

STATE GRANT PROGRAMS

TUITION ASSISTANCE PROGRAM (TAP)

The Tuition Assistance Program (TAP) is an entitlement program. There is no repayment, as in the case of a loan. The applicant must:

- be a New York State resident for at least 12 months prior to attending college and a U.S. citizen or a permanent resident alien;
- be enrolled full-time (minimum of 12 credits) and matriculated at an approved New York State postsecondary institution as an undergraduate student;
- be charged a tuition of at least \$200 per year; and
- make satisfactory academic progress.

Note: Where any question of eligibility exists, the student or prospective student should see the TAP certification officer. The following information pertains only to New York State residents. Students from other states should check with the appropriate agency in their state for further information. 518.474.6475

Application Procedures

A student can apply by completing the FAFSA application and an Express TAP Application. The Higher Education Service Corporation (HESC) determines the applicant's eligibility and mails an award certificate directly to the applicant indicating the amount of the grant. The applicant may present the institutional copy of the certificate at the time of payment of tuition to the Office of the Bursar.

Award Allocation

The TAP award is based on the applicant's and his or her family's New York State net taxable income during the 2019 tax year and on the tuition charge at Pratt during 2021-2022. TAP (combined with any Regents Scholarship/Fellowship, Child of Veteran Award, or Child of Deceased Police Officer/Firefighter Award) cannot exceed the amount of tuition. The schedule used to calculate the award is determined by:

- whether the student is financially independent of his or her parents;
- marital status and tax filing status; and
- the number of previous TAP payments received by the applicant.

TAP Financial Independence

Financial independence for TAP is defined in New York State law. This definition applies only to TAP and differs from other aid programs, such as Federal Pell Grant. The current definition of independent status is as follows:

- 35 years of age or older on June 30, 2021, or
- 22 years of age or older on June 30, 2021, and not:
 1. a resident in any house, apartment, or building owned or leased by parents for more than six weeks in calendar years 2019, 2020, 2021;
 2. claimed as a dependent by parents on their federal or state income tax for 2018, 2019, 2020, 2021;
 3. a recipient of gifts, loans, or other financial assistance in excess of \$750 from parents in the calendar year or under 22 years of age on June 30, and meeting all other requirements above, and in addition able to meet at least one of the following requirements:
 4. married on or before December 1, 2020;

5. both parents deceased, disabled, or incompetent;
6. receiving public assistance other than Aid to Dependent Children (ADC) or food stamps; award of the court; or
7. unable to ascertain parents' whereabouts.

Award Schedule

Currently, awards range from \$500 to \$5,165. The amount of the award will be affected by costs of attendance and full- or part-time enrollment status.

Rights and Responsibilities of Recipients

The student must continue to make satisfactory academic progress in the program in which he or she is enrolled. The student must not owe any refunds on Federal Pell Grants or other awards paid, and not be in default of any student loan.

Duration of Award

For each semester of TAP awarded, 6 TAP eligibility points are used. Undergraduates in four-year programs receive a maximum total of 48 points. Undergraduates in five-year programs (Architecture and HEOP only) receive a maximum total of 60 points.

Aid for Part-Time Study (APTS)

What is APTS?

Aid for Part-Time Study is a grant program financed by New York State in conjunction with participating educational institutions throughout the state. The program provides up to \$2,000 per year to help part-time undergraduate students meet their educational expenses.

Who is eligible for APTS?

To be considered for an award, a student must:

- be working toward an undergraduate degree or enrolled in a registered certificate program as a part-time student enrolled for at least 3 but less than 12 semester hours per semester;
- maintain good academic standing;
- be a resident of New York State 12 months prior to attending college;
- be either a U.S. citizen, a permanent resident alien, or a refugee;
- not have used maximum Tuition Assistance Program (TAP) eligibility;
- have a tuition charge of at least \$100 per year; and
- not be in default of a Federal Family Education Loan.

What are the income limits?

Income means the net taxable income taken from the prior year New York State income tax return.

- If you were claimed as a tax dependent by your parents in the prior year, family income (i.e., New York net taxable income of student and parents) cannot exceed \$50,500.
- If you were not eligible to be claimed as a tax dependent by your parents in the prior year, income (i.e., net taxable income of student and/or spouse, if married as of December 31 of the prior year) cannot exceed \$34,250.

If you were not eligible to be claimed as a tax dependent by your parents in the prior year but you were eligible to claim dependents of your own other than yourself and/or your spouse, income (i.e., net taxable income of student and spouse) cannot exceed \$50,550. APTS applications are available from the TAP Certification Officer in the Registrar's Office.

Allocation of Awards

APTS recipients should be aware that the award will be revoked if they do not receive a term GPA of at least 2.0. Students will be responsible for any amount owed to the Student Accounts Office.

Financial Assistance Standards

Pratt applies New York State minimum academic standards to all students receiving Pratt aid, state and federal aid, and loans insured or guaranteed by the federal government.

Review Policies

The Office of Student Financial Services will periodically review the GPA and number of credits earned by each financial aid recipient using his or her academic transcript. Credits earned include only those for courses with grades of A through D.

A student not meeting these standards will be placed on financial aid probation for one semester. After the grades for the probation semester are calculated, the student's transcript will be reviewed. If the student still fails to meet the standards, all of his or her financial aid will be revoked beginning with the semester following the probation semester. Once the student meets the minimum standards, he or she may reapply for financial aid. It is the student's responsibility to advise the Office of Student Financial Services if he or she has had grade changes that bring the cumulative GPA back up to the minimum standard.

A student who does not meet the requirements for TAP may apply for a waiver. A waiver may be granted only once on the undergraduate level. A waiver may be granted only after the student has met with the Executive Director of Student Financial Services and Compliance and the TAP Certification Officer.

To receive a waiver, the student must be able to provide documentation of unusual circumstances that have affected his or her academic progress. Further information regarding the certification for New York State aid can be obtained by contacting a Pratt financial aid counselor.

Out-of-State Programs

Other state scholarship programs and where to apply:

Maryland

Higher Education Commission
Empowering Higher Education
6 North Liberty Street
Baltimore, MD 21201
800.974.0203

Vermont

Vermont Student Assistance Corp.
P.O. Box 2000
Winooski, VT 05404
888.253.4819

Virgin Islands

Board of Education
P.O. Box 11900
St. Thomas, VI 00801
340.774.4546

Washington, DC

Office of the State Superintendent of Education
810 1st Street NE, Third Floor
Washington, DC 20002
202.727.2824

These state and district programs are available only to residents. Pratt knows of no other states that make awards to students at a New York college.

State Education Agencies

Alaska

Alaska Commission on Post-Secondary Education
PO Box 110505
Juneau, AK 99811-0505
800.441.2962

Arkansas

Department of Higher Education
423 Main Street, Suite 400
Little Rock, AR 72201
501.371.2000

California

California Student Aid Commission
P.O. Box 419026
Rancho Cordova, CA 95741-9026
888.224.7268

Connecticut

State Scholarship Program
Commission for Higher Education
39 Woodland Street
Hartford, CT 06105-2326
800.842.0229

Delaware

Delaware Post-Secondary
Education Commission
Carvel State Office Building
820 North French Street, 5th Floor
Wilmington, DE 19801
800.292.7935

Florida

Office of Student Financial Assistance
325 W. Gaines Street
Tallahassee, FL 32399-0400
888.827.2004

Illinois

Illinois Student Assistance Commission
500 West Monroe, 3rd Floor
Springfield, IL 62704
800.899.4722

Massachusetts

American Student Assistance Corporation
100 Cambridge Street

Boston, MA 02114
800.999.9080

New Hampshire

New Hampshire Higher Education
Assistance Foundation
4 Barrell Court
Concord, NH 03301
800.719.0708

New Jersey

New Jersey Higher Education
Assistance Authority
P.O. Box 545
Trenton, NJ 08625
800.792.8670

New York

New York State Higher Education
Services Corporation
99 Washington Avenue
Albany, NY 12255
888.697.4372

Pennsylvania

Pennsylvania Higher Education
Assistance Agency State Grant and Special Programs Division
1200 North 7th Street
Harrisburg, PA 17102
800.692.7392

Rhode Island

Rhode Island State Scholarship
560 Jefferson Boulevard
Warwick, RI 02886
401.736.1100

Texas

Texas Higher Education Coordinating Board
1200 E. Anderson Lane
Austin, TX 78752
800.242.3062

Federal regulations require the Office of Student Financial Services to monitor the progress of each student (receiving financial aid) toward degree completion on two measures

1. Qualitative (cumulative grade point average) and
2. Quantitative (completion of credits required).

Students who fall behind in their coursework or fail to achieve minimum standards for qualitative and quantitative measures may lose their eligibility for all types of federal and state aid and institutional aid administered.

Qualitative Measure

Each student receiving financial aid is expected to successfully complete all of his/her classes with good grades to continue receiving financial aid payments. A student must maintain at least the minimum cumulative

GPA for his/her particular degree of study to be consistent with the requirements for graduation.

Quantitative Measure

In order to maintain financial aid eligibility, the maximum number of attempted credits for completion of a degree is 150 percent of the required credits for that particular degree. Pratt will review each student's eligibility at the end of each year. If the student has exceeded the maximum number of attempted credits for his/her degree program, he/she will no longer be eligible for financial aid (grants or loans) during any future semesters.

- The maximum number of "attempted credits" for completion of a four-year undergraduate degree (excluding writing degree) is 201 credits.
- The maximum number of "attempted credits" for completion of a writing four-year undergraduate degree ONLY is 195 credits.
- The maximum number of "attempted credits" for completion of a five-year undergraduate degree is 263 credits.
- The maximum number of "attempted credits" for completion of a two-year undergraduate degree is 104 credits.

What Is Satisfactory Academic Progress (SAP)?

Federal regulations require that Pratt Institute monitor the qualitative or quantitative standards of academic progress for students who apply for and/or receive federal financial aid. To remain eligible for financial aid at Pratt, recipients are required to show Satisfactory Academic Progress (SAP) toward a degree according to the guidelines listed in the Satisfactory Academic Progress Chart (see Registration and Academic Policies section).

What Are Qualitative or Quantitative Standards?

Qualitative Measure

Each student receiving financial aid is expected to successfully complete all of his/her classes with good grades to continue receiving financial aid payments.

Quantitative Measure

In order to maintain financial aid eligibility, the maximum number of attempted credits and length of time for completion of a particular degree is 150 percent.

How Does SAP Work?

The Office of Student Financial Services determines this eligibility after the submission of spring semester grades (once a year). Undergraduate and graduate students who do not meet the minimum requirements for continuance on federal aid according to this policy will be notified of their status by the Office of Student Financial Services during the month of June.

What Are the Statuses If a Student Fails to Meet the SAP Requirements for Financial Aid?

Probation—A student will receive this flag the first time he/she fails to meet the minimum requirements for Satisfactory Academic Progress (SAP), and will remain eligible for financial aid with this status during the

next semester of enrollment. At the end of the probationary semester, he/she is expected to meet the SAP requirements to remain eligible for financial aid in future semesters.

Unsatisfactory—A student will receive this flag if the SAP requirements are not met after one semester of probation, making him/her ineligible for financial aid. Please note that a student must meet all SAP criteria (GPA, completed credits, and maximum time frame) to regain eligibility for aid once he/she is flagged as unsatisfactory.

How Can a Student Regain Financial Aid Eligibility after Failing to Meet SAP Requirements?

Students who fail to meet the qualitative and/or quantitative standards outlined in the Satisfactory Academic Progress Chart can:

- Enroll in a summer session, in order to complete the necessary credits and/or improve the GPA needed to meet the SAP requirements.

United States Bureau of Indian Affairs Aid to Native Americans Higher Education Assistance Program

Application Procedures

Application forms may be obtained from the Bureau of Indian Affairs. An application is necessary for each year of study (an official needs analysis from Pratt's Office of Student Financial Services also is required each year). Each first-time applicant must obtain tribal enrollment certification from the bureau, agency, or tribe that records enrollment for the student's tribe.

Selection of Recipients and Allocation of Awards

To be eligible, the applicant must:

- Be at least one-fourth American Indian, Eskimo, or Aleut;
- Be an enrolled member of a tribe, band, or group recognized by the Bureau of Indian Affairs;
- Be enrolled in or accepted for enrollment at Pratt, pursuing at least a four-year degree;
- Have financial need.

Rights and Responsibilities of Recipients

For grants to be awarded in successive years, the student must make satisfactory progress toward a degree and show financial need. Depending on availability of funds, grants also may be made to graduate students and summer session students. Eligible married students also may receive living expenses for dependents. Students must not owe any refunds on Federal Pell Grants or any other awards paid, or be in default of any student loan.

State Aid to Native Americans

Application Procedures

Application forms may be obtained from the Native American Education Unit, New York State Education Department, Albany, NY 12230. The completed application form should be forwarded by the applicant to the Native American Education Unit along with the following materials:

- Official transcript of high school record or photocopy of General Equivalency Diploma
- Letter(s) of recommendation from one or more leaders in the community attesting to the applicant's personality and character
- Personal letter, setting forth clearly and in detail, educational plans and desires
- Signatures of the parents of minor applicants, approving education plans
- Official tribal certification form

Selections of Recipients and Allocation of Awards

The applicant must:

- be a member of one of the Native American tribes located on reservations within New York State;
- have graduated from an approved high school, or have earned a General Equivalency Diploma, or be enrolled in a program in an approved postsecondary institution leading to degree-credit status and the General Equivalency Diploma; and
- be enrolled in an approved postsecondary institution in New York State. State Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

Award Schedule

The award is \$1,000 per year for a maximum of four years of full-time study, a minimum of 12 credit hours per semester.

Rights and Responsibilities of Recipients

Students are responsible for notifying the Native American Education Unit in writing of any change in student status or program or institutional enrollment.

Source:

Native American Education Program Unit
State Education Department
Room 475 EBA
89 Washington Ave
Albany, New York 12234
Phone: 518.474.0537
Fax: 518.474.3666

Veterans Administration (VA) Educational Benefits

Application forms are available at all Veterans Administration offices, active duty stations, and American embassies. Completed forms are submitted to the nearest VA office. (See Veterans Affairs (<https://catalog.pratt.edu/undergraduate/registrar/registration/#veteransaffairstext>) under Registration and Enrollment.)