

Excelsior Scholarship Information Session



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What Is it?



FAMILIES EARNING \$125K OR
LESS CAN ATTEND A SUNY OR
CUNY TUITION-FREE



EXCELSIOR IS A LAST DOLLAR
SCHOLARSHIP



IF TUITION IS COVERED BY
GRANTS AND SCHOLARSHIPS
STUDENTS WOULD NOT BENEFIT



COVERS TUITION BALANCE
AFTER GRANTS AND
SCHOLARSHIPS

Requirements



AGI 125k or less (2025)



SUNY or CUNY only



Enrolled in full-time study (at least 12 credits per term)

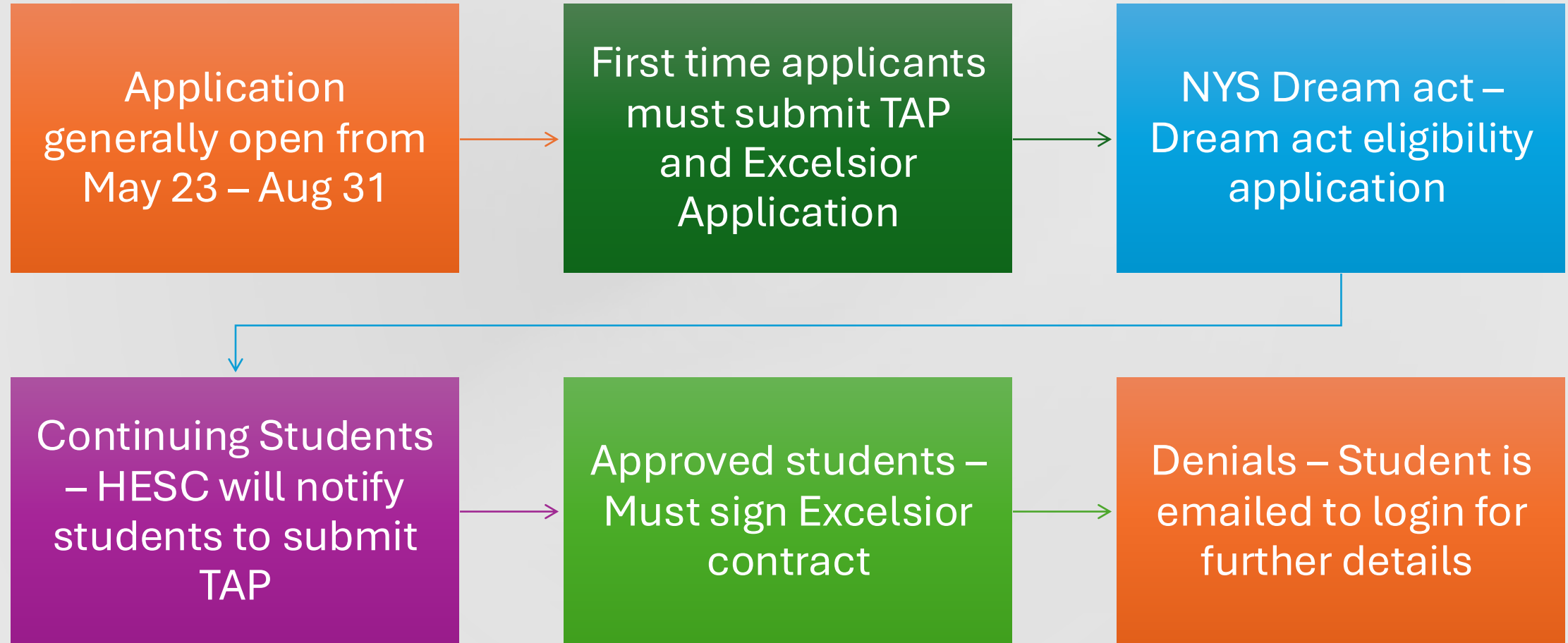


Complete at least 30 credits per year



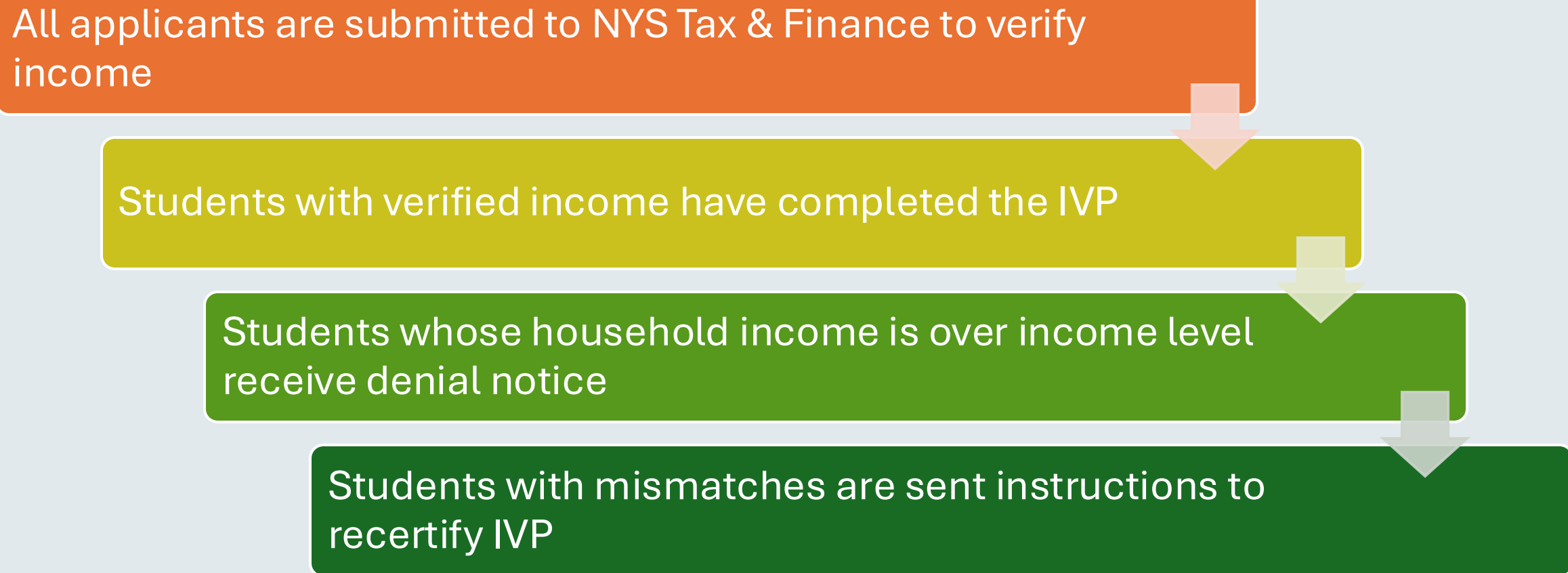
Live and work in NYS for duration after graduation

General Information



Excelsior Income Verification Process (IVP)

All applicants are submitted to NYS Tax & Finance to verify income



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graph TD; A[All applicants are submitted to NYS Tax & Finance to verify income] --> B[Students with verified income have completed the IVP]; B --> C[Students whose household income is over income level receive denial notice]; C --> D[Students with mismatches are sent instructions to recertify IVP];
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Students with verified income have completed the IVP

Students whose household income is over income level receive denial notice

Students with mismatches are sent instructions to recertify IVP

Determining On-Time Completion

Term(s) Completed	2, 4-, and 5-Year Programs	Opportunity Programs
1	15 credits	12 credits
2	30 credits	24 credits
3	45 credits	36 credits
4	60 credits	48 credits
5	75 credits	60 credits
6	90 credits	72 credits
7	105 credits	84 credits
8	120 credits	96 credits
9	135 credits*	108 credits
10	150 credits*	120 credits

*5 Year programs of study

- EOP is a 5-year program
- ADA
- Credits **must** be working toward the degree

Banked Credits

- Credits earned as a non-matriculated student may be used to fulfill credit requirement
- College in the high school
- AP Classes
- CLEP exams
- Courses as part of job training or military
- Credits must be accepted in the student's program of study
- May only be used once during college career

Example

Student has 18 unused accepted AP credits

Graduates with an Associate's degree in three semesters

Plans to begin a Bachelor's degree in next academic year

Can use credits for missed term to provide continuous enrollment

Example 2

Year 1: Student completes 33 credits

Year 2: student completes 27 credits for a total of 60 (4 terms)

Maintains eligibility and receives payment for year 2

Include excess credits from Year 1 to Year 2 fulfilling 30 credits

Example 3

Student earns 12 credits in the Fall semester

Has 15 unused banked credits

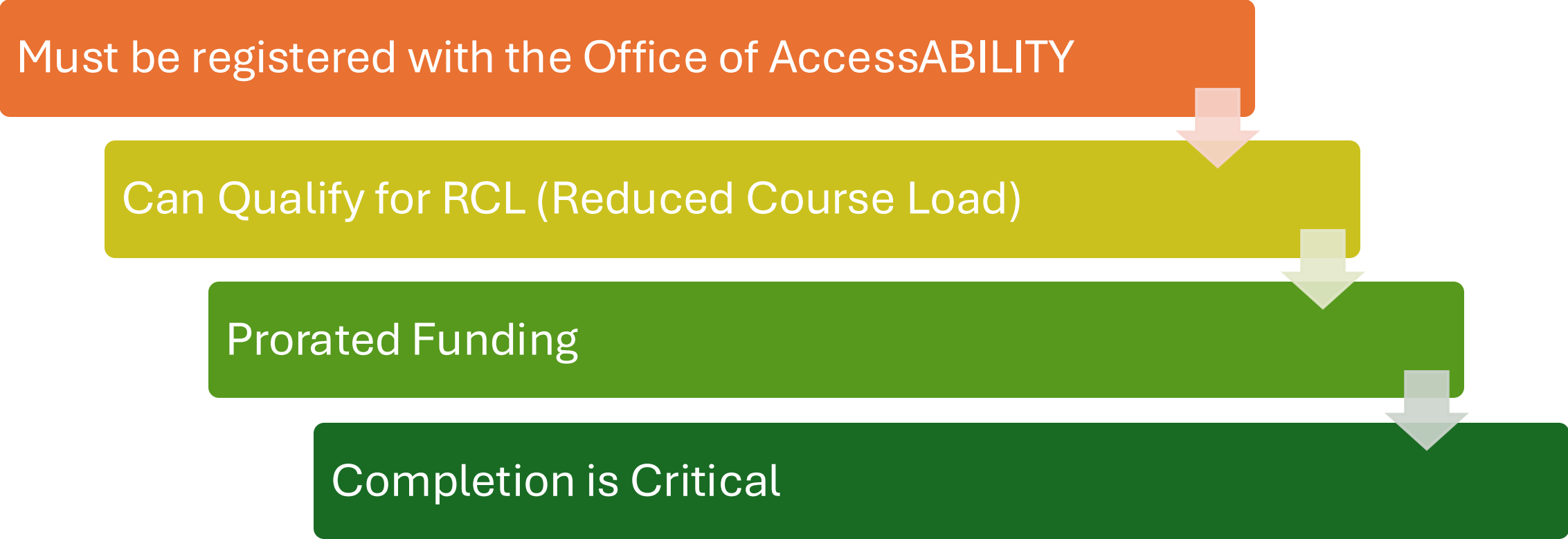
Earns 12 credits in the spring

We can use 6 of the 15 banked credits to meet 30 credits

Students must have at least 12 credits working toward degree

ADA

Must be registered with the Office of AccessABILITY



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graph TD; A[Must be registered with the Office of AccessABILITY] --> B[Can Qualify for RCL (Reduced Course Load)]; B --> C[Prorated Funding]; C --> D[Completion is Critical];
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Can Qualify for RCL (Reduced Course Load)

Prorated Funding

Completion is Critical

ADA Example

- Profile: Sam, ADA student, SUNY Cobleskill
- Fall: Attempted 12 credits, earned 12
- Spring: Attempted 12 credits, earned 12
- Outcome:
- 24 credits/year
- Full award (100% for 12 credits/semester)
- On track with summer/appeal for 24 credits/year
- Takeaway: Pass all credits for full funding



ADA Example 2

Profile: Jamie, ADA student, SUNY Cobleskill

Fall: Attempted 12 credits, earned 12

Spring: Attempted 12 credits, earned 9 (failed 3-credit course)

Outcome: 21 credits/year, did not pass all attempted courses

Prorated award (100% Fall, 0%Spring)

Recovery: Retakes 3 credits in summer (self-funded/other aid)

Takeaway: Making up credits restores eligibility

Not Meeting Credit Requirement (no banked credits)

The student completes 15 credits in Fall gets first payment

In spring the student completes 12 credits

Must complete at least three credits over summer

If they do not meet 30 credits after summer

Award must be taken away for the prior spring term

Student loses eligibility going forward

Final Year of Study



Students do not need to meet 30 credit requirement



Prior to last semester – student needs to enroll in 12 but only 6 working toward their degree



Final semester – needs to enroll in 12 credits but only 1 course needs to be in program of study

Special Circumstances

Leave of Absence (LOA) - must be approved by HESC

Need to submit an Excelsior Scholarship Appeal form to HESC

School provides documentation and info about approved LOA

Eligibility will be determined based on HESC's review of documentation

Approved LOA's do not affect eligibility for Excelsior award

Allowable Interruption Process

Allowable under certain conditions

Student must be on track prior to Reduction of Credits (RCL) or Break in Enrollment (BIE)

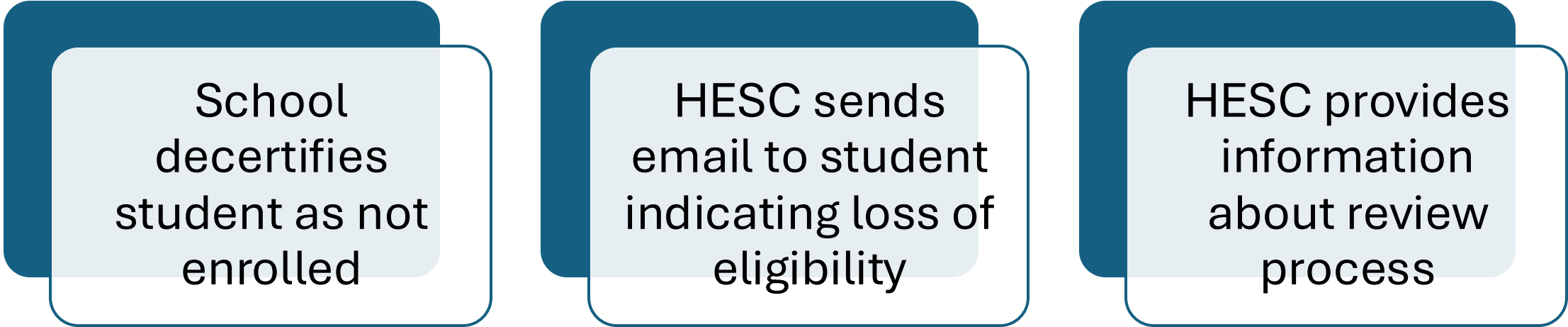
Must have documentation to substantiate BIE or RCL

All students are assessed using the same criteria

Allowable Conditions

- Medical or mental health conditions that prevent the student from beginning or continuing the term or continuing a full-time course load.
- Parental Leave
- Interruption to care for an immediate family member whose healthcare provider determines care or support is necessary.
- Death of an immediate family member
- Called to Active Military Duty

BIE/RCL Standard Process



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graph LR; A[School decertifies student as not enrolled] --> B[HESC sends email to student indicating loss of eligibility]; B --> C[HESC provides information about review process];
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School
decertifies
student as not
enrolled

HESC sends
email to student
indicating loss of
eligibility

HESC provides
information
about review
process

Documentation required for BIE/RCL



School must have written documentation



Student must complete school Excelsior Appeal Form



Document reason for break/reduction



Dates of event matches term where BIE/RCL occurred

Example: Medical Break in Attendance



Student enrolls for the Fall term



Becomes ill during semester and withdraws from all courses



Files appeal including doctor's note indicating need to withdraw



School approves and certifies with the appropriate flag



Adjust system accordingly

Thank You

Joseph Bisio

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