New York's Financially Safer Colleges

What is a "financially safer" college?

A college that supports its students better than other similar colleges in terms of cost, graduation rate, debt burden, and mobility, based on our analysis of College Scorecard data. Click here for a detailed explanation of the data we use and how we analyze it.



Families with low to moderate income pay less out of pocket



Low-income and students of color graduate at similar rates as their counterparts



Low-income students leave with less debt and are better able to repay their loans



Low-income students recoup the costs of their degree faster

Should I only apply to financially safer colleges?

uAspire strongly recommends that every student apply to at least *one* financially safer college. We also encourage you to include a variety of different types of colleges on your list.

What's the difference between community colleges and the other colleges & universities on this list?

Community colleges are sometimes referred to as "2-year colleges". They offer Associates degrees ("2-year degree") along with certificates. Public and private colleges & universities are often referred to as "4-year schools". They offer Bachelor's degrees ("4-year degree") and also advanced degrees. Students pursuing a Bachelor's degree often begin at community college and then transfer to another college/university to complete their program.

What's the difference between public and private colleges & universities?

Public and private colleges & universities differ in many ways, but most notably in cost of attendance. Among private colleges, those that meet full financial need are more likely to be affordable, but more difficult to get into.

Public financially safer community colleges

CUNY	
Borough of Manhattan Community College	Queensborough Community College
Bronx Community College	Stella and Charles Guttman Community College

Scan or click to view all financially safer colleges in the Mid-Atlantic on a map, along with their average net prices

See second page for more community colleges and public and private colleges & universities

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Public financially safer community colleges

SUNY		Schenectady County Community College
Cayuga County Community College	Hudson Valley Community College	Suffolk County Community College
Columbia-Greene Community College	Monroe Community College	SUNY Broome Community College
Dutchess Community College	Nassau Community College	SUNY Westchester Community College
Erie Community College	Niagara County Community College	Ulster County Community College
Genesee Community College	Orange County Community College	

Public financially safer colleges & universities

CUNY
Bernard M Baruch College
City College
Hunter College
John Jay College of Criminal Justice
Lehman College
Queens College

SUNY		
Binghamton University	SUNY at Fredonia	SUNY Oneonta
Farmingdale State College	SUNY Buffalo State University	SUNY Polytechnic Institute
State University of New York at New Paltz	SUNY College at Geneseo	University at Albany
State University of New York at Oswego	SUNY College of Environmental Science and Forestry	University at Buffalo
Stony Brook University	SUNY Old Westbury	

Recommendations are current only for 2026-2027 academic year

See third page for private colleges & universities

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Private financially safer colleges & universities

College	City
Albany College of Pharmacy and Health Sciences	Albany
Bard College	Annandale-On-Hudson
Barnard College*^	New York
Canisius College	Buffalo
Colgate University*^	Hamilton
Columbia University*^	New York
Cornell University*^	Ithaca
Daemen University	Amherst
Hamilton College*^	Clinton
Hobart William Smith Colleges	Geneva
Le Moyne College	Syracuse
Mercy University	Dobbs Ferry
New York Institute of Technology	Old Westbury

College	City
New York University^	New York
Niagara University	Lewiston
Russell Sage College	Troy
Skidmore College*	Saratoga Springs
St Lawrence University	Canton
St. Joseph's University - New York	Brooklyn
Syracuse University	Syracuse
The Cooper Union for the Advancement of Science & Art^	New York
Union College*	Schenectady
University of Mount Saint Vincent	Bronx
University of Rochester*	Rochester
Vassar College*^	Poughkeepsie

What does it mean if a college has an asterisk (*) or a carat (^) next to it?

Asterisks indicate financially safer colleges that **meet students' full financial need**, which means they guarantee to provide the full amount of financial aid they determine a student needs. Carats indicate financially safer colleges that have an acceptance rate less than 25% and are **highly selective.**

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Source: Based on uAspire's analysis of the U.S. Department of Education's College Scorecard data from Spring 2025 and Third Way's economic mobility index.