee will give special consideration to students who have been recognized by the following scholarship programs:

- National Merit Scholarship Program
- National Achievement Scholarship Program
- National Hispanic Scholars Program

ESF automatically will award Presidential Scholarships with a value of up to \$8,000 to students who have been recognized as semifinalists or finalists in any of these national scholarship competitions.

Haudenosaunee Scholar Awards

This prestigious four-year scholarship provides \$5,000 per year for two Haudenosaunee students. Scholarship eligibility requires student citizenship in one of the historic Haudenosaunee nations. Please contact the Undergraduate Admissions Office for additional information.

Legacy Scholarships

ESF awards Legacy Scholarships to incoming freshmen and transfer students who are the children or grandchildren of ESF alumni. Eligible students receive Legacy Scholarships worth \$250 per semester for up to 10 semesters of full-time undergraduate study. Applicants must indicate their alumni connection by completing the alumni question found in the College's application for admission. Up to five Legacy Scholarship winners are selected each year.

Paper Science and Engineering Scholarships

Scholarships from the Syracuse Pulp and Paper Foundation, Inc., are awarded to undergraduate students majoring in paper science or paper engineering. Students should contact the Office of Financial Aid and Scholarships and see www.esf.edu/pbe/sppf for details.

Raise.Me Scholarships

ESF offers "micro-scholarships" to high school students for specific activities and achievements. Please see <https://raise.me> for details.

Other Merit Scholarships

ESF offers several merit-based scholarship programs in addition to those described here. Information can be found on the Financial Aid website at: www.esf.edu/financialaid.

How The Award Process Works

Once the College has received the FAFSA results from the federal government's processor, we review the information to arrive at your Expected Family Contribution (EFC). We then subtract the EFC from the appropriate educational expense budget to arrive at the student's need (example: \$24,510 Cost - \$5,000 EFC = \$19,510 Need).

Need determines how much aid a student may receive during a given year. To meet this need, the aid officer uses various aid resources to "package" a student. Pell and TAP grants are the first resources used. After that, if there is still a need, the campus-based programs (Perkins, FSEOG, FWSP, EOP, etc.) and ESF scholarships or grants are used to meet need. Award notifications are **mailed to the student's email address**. Students should read this carefully and follow instructions to accept the award.

Students who do not show a need for aid are informed of this decision. Parents may wish to obtain a Direct PLUS Loan, or participate in our monthly Payment Plan. Students who do not qualify for need-based aid programs will be notified if they are qualified for merit-based academic scholarships.

Important Dates

October 1	FAFSA forms available at www.fafsa.gov
February 1	Admissions application deadline for Presidential Scholarship Program consideration
February 1 (<i>Entering freshmen and transfers</i>)	Date by which completed FAFSA forms must be received at the Federal Processor for prospective students to receive priority consideration for ESF aid programs
Beginning April 1	Entering freshman student awards mailed (email)
Beginning April 1	Entering transfer student awards mailed (email)
Begins May 1 and continues as long as funds are available	Notification of Financial Aid Office actions on late applications
July 1 or within 14 days of award date	Acceptance date for ESF award offers

Named Scholarships

As part of ESF's comprehensive financial aid program, students receive awards from over 150 "named" scholarship programs made possible through the generosity of individuals and organizations. Named scholarships may include need-based or merit-based awards. The majority of these scholarships are awarded by the Office of Financial Aid and Scholarships to students who meet eligibility criteria when they apply for financial aid. No separate application is required. Some scholarships are awarded to currently enrolled students by other ESF departments. A complete list of scholarship programs is available at www.esf.edu/financialaid



Additional College Financing Options

There are several loan programs, employment programs, and payment plans available to assist families in meeting their expected family contribution. The programs listed below are available to students or parents without regard to financial need.

Interest-Free Payment Plan

This plan helps you spread your expected family payments over an eight-month period with no interest charge. See www.esf.edu/bursar for information.

Federal Direct Loan

The Federal Direct Loan program is the most widely used student loan program, and it includes an “unsubsidized” Direct Loan program. In this program, students who do not qualify (based on need) to have the government pay loan interest while they are enrolled in college may choose to borrow an unsubsidized Direct Loan and pay the interest due during that period themselves. Interest payments may be deferred until loan repayment begins.

This means that any ESF student enrolled at least half-time may borrow up to the maximum loan amount at an interest rate no higher than 5.84 percent for the current academic year. Depending on financial need, interest accrued during the period of enrollment may be subsidized (paid by the government) or unsubsidized.

Independent students may add unsubsidized interest loans of \$4,000 to \$5,000 in addition to their normal Direct Loan amounts (resulting in a maximum \$12,500 eligibility for third-, fourth- and fifth-year undergraduate students).

Federal Direct PLUS Loan

Perhaps the most popular aid program used to finance the family contribution is the Federal Direct PLUS Loan. This is a federally guaranteed loan that helps parents of dependent undergraduate students finance educational costs. Graduate students may also apply for the Direct PLUS loan on their own behalf. A borrower may request up to the full cost of education minus other financial aid awarded. PLUS loans have a fixed interest rate. The current fixed rate is 6.31 percent.

ESF Student Employment

This program is similar to the Federal Work-Study Program but does not take financial need into consideration. Students are employed on or off campus and earn wages that may be used to meet educational expenses. Employment is coordinated through ESF’s Office of Financial Aid and Scholarships.

Alternative Educational Loans

Alternative educational loans are private (non-federal) loans offered through lenders to supplement financial aid awards. We encourage students and families to use alternative loans as a last option after first pursuing all federal loan options. For additional information on alternative loans, see the Office of Financial Aid website at www.esf.edu/financialaid

Tax Benefits Help with College Expenses

There are significant tax benefits for families of college students. The American Opportunity Credit is a federal tax credit for a maximum of \$2,500 per student per year. The Lifetime Learning tax credit covers up to \$2,000 of qualified tuition expenses per year (see www.irs.gov for eligibility).

New York state residents can take a tax credit or itemized deduction for allowable college tuition expenses (see www.tax.ny.gov for eligibility).

The state has also created the New York 529 College Savings Plan, which provides New York residents annual tax-exempt contributions to the plan of up to \$5,000 per contributor.

New York state TAP Grants

The Tuition Assistance Program (TAP) available to many New York state resident students is among the most generous college grant programs in the nation. Estimated 2016-17 freshman awards for a family of four with one child in college are listed below.⁽¹⁾

Federal Adjusted Gross Income	Estimated NYS Net Taxable Income ⁽²⁾	TAP Award at ESF ⁽³⁾
\$24,000	\$6,600 (or less)	\$5,165
\$27,000	\$9,600	\$4,983
\$32,000	\$14,600	\$4,525
\$37,000	\$19,600	\$3,993
\$42,000	\$24,600	\$3,393
\$47,000	\$29,600	\$2,793
\$52,000	\$34,600	\$2,193
\$57,000	\$39,600	\$1,593
\$62,000	\$44,600	\$993
\$67,000–97,000	\$49,600–80,000	\$500

(1) TAP awards for independent students (not dependent on parental income) are different. Contact the ESF Office of Financial Aid and Scholarships for details.

(2) Estimates used for New York state net taxable income have been calculated by subtracting a standard \$15,400 married couple deduction and \$1,000 for each dependent child from the federal AGI. The state will subtract an additional \$3,000 from New York state net figure if two family members attend college full-time, and an additional \$2,000 per student if more than two family members attend full-time.

(3) TAP awards for students who have previously received TAP are different. Contact the ESF Office of Financial Aid and Scholarships for details.

Independent Student Eligibility Criteria

Students often ask us if they are eligible to be considered independent of their parents for financial aid purposes. For federal aid programs, a student must meet one or more of the following criteria to be considered independent for the 2017–18 academic year:

- Born before January 1, 1994
- Orphan or ward of the court
- Veteran of U.S. Armed Forces
- Graduate or professional school student
- Married student
- Student with legal dependents other than a spouse
- Person who in the judgment of a college financial aid officer warrants independent status based on unusual circumstances
- Homeless youth
- Serving on active duty in the Armed Forces
- Emancipated minor

For the purposes of receiving aid from New York state-sponsored programs (including TAP), students who are younger than 35 years of age must meet a set of criteria that differ from the federal criteria.

Students should be aware that there are many different regulations governing aid for independent versus dependent undergraduates. Many students, depending on individual circumstances, will actually qualify for more aid if they are dependent.

ESF Scholarships and Grants

Scholarship Program	Eligibility	Amount	Where to Apply
ESF Presidential Scholarships	Winners are selected based on academic records, recommendations, and academic program requirements.	Up to \$3,000 per year for N.Y. residents and up to \$8,000 per year for out-of-state residents.	All freshman and transfer applications submitted to ESF by February 1 will be reviewed for possible selection.
ESF National Scholarships	Awarded to outstanding students from outside New York state.	Up to \$8,000 per year. Renewable.	All freshman and transfer applications submitted by February 1 will be reviewed for possible selection.
ESF Legacy Scholarships	Children or grandchildren of ESF alumni enrolled in full-time undergraduate study. Up to five winners selected each year.	\$250 per semester for up to ten semesters. Renewable with cumulative GPA of 2.5 or higher.	Complete family question on ESF's Supplemental Application for Admission to be considered.
Paper Science and Engineering Scholarships	United States citizens enrolled in or admitted to the Paper Science or Paper Engineering programs.	Entering freshmen awarded \$1,000 scholarship. Amounts for transfer and continuing students are based on GPA.	Students must apply annually by completing the FAFSA, available at www.fafsa.gov .
ESF College Foundation Awards	Students with financial need or academic merit enrolled at least half-time.	Amounts for these awards vary from \$100 - \$5,000, depending upon need.	Student must complete the FAFSA, available at www.fafsa.gov .
Haudenosaunee Scholar Awards	Citizenship in Mohawk, Oneida, Onondaga, Cayuga, Seneca or Tuscarora nations.	\$5,000 per year (full-time study only). Two scholarships awarded each year.	Application available on Office of Financial Aid and Scholarships website.
Phi Theta Kappa Scholarships	Community college transfer students who are members of PTK honor society.	\$1,500 per year. Renewable with GPA of 3.00 or higher.	Proof of PTK membership submitted with application for admission.
National Merit, National Achievement, and National Hispanic Scholarships	Semifinalists or finalists in any of these three national scholarship programs.	Combined ESF Presidential and Merit Scholarships totaling up to \$8,000 per year. Renewable.	High school records provided for admission must indicate student's semifinalist or finalist selection.
Centennial Hall Scholarships	Students with financial need who reside on campus in Centennial Hall.	Amount varies based upon financial need. Renewable with a GPA of 2.5 or higher.	Students must complete the FAFSA, available at www.fafsa.gov .

State and Federal Government Grants

Need-based Grant	Eligibility	Amount	Where to Apply
Federal Pell Grant	Accepted or enrolled full-time, three-quarter-time, or half-time undergraduate students who demonstrate financial need.	From \$588 to \$5,775. Cannot exceed one-half the cost of college expenses.	Students must submit the FAFSA, available at www.fafsa.gov .
Federal Supplemental Educational Opportunity Grant (FSEOG)	Full-time, three-quarter-time, or half-time undergraduate students with exceptional need.	Up to \$4,000, depending upon need and college expenses.	Students must submit the FAFSA, available at www.fafsa.gov .
New York State Tuition Assistance Program (TAP)	Full or part-time students who are residents of New York state. Must demonstrate financial need.	\$500 to \$5,165 for undergraduates, depending on New York state net taxable income and dependency status.	Students must complete the FAFSA using the TAP section, available at www.fafsa.gov .
Part-Time New York state Tuition Assistance Program (TAP)	TAP eligible undergraduate students enrolled in 6-11 credit hours per semester.	\$250 to \$4,735 based on a prorated percentage of the full-time TAP grant equivalent.	Students must complete the FAFSA and the TAP application.
Educational Opportunity Grant (EOP)	Undergraduate students. Resident of New York state. For educationally and economically disadvantaged students.	Varies according to individual need. Applicants must submit the Federal Income Tax Form.	Guidelines are in the SUNY Application for Admission. Submit the FAFSA.
New York State Science, Technology, Engineering and Mathematics Incentive (STEM)	Undergraduate students. Resident of New York state. Top 10 percent of high school class. Must enroll in STEM approved major, reside and work in New York state STEM related field in for five years following graduation. 2.5 cumulative GPA required each semester.	Up to full tuition, depending on eligibility for other New York state grants and scholarships. May affect eligibility for ESF grants and scholarships.	Students must complete the NY STEM Scholarship application, available at www.hesc.com . Recipients must also sign a service contract. List of approved ESF majors available at www.esf.edu/financialaid .

Federal Student Loans

Loan Program	Eligibility	Amount	Where to Apply
Federal Perkins Loan	For all full-time, three-quarter-time, or half-time students with financial need. Students borrow from the College on their own signature (no cosigner required).	Amount varies according to student's need. The total loan limit is \$27,500 for an undergraduate program and \$60,000 for a graduate program. No interest while in school. Repayment at 5 percent interest begins 9 months after leaving school. Up to 10 years to repay.	Students must submit the Free Application for Federal Student Aid (FAFSA). www.fafsa.gov
Federal Direct Loan	For all full-time, three-quarter-time, or half-time students. There are subsidized loans (interest-free while in school) and unsubsidized loans (student responsible for interest while in school). Students borrow from the Federal Government. Loans are processed through the College. Repayment begins six months after you graduate or fall below half-time status. You have up to 10 years to repay the loan. There is a 1.069 percent origination fee (for the federal government) deducted proportionately from your loan proceeds. The 2016-17 interest rate is 3.26 percent for undergraduate loans and 5.31 percent for graduate student loans.	<i>Dependent Students:</i> The maximum per year is \$5,500 for freshmen, with no more than \$3,500 subsidized; \$6,500 for sophomores, with no more than \$4,500 subsidized; \$7,500 for juniors and seniors, with no more than \$5,500 subsidized. The borrowing limit for dependent undergraduate students is \$31,000, with no more than \$23,000 subsidized. <i>Independent students or students whose parents cannot borrow under the Federal Direct PLUS Loan Program:</i> The subsidized and unsubsidized maximum per year is \$9,500 for freshmen, \$10,500 for sophomores, and \$12,500 for juniors and seniors. The borrowing limit for independent undergraduate students is \$57,500, with no more than \$23,000 subsidized. <i>Graduate or Professional Students:</i> The unsubsidized maximum is \$20,500 (borrowing limit is \$138,500).	Students must submit the Free Application for Federal Student Aid (FAFSA). www.fafsa.gov
Federal Direct PLUS Loan	For parents or guardians of financially dependent undergraduate students. Graduate students may also borrow Direct PLUS loans.	The maximum is the cost of education at ESF minus any estimated financial aid. Borrowers must meet established credit criteria. Loan repayment begins 60 days after the loan is fully disbursed. The 2016-17 fixed interest rate is 6.31% and there is a 4.276% loan origination fee.	Students must submit the Free Application for Federal Student Aid (FAFSA). www.fafsa.gov

Student Employment

Employment Program	Eligibility	Amount	Where to Apply
Federal Work-Study Program	For full-time, three-quarter-time, or half-time students with financial need.	Opportunities for employment are offered during the academic year and/or summer. Students may work up to 20 hours per week when classes are in session or up to 40 hours per week during vacations. Hourly wages up to \$9.75.	Students must submit the FAFSA application at www.fafsa.gov , and the appropriate tax forms.
Job Location and Development Program	For all ESF students. Students are connected to job opportunities with local employers.	Wage and hours will vary according to job offers.	Apply by visiting the ESF job locator in the Financial Aid Office.

Graduate Student Assistantships

Assistantships	Eligibility	Amount	Where to Apply
Graduate Assistantships	Assistantships sponsored by New York state and various research projects are available. Students assist with instruction, research, and support operations for an assigned program area.	Graduate assistants normally work for 10–20 hours per week. The award range is generally \$11,000–\$30,000 per year, and a tuition scholarship may also be provided. Financial need is not a criterion for qualification.	The application for admission serves as the application for graduate assistantships for beginning students. Continuing students should contact their department chair.

The term "Full-Time Undergraduate Student" in this chart means one taking at least 12 credit hours per semester in a degree/ certificate program; "Three-Quarter-Time Undergraduate Student" means one taking at least 9 credit hours per semester in a degree/ certificate program; "Half-Time Undergraduate Student" means one taking at least 6 credit hours per semester in a degree/certificate program. Graduate students not holding an assistantship are considered full-time if registered for 12 credit hours each semester. Graduate students holding an assistantship and/or tuition scholarship are full-time if registered for 9 credit hours each semester. Chart information is accurate as of 8/1/2016.



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ESF College Offices

Admissions – 315- 470-6600

Business – 315- 470-6653

Financial Aid – 315- 470-6670

Graduate Studies – 315- 470-6599

Registrar – 315- 470-6655

Student Affairs – 315- 470-6658

For More Information

Federal Application Code (FAFSA) 002851

Federal Student Aid Processor

FAFSA on the Web: www.fafsa.gov

To request a duplicate copy of your Student Aid Report (SAR),
call 800-433-3243 or 800-908-9946

Internal Revenue Service

To request a copy of your Federal Tax Return Transcript,
call 800-829-1040. For college-related tax deductions, go to www.irs.gov

Selective Service

To verify enrollment status in selective service, call: 847-688-6888

New York state TAP Code

Undergraduate – 0950 Graduate – 5555

New York state Tuition Assistance Program

For a TAP award inquiry, call 888-NYS-HESC or go to www.hesc.ny.gov

New York state Higher Education Services Corporation

For a loan inquiry, call 888-NYS-HESC or go to www.hesc.ny.gov

New York state Department of Taxation

For college-related tax deductions, see: www.tax.ny.gov

Frequently Asked Questions

www.esf.edu/financialaid/faq/