



**Higher Education  
Services Corporation**

# **Understanding TAP: An Overview**

# NYS Student Financial Aid: Who's Who

- Governor's Office & State Legislature
  - Pass legislation, approve funding for programs
- Education Department (SED)
  - Regulatory (Board of Regents) and oversight
- Higher Education Services Corp. (HESC)
  - Administrative agency
- Office of the State Comptroller (OSC)
  - Payments and audits
- Colleges and universities
  - TAP Certifying Officer (TCO), conduct certification process



# Student Eligibility Requirements



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# TAP: Application Process

- Students must apply for TAP with HESC by submitting either;
  - The NYS Student Aid Payment Application (referred to as the “traditional” TAP application) after successfully filing FAFSA
  - The NYS DREAM Act TAP application after filing the NYS DREAM Act eligibility application (FAFSA not required)

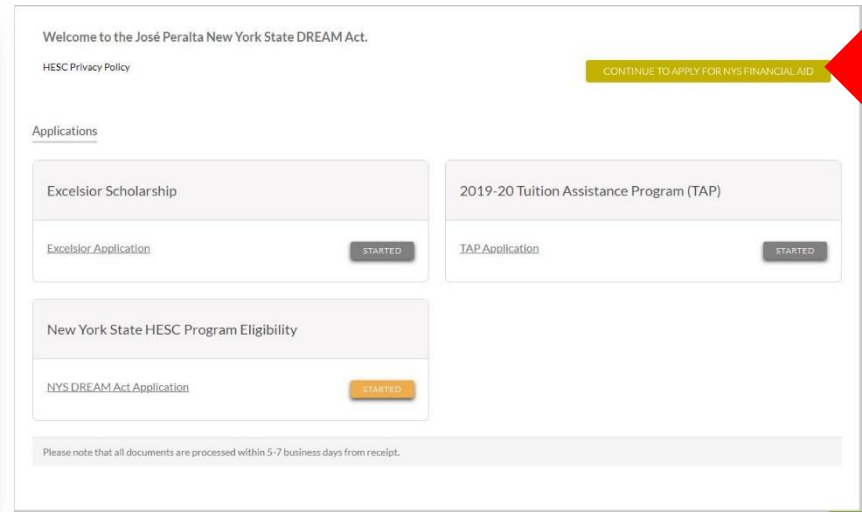
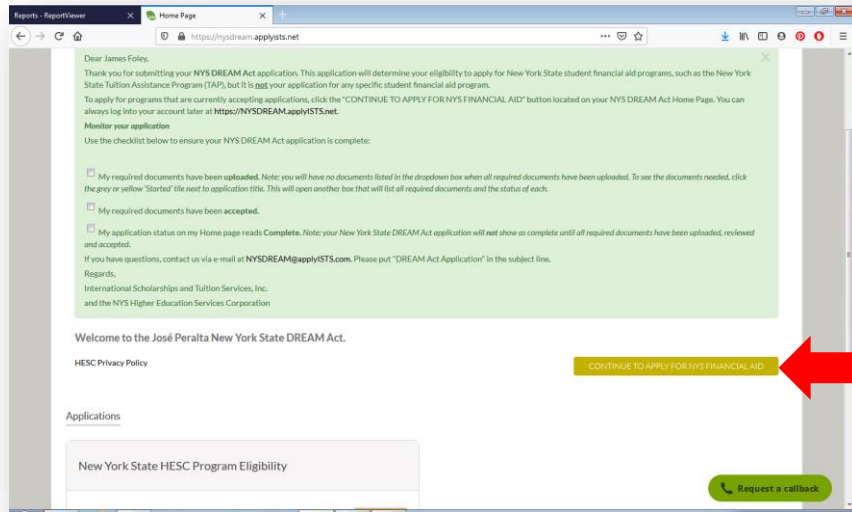


# From FAFSA to TAP

- Students must indicate they are NYS residents and include at least one college located in NYS on the FAFSA college list
- ISIR must be processed with no issues (all signatures on file and an EFC is calculated)
- Student's HESC account identity information must match a valid ISIR record



# NYS DREAM Act to TAP



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# TAP Award Amounts

- Awards can range from a minimum of \$500 to a maximum of \$5,665 (starting in 2021-22)
- Depends on the applicant's income, first year they receive an award, type of school they are attending and their dependent or independent status



# TAP Award Amounts Cont'd

- \$500-5,665
  - Dependent students
  - Independent students who have tax dependents
  - Independent students who are orphans, wards of the court or in foster care
- \$500-3,525
  - Independent students who are single and have no tax dependents
- \$100-1,300
  - Students at proprietary registered non-degree private business schools





# TAP Award Formulas, Estimator

- Available in Appendix A of the TAP Programs, Policies and Procedures Manual
- TAP Award Estimator on HESC.ny.gov

The screenshot shows the website for the Higher Education Services Corporation (HESC). At the top, there is a navigation bar with 'Partner Access' and 'Student Access' buttons, and social media icons for Facebook, Twitter, and YouTube. Below this is a main menu with options: 'Prepare', 'Pay', 'Repay', 'Contact', 'Accommodation', and 'COVID-19 FAQs'. The 'Pay' option is highlighted. The breadcrumb trail reads: 'Home / Pay for College / Financial Aid / Types of Financial Aid / Federal Grants and NYS TAP / Award Amounts & Estimators / TAP Award Estimator'. The main heading is 'TAP Award Estimator'. Below the heading, there is a note: 'Please note: This is not an application for TAP. It provides estimated awards. Please consult with your Financial Aid officer for TAP information specific to the student. The estimated award is only for full-time undergraduate study.' To the right, there is a 'Related Resources' section with links to 'TAP Eligibility & Income Limits', 'Estimate Your TAP Award', 'TAP School Codes', and 'Check TAP Status'. At the bottom, there is a question: 'What is the academic year/student's financial status for TAP?' with a dropdown menu set to '2020 Dependent' and a 'Next' button.

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Partner Access | Student Access

Prepare | Pay | Repay | Contact | Accommodation | COVID-19 FAQs

Home / Pay for College / Financial Aid / Types of Financial Aid / Federal Grants and NYS TAP / Award Amounts & Estimators / TAP Award Estimator

## TAP Award Estimator

**Please note: This is not an application for TAP. It provides estimated awards. Please consult with your Financial Aid officer for TAP information specific to the student. The estimated award is only for full-time undergraduate study.**

**Instructions:** To save you time, we'll take you to the appropriate version of the TAP Estimator based on your answer to the following question. Please select the correct academic year and student financial aid status, either 'Dependent' or 'Independent' and click on the 'Next' button. If you are unsure of the student's financial status select 'Independent'.

What is the academic year/student's financial status for TAP?

**Related Resources**

- [TAP Eligibility & Income Limits](#)
- [Estimate Your TAP Award](#)
- [TAP School Codes](#)
- [Check TAP Status](#)



# Student Eligibility Reviewed By HESC

- Citizenship
- NYS residency
- Dependency Status
- Income requirements
- Loan default
- Point eligibility



# TAP: Citizenship Requirements

- All traditional TAP applicants must meet the same citizenship criteria for Title IV aid eligibility
  - US citizen or eligible non-citizen
- NYS DREAM Act applicants must meet the citizenship/immigration status requirements under the NYS DREAM Act legislation
  - Reviewed through the NYS DREAM Act eligibility application



# Did you know...

- Starting in 2020-21, first time NYS aid recipients with an ISIR record that indicates their citizenship status was not verified by the Social Security Administration (SSA) will be required to submit documentation to HESC to verify their citizenship status



# TAP: NYS Residency

- For traditional applicants, the student, and their parent(s) if the student is dependent, must have lived in New York State for 12 consecutive months prior to the start of the term they are seeking TAP for.
  - Exceptions for members of the military, peace corps, AmeriCorps VISTA and their spouses, dependents (via Residency Questionnaire)



# NYS Residency Questionnaire

- Students who are denied NYS residency may submit the NYS Residency Questionnaire to clarify their residency status
  - Submitted online through student's HESC account
  - Reviews are done manually by HESC, may take anywhere from four to six weeks (longer during peak processing)



# Did You Know...

- Students who are US Citizens or eligible non-citizens who are denied NYS residency under the traditional TAP application process may still qualify for TAP under the provisions of the NYS DREAM Act
  - Must meet the NYS DREAM Act eligibility requirements and reapply for TAP through the NYS DREAM Act application




# TAP: Dependency Status

- Students age 36 and older are automatically considered independent for NYS student aid
- Students ages 22 to 35 may claim financial independence without any special conditions
  - Must be able to answer NO to all Financial Independent Status (FIS) Questions





# Dependent Status & FIS Questions


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[TAP on the Web](#)

**PERSONAL INFO**

COLLEGE

MARITAL STATUS

DEPENDENT

PARENT

PARENT'S INCOME


INCOME

FAMILY MEMBERS

SUMMARY

### Dependent Status

Your financial dependence status affects your TAP award.

Are you claiming financial independence from your parents? 

Yes  No

Are you a Ward of the Court or in foster care?

Yes  No

Previous
Next

NYS Student Aid Payment Application

[PERSONAL INFO](#)

COLLEGE

MARITAL STATUS

DEPENDENT

PARENT

PARENTS INCOME

INCOME

FAMILY MEMBERS

SIGNATURES

SUMMARY

### Financial Independence Status (FIS)

We assumed the following questions should all be answered "Yes". Please review these questions and change your information as needed.

Were you or will you be claimed as a dependent by either of your parents on their 2019 state or federal tax returns?  Yes  No

Were you or will you be claimed as a dependent by either of your parents on their 2020 state or federal tax returns?  Yes  No

Did you live in an apartment, house, or building owned or leased by your parents for more than 6 weeks in 2019?  Yes  No

Did you live in an apartment, house, or building owned or leased by your parents for more than 6 weeks in 2020?  Yes  No

Have you received gifts, loans, or other financial assistance worth more than \$750 from your parents in 2019?  Yes  No


Will you be receiving gifts, loans, or other financial assistance worth more than \$750 from your parents in 2020?  Yes  No

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# Special Conditions

- Students younger than 22 years old who declare financial independence must have a special condition to qualify as independent


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COLLEGE

PERSONAL INFO

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PARENT'S INCOME

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FAMILY MEMBERS

SUMMARY

### Special Conditions

Are both of your parents totally and permanently disabled or declared incompetent?  Yes  No

Are you a Ward of the Court or in foster care?  Yes  No

Are you receiving Public Assistance? Public Assistance DOES NOT include food stamps, unemployment insurance, or aid as a dependent child under the Aid to Families with Dependent Children (AFDC) program.  Yes  No

Has your family been involuntarily dissolved resulting in relinquishment of your parent's responsibility and control?  Yes  No

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TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

Deadline: Submit 2016-2017 TAP Applications by 12:00 a.m. Eastern Time, June 30, 2017.

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# Processing for Requests for Independence

- Following the processing of the student's TAP application, HESC will request documentation from the student verifying their independent status
  - Students can provide same documentation shared with financial aid office for dependency override on FAFSA



# Did you know...

- Students can upload documentation and requested forms through their HESC account
- [hesc.ny.gov/myaccount](https://hesc.ny.gov/myaccount) and click on “Review My NYS Financial Aid Information”
- Upload history verifies receipt of documents

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HESC Documents Upload Document Upload History Log Out

## Upload Documents

Please note that due to the COVID-19 public health emergency, the processing of applications and documentation and responses to emails and requests may be delayed while we work to resume normal operations.

This feature allows you to upload supporting documentation to HESC to be used in processing your application.

- Please select the Document Type(s) being uploaded and choose the associated file.
- To upload additional documents, please click the 'Add another document' link at the end of the form.
- You may select a different program by clicking the 'Change Program' button.

Acceptable file formats: BMP, GIF, JPEG, JPG, PDF, PNG, TIF, TIFF  
Maximum file size: 25 MB  
Note: You may upload a maximum of 15 documents per 30 days.

Program:  
Tuition Assistance Program (TAP) 2020

Document #1

Document Type(s)

- ✓ None selected
- FINANCIAL INDEPENDENCE DOCUMENTATION
- Income Questionnaire / supporting documentation
- SIGNATURE PAGE**
- SOCIAL SECURITY NUMBER (SSN) DOCUMENTATION

[Add another document](#)

[Upload Documents](#)



# TAP: Income Requirements

- Based on NYS net taxable income along with income from pensions, child support and any other reported untaxed income
- Income tax information is verified by HESC in a process with the NYS Department of Taxation and Finance called IVP – Income Verification Program



# TAP: Income Requirements

- Limits
  - **\$80,000**: All dependent students, independent students who have tax dependents or are qualified as orphans, foster youth or wards of the court
  - **\$40,000**: Independent students who are married but have no tax dependents other than a spouse
  - **\$10,000**: Independent students who are single with no tax dependents
- Adjustment to net taxable income for additional family members enrolled full-time in college
  - Enrollment is verified by HESC



# Did you know...

- HESC can only accept appeals for income adjustment for reasons limited to;
  - Divorce or legal separation of parents or student from their spouse
  - Death of a parent or student's spouse
  - Total, permanent disability of parent or student's spouse



# Income Verification Program (IVP)

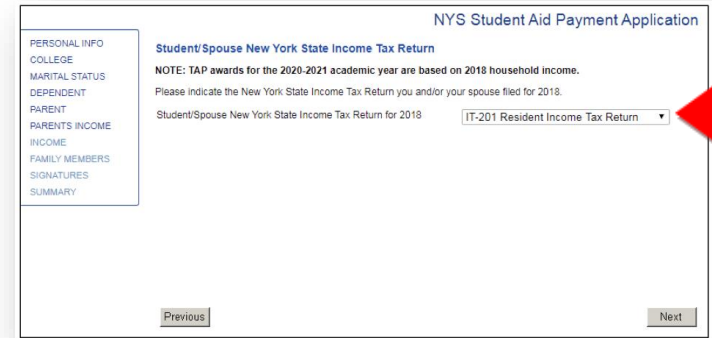
- Verification results may lead to unchanged, increased or decreased awards
  - Students may appeal award determination if they feel there is an error
- IVP process may fail if incorrect information was provided on the TAP application (student is contacted to review and make corrections)
  - Parent or student may be in tax audit status
  - Tax information may need to be sent to HESC for manual verification





# Common Error: Student NYS Tax Return

- Students should be careful not to report they filed a NYS IT-201 tax return if they did not file any tax returns in the requested tax year




NYS Student Aid Payment Application

PERSONAL INFO  
COLLEGE  
MARITAL STATUS  
DEPENDENT  
PARENT  
PARENTS INCOME  
INCOME  
FAMILY MEMBERS  
SIGNATURES  
SUMMARY

Student/Spouse New York State Income Tax Return

NOTE: TAP awards for the 2020-2021 academic year are based on 2018 household income.  
Please indicate the New York State Income Tax Return you and/or your spouse filed for 2018.

Student/Spouse New York State Income Tax Return for 2018:  

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# TAP: Student Loan Default

- Students must not be in default on any State or federal student loan or on any repayment of state awards
  - Must provide evidence of default resolution to HESC to get eligibility reinstated



# TAP: Payment Points

- HESC maintains records of student TAP awards by assigning points for each payment.
  - A full semester TAP award equals six (6) payment points
  - Trimester or quarter award equals four (4) payment points
  - Part-time award recipients will have TAP points prorated based on their award type or certified number of credits



# Payment Points Lifetime Limits

- Lifetime Limits, Maximums
  - Associate's, 2-Year Degree Programs – **36 Points**
  - Baccalaureate, 4-Year Degree Programs – **48 Points**
  - If enrolled in an approved five-year degree program or opportunity program – **60 Points**



# Student Eligibility Reviewed By Schools

- Ability-to-Benefit (ATB)
- Duplicative benefits
- Full-time status
- Good Academic Standing



# Reviewed By Schools: Ability to Benefit

- Students must have a US high school diploma or the recognized equivalent to qualify for any NYS student aid program
  - The only recognized equivalent of the certificate of graduation from a US high school is a NYS high school equivalency diploma



# NYS High School Equivalency Diploma

- Students may receive a NYS High School Equivalency Diploma in one of three ways;
  - Earning passing scores on the TASC exam
  - Completing 24 semester hour credits in specified subjects as a recognized candidate for a degree in an approved (accredited) institution
  - Through the National External Diploma Program



# 24 College Credit Requirement

- At least three credits in each of the following courses: mathematics, natural sciences, social sciences, humanities
- Six credits in English language arts
- Six credits from any other courses within the student's degree or certificate program
- Credits can be earned across multiple, accredited, institutions
- Students who meet this criteria may be certified for an award even before NYSED issues them a high school equivalency diploma





# Other Options to Meet ATB Requirements

- Provide proof of a prior degree earned from an accredited institution (foreign or domestic)
- Receive a passing score on an ability to benefit test approved by NYSED
  - Testing process must be approved by NYSED
  - List of approved tests provided on NYSED website



# ATB Testing Timeline

- Beginning with summer 2008-09, students must take and pass one of the approved ATB exams within the institution's drop/add period or within 30 days of the first day of classes whichever is earlier
- In some exceptional circumstances, a student may be allowed to take and pass an ATB exam within 30 days of the drop/add period or 60 days from the first day of class, whichever is earlier.
  - This exception may be applied only in those cases where a school is unable to identify or locate the student until later in the term.
  - All efforts should be made to ensure students are never disadvantaged due to administrative provisions of their schools.



# Home Schooled Students

- Home schooled students must demonstrate their eligibility by:
  - Obtaining a letter of high school equivalency from their local education authority
  - Meeting one of the other NYS high school equivalency options (ATB, TASC, 24 college credits, etc.)



## Reviewed By Schools: Duplicative Benefits

- Duplicative benefits are those that duplicate the purpose of a TAP
  - Generally, this refers to funds that are specifically intended to cover tuition charges.
  - The total of a TAP, VTA and the duplicative benefit cannot exceed students' actual tuition liability for the term.



# Veterans Benefits & TAP

- Chapter 33 VA benefits are applied to tuition before any state financial aid program (TAP, VTA, etc.)
- Students with Chapter 31 benefits receive 100% tuition so those students would not be eligible for any tuition specific state program, such as TAP
- All other VA benefits, such as Chapter 35, are not designated for tuition so they would be applied after factoring in the state award



# Reviewed By Schools: Full-time Status

- Students must be enrolled full-time in a semester of at least 15 weeks in length (or 100 calendar days) to receive a full-time TAP payment
  - 12-week exception for 2020-21 AY allowed by SED due to pandemic
  - <http://www.nysed.gov/common/nysed/files/shortened-semester-ceo-memo.pdf>



# Full-time Defined

- Defined as being enrolled in 12 or more credits that are all applicable toward the student's degree program
  - At least 24 instructional hours per week at clock hour programs
- Courses must count toward specified general education, primary major, or free elective requirements
- Courses that are not integral to a student's program of study do not count toward the minimum full-time course load
  - Including courses taken for a minor or second major that is not required for degree program



# Remedial Coursework & Full Time Status

- During first semester of study
  - Up to the equivalent of nine (9) semester hours in remedial (non-credit) courses can be included as part of the minimum semester full-time course load
- After first semester of study
  - Only six (6) semesters hours of remedial course can count toward full-time course load





# Prerequisite Courses & Full-Time Study

- Prerequisites must be included in the SED approved registered program
- Pre-req's must be a requirement of the degree program, not a requirement to get student into a degree program
- Pre-req's cannot be counted as remedial course if the pre-req course is credit bearing
  - By definition, a credit bearing course is not a remedial course



# Coursework Toward a Minor

- Coursework taken toward a minor must be part of the actual program of study and not listed only as a college requirement for graduation.
- Some colleges may require all students to have a minor, but if they are not included in the approved/registered program and listed in the catalog for a program, they can not be considered toward the full-time requirement.



# Full Time Status in Final Year of Study

- Students in their final term of study:
  - Can be enrolled in one course (any credit amount) needed for degree completion along with any other coursework for a total of 12 credits or more and meet the full-time study requirement
- In the semester before the final semester:
  - Students can be enrolled in six (6) credits of required coursework along with any other courses for a total of 12 or more credits



# Repeated Courses and Full-Time Study

- SED's Memorandum to Chief Executive Officers No. 86-17
  - A course can be repeated and counted toward full-time study requirements if credit was not previously earned
  - Or, if course is required to be repeated to advance in degree program requirements



# Withdrawn Courses During Term

- If a student withdraws from *some or all* courses prior to certification, the student may still qualify to receive their award
  - Student must owe some or all full-time tuition liability
  - Student must have met full-time status and all other TAP requirements prior to withdrawal
  - Use “Withdrawn with Tuition Liability” option *only for students who withdrew from all courses*



# Reviewed By Schools: Major Declaration

- Two-year programs:
  - Students must declare a major no later than within 30 days of the end of the institution's add/drop period in ***the first term of their sophomore year***
- Four-year programs:
  - Students must declare a major no later than within 30 days of the ***institution's add/drop period in the*** first term of their junior year



# Declaration of Major: Updated Guidance

- Recent guidance from SED notes that students who reach junior year status early because of credits earned ***prior to matriculation*** do not need to declare a major prior to their fourth term.
- However, such students must declare a major upon reaching their junior year status at the end of their fourth term.



# Reviewed By Schools: Good Academic Standing

- Good Academic Standing consists of two components:
  - Satisfactory Academic Progress (SAP): a measure of the student's achievement
  - Pursuit of Program (POP): a measure of the student's effort to complete a program





# Pursuit of Program (POP)

Program pursuit: completing and receiving a grade in a percentage of the minimum full-time course load in each term an award is received

- 50 percent in each term of first year
- 75 percent in each term of second year
- 100 percent in each term of third year and thereafter



# Satisfactory Academic Progress (SAP)

- Student must earn minimum number of cumulative credits and meet a minimum cumulative grade point average
  - Must be checked every semester
- Specific SAP Charts are provided on TAP Coach with the criteria that must be met
  - Placement on chart is usually dictated by student's TAP payment points



# SAP Charts

- For non-remedial students who were first awarded TAP in the 2010-11 academic year or thereafter

Program: Baccalaureate Program										
Calendar: Semester 2010-11 and thereafter (non-remedial students)										
Before Being Certified for This Payment	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
A Student Must Have Accrued at Least This Many Credits	0	6	15	27	39	51	66	81	96	111
With At Least This Grade Point Average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0



# SAP Charts

- For all remedial students and any non-remedial student who was first awarded in award year 2006-07 and 2007 through 2009-10

Program: Baccalaureate Program										
Calendar: Semester 2006-07, 2007-08 through 2009-10 and 2010-11 and thereafter remedial students (if a student's first award was in 2010-11 and thereafter, and he/she does not meet the definition of a remedial student, see charts for non-remedial students)										
Before Being Certified for This Payment	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
A Student Must Have Accrued at Least This Many Credits	0	3	9	21	33	45	60	75	90	105
With At Least This Grade Point Average	0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

# Remedial Students

- Any student determined by recognized college placement exam as having the need for remediation for at least two semesters
  - as certified by the college and approved by the State Education Department (SED)
- Any student who was enrolled in at least six semester hours of non-credit remedial courses in the first term they received a TAP award
- Any student who is or was enrolled in an opportunity program (HEOP, EOP, SEEK CD)



# SAP Charts: Pre-2006-07 & ADA Students

- For any student who was first awarded prior to 2006-07 institutions may choose to adopt the standards mandated in Education Law by requesting State Education Department (SED) approval
- Students qualifying for ADA TAP, there are specific SAP charts available on TAP Coach



# C-Average Requirement

- Student must have at least a cumulative 2.0 average after receipt of two annual payments of TAP



# Reinstatement of Good Academic Standing

- Make up past deficiencies by completing one or more terms of study without receiving any state grants or scholarships
- Be readmitted to school after an absence of at least one calendar year
- Transfer to another institution
- Apply for a one-time waiver of good academic standing





# Waivers for Students Not In Good Standing

- Must be made available and granted for students demonstrating special circumstances
- Two types
  - Good Academic Standing (One-time, lifetime)
  - C-Average



# Beneficial Placement

- Applies when a student in good standing:
  - transfers to another institution; or
  - changes academic programs within the same institution
- Students repositioned on SAP chart based on:
  - number of credits the student has earned; or
  - number of payments received,
  - whichever is more beneficial.
- Applies only to satisfactory academic progress



# Overview of Certification



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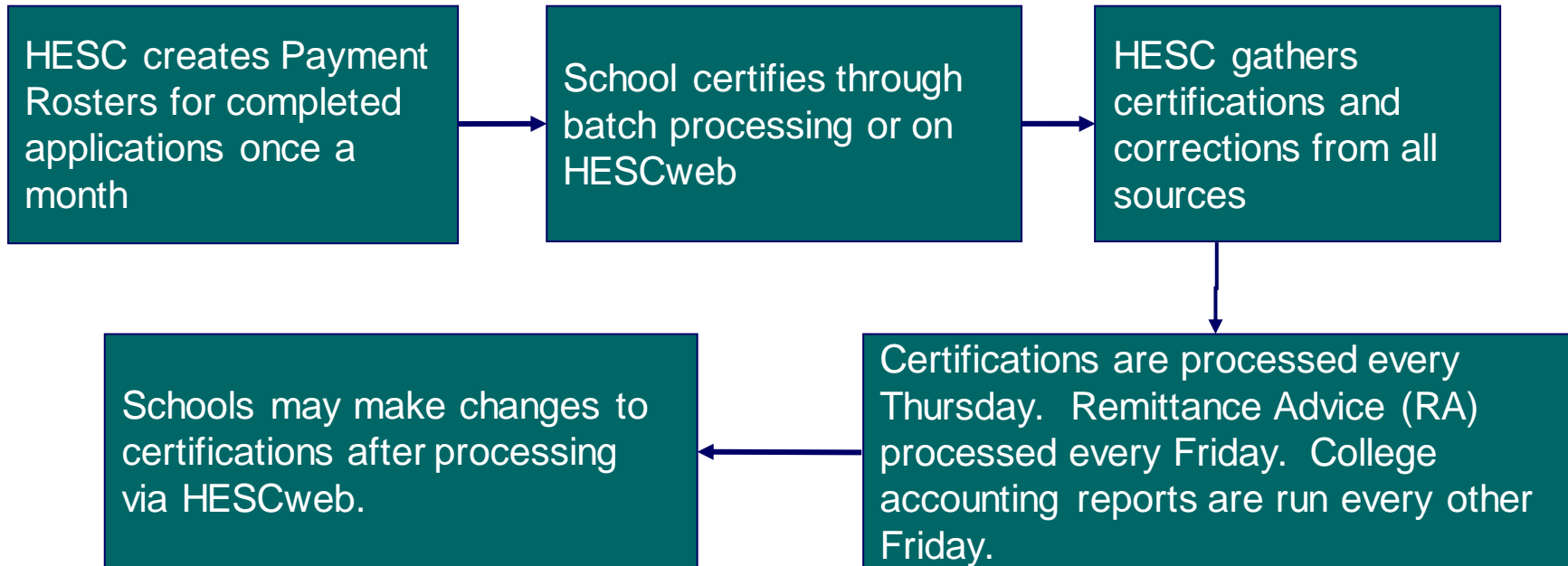
# Definition of Reporting Terms

- **Student Status List (SSL or Comp SSL)**
  - Report that shows students who are in any status with HESC, such as needing to file a TAP application, awarded, or denied
- **Payment Roster (or Consolidated Scholarship Roster)**
  - Report showing students who have awards pending certification
- **Remittance Advice (or Consolidated Scholarship Remittance Advice)**
  - Accounting document showing payments for students who have been certified or decertified on the Payment Roster



# Certification Processing Timeline

## HESC & School Activity



# TAP Processing Schedule: HESC.ny.gov

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Home / Partner Access / Financial Aid Professionals / TAP and Scholarship Resources / TAP Processing

## TAP Processing Schedule

The following schedule includes the anticipated date of Rosters, Remittance Advices, Accounting Documents and Student Status Listings for December 2020. If HESC is unable to meet the scheduled date of any of the listed reports, we will send an e-mail update.

The December 2020 schedule is as follows:	
December 1st	<ul style="list-style-type: none"> <li>2019-20 Roster (All Terms)</li> </ul>
December 2nd	<ul style="list-style-type: none"> <li>2020-21 Roster (Summer/Fall)</li> </ul>
December 3rd	<ul style="list-style-type: none"> <li>2019-20 Remittance Advice</li> <li>2019-20 Student Status Listing</li> </ul>

- Gives dates for monthly Rosters, Remittance Advice, Status Lists, IVP and accounting reports
- Updated at the start of each month



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# Did you know...

- Students must have a complete TAP application to qualify for roster placement prior to that month's Payment Roster roster run date
- Complete TAP applications have
  - No missing information (fully processed)
  - Income verified through IVP or manually by HESC
  - Student ID number assigned



# Definition of terms

- **Certified:** The school has determined that the student satisfies the eligibility criteria for the award for that term.
- **Decertified:** The school has determined that the student does not satisfy the eligibility criteria for the award for that term.
- **Pending:** The school has not yet determined the student's eligibility or submitted a certification to HESC
- **Errored:** The certification submitted to HESC did not process due to an error (school or HESC must resolve)





# TAP Policy Resources

- HESC – College Administrators, Grants & Scholarships  
Resources: [HESC.ny.gov](http://HESC.ny.gov)
  - TAP Manual – Programs Policies and Procedures and Appendices
  - TAP Coach
- State Ed Department – Office of College and University Evaluation (OCUE): [highered.nysed.gov/ocue](http://highered.nysed.gov/ocue)
  - Inventory of Registered Programs
  - CEO Memos



# HESC Support

- Priority Services (for professional use)
  - [priorityservices@hesc.ny.gov](mailto:priorityservices@hesc.ny.gov)
- Michael Turner, Client Relations Manager
  - michael.turner@hesc.ny.gov
  - (212)961-4467

