

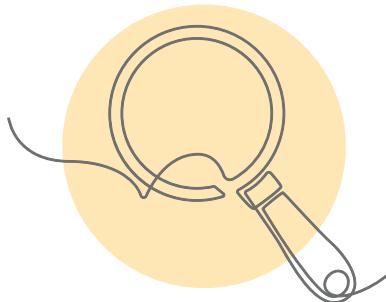
# A Path Toward Educational Equity

## Reforming New York State's Tuition Assistance Program

Melissa Clarke  
New York Policy Director, uAspire



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Higher education should be a clear pathway to economic mobility. Yet for too many low-income students and students of color in New York, the cost of college remains a significant barrier. Disparities in graduation rates make this starkly clear: only 56 percent of students from the lowest income quartile graduate within six years at public four-year colleges, compared to 81 percent of students from the highest income quartile (NCES, 2022). Similarly, graduation rates vary by race and ethnicity.

Approximately 64 percent of White students complete a bachelor's degree within six years at public institutions, compared to 52 percent of Black students and 56 percent of Latino students (NCES, 2022). At the state level, only about one-third of SUNY community college students and CUNY students graduate within six years, with rates even lower for Black and Latino students. These disparities underscore how the cost of college compounds systemic inequities and why strengthening TAP is essential to ensuring higher education can truly serve as a pathway to economic mobility.

Simply increasing student loans is not the answer, as it often leads to burdensome debt that undermines long-term financial stability. Instead, expanding grant-based aid like New York's Tuition Assistance Program (TAP) is essential to help students, particularly those from historically marginalized backgrounds, afford college and leverage higher education as a true engine for upward mobility. To fulfill this promise, TAP must evolve to better meet the financial realities and needs of today's students.

New York's Tuition Assistance Program is one of the largest state-run, need-based college financial aid programs in the nation. Each year, it provides grants averaging around \$2,800 to hundreds of thousands of low- and middle-income students across the state. TAP helps dismantle economic barriers to higher education by providing critical tuition support to eligible New York State residents, a fundamental step toward achieving educational equity.

### Historical Context: A Foundation for Access

Established in 1974, TAP was created to address the rising cost of college and expand access to higher education across New York State. TAP was born into a landscape where New York had long prioritized public access to higher education, most notably through CUNY, which remained tuition-free from its founding in 1847 until the fiscal crisis of 1976. At its inception, the program offered a maximum award of \$1,500 for students with an annual income under \$20,000. In its first year, 221,360 students received TAP.

## Overview of Tap

The New York State Tuition Assistance Program (TAP) annually supports more than 200,000 students pursuing a degree at an approved New York State institution.

<b>An Overview of TAP</b>	
<b>Funding Amount</b>	Minimum award: \$1,000 Maximum award: \$5,665
<b>Eligibility Requirements</b>	<b>Residency:</b> Students must be U.S. citizens or eligible noncitizens and a legal resident of New York State for at least 12 continuous months before the start of the academic year. <b>Income:</b> Dependent students and independent students with tax dependents are eligible if their household net taxable income (NTI) is \$125,000 or less. Independent students without dependents qualify with an NTI of \$60,000 if married or \$30,000 if single. <b>Enrollment:</b> Students must be enrolled as full-time (12 credit hours) or part-time (6-11 credit hours) undergraduate students at an approved New York State college or university. <b>Academic Progress:</b> Students must meet academic progress standards and be pursuing a degree or certificate.
<b>Annual Application Process</b>	<b>For those eligible to complete the FAFSA:</b> FAFSA & TAP Application <b>Undocumented students:</b> NYS Dream Act
<b>Funding Length</b>	<b>Associate's Degree:</b> 3 years <b>Bachelor's Degree:</b> 8 semesters or 4 years <b>Approved 5 year programs:</b> 10 semesters Continuous enrollment is not required, so students who take time off or stop out can still access any unused semesters of TAP when they return.
<b>Renewal Requirements</b>	Meeting satisfactory academic progress Enrollment in an eligible degree or certificate program

## TAP Legislative Changes: A Victory for Equity

By 2024, New York's Tuition Assistance Program (TAP) had supported students for 50 years, but it had gone nearly two decades without meaningful updates to award amounts or income eligibility thresholds. Since 2000, TAP's core structure has remained largely unchanged, even as tuition and the cost of living have risen. Political gridlock and shifting budget priorities stalled efforts to modernize the program, leaving many low- and middle-income families with awards that no longer kept pace with actual college costs.

In FY2025, Governor Kathy Hochul and the State Legislature allocated nearly \$60 million in the state budget to strengthen TAP. This investment increased the minimum TAP award from \$500 to \$1,000 and raised the Net Taxable Income eligibility cap for dependent students from \$80,000 to \$125,000, better reflecting the cost of living students and families face today. These changes expanded TAP eligibility to over 48,000 new students. By updating award amounts and income thresholds, New York is finally making critical, equity-driven adjustments to help more students access and afford higher education.

## New York State TAP vs. California Cal Grant

New York and California are often compared as leaders in higher education policy because of their scale, diverse student populations, and reliance on large public university systems. Both states have long histories of investing in access and affordability, and their programs are frequently used as benchmarks in national policy conversations.

At the same time, it's important to recognize that other states have also advanced student-centered reforms. Florida guarantees affordable college in its constitution and, according to the State Higher Education Finance (SHEF) FY 2024 report, provides more state financial aid per full-time equivalent (FTE) student than either New York or California. Texas was the first state to extend in-state tuition to undocumented students (though has since repealed this law) and continues to strengthen access through a robust technical college system. These examples underscore that progress on equity and affordability has taken different forms across states. Still, New York and California remain especially useful for comparison because of their similar size, governance structures, and reliance on comprehensive public university systems.

Within this comparison, California's Cal Grant program provides significantly more generous support than New York's Tuition Assistance Program (TAP). Cal Grants can cover tuition, living expenses, and other costs with broad eligibility for low- and moderate-income students. TAP awards, by contrast, are smaller and more limited in scope, even when paired with the Excelsior Scholarship.

For New York, the takeaway is clear: TAP has not kept pace with national trends or with peer programs like Cal Grant. By modernizing and expanding TAP, New York can close the equity gap in state aid,

ensure its financial support reflects today's cost of attendance, and align with the national movement to put students and their affordability needs at the center of higher education policy.

New York's TAP program recently expanded eligibility to \$125,000 for dependent students. While this is an important step, California's Cal Grant program reaches higher family incomes, particularly for larger households, allowing broader access to state financial aid. For 2025–26, a student from a six-person family in California can qualify for a Cal Grant with family income up to \$157,100, compared with New York's \$125,000 cap. Even at these higher thresholds, families, especially in high-cost areas like New York City, face significant financial pressures, with basic living expenses for a family of four in NYC approaching \$130,000 annually.

Cal Grant awards are also higher and cover a broader range of expenses. While TAP provides a maximum of \$5,665 per year, Cal Grants for 2025–26 offer up to \$15,400 for students at University of California campuses, \$7,390 at California State University campuses, and \$11,000 at private institutions. Cal Grants can offset tuition, fees, and in some cases non-tuition expenses such as housing, food, and transportation, helping families bridge a larger portion of the total cost of attendance. By contrast, SUNY tuition is \$7,070, but total costs, including housing, food, books, and transportation, can exceed \$25,000 annually. Even with the maximum TAP award, students face a gap of roughly \$20,000 per year, which often must be covered through loans, work, or personal resources.

	<b>NYS TAP Grant</b>	<b>CA Cal Grant</b>
<b>Maximum Award</b>	\$5,665	University of California: \$15,400 California State University: \$7,390 Private Institutions: \$11,006
<b>Eligible Expenses</b>	Tuition	Tuition, Fees, Books, Supplies, Transportation, and living expenses
<b>Percentage of the Average Cost of Attendance Covered*</b>	SUNY (On Campus): 19.7% CUNY (On Campus): 18.3% CUNY (At Home): 41.8%	UC (On Campus): 38.1% CSU (On Campus): 25.9% CSU (At Home): 49.9%
<b>Maximum Income Eligibility*</b>	\$125,000	\$157,100

\*Award amounts and cost-of-attendance figures vary by institution and year. Data shown reflects 2025–26 maximums for comparison.

Even with financial aid, New York students are left to fill substantial gaps between awards and total costs, a challenge that disproportionately affects low- and middle-income families. California's approach demonstrates the potential of a more comprehensive financial aid model: higher income eligibility, larger awards, and support for nontuition expenses collectively reduce financial strain, increase affordability, and better align aid with the realities of modern family budgets. Adopting a similar model in New York could make college more accessible and equitable for families across the state.

## **The Student Debt Divide: New York's Growing Burden**

Despite significant investment in higher education, New York still leaves too many graduates with heavy loan balances. According to the Institute for College Access & Success, just over half of graduates in the state, about 54 percent, left school with student loans in 2019–20, carrying an average of nearly \$31,000. More recent federal data show that the average balance across all borrowers in New York has climbed to nearly \$38,800. This is not only a question of how much students owe, but who is borrowing. About 36 percent of undergraduates in New York receive a Pell Grant, a higher share than the national average, which means that low-income students make up a large portion of the state's college-going population. National studies consistently find that Pell recipients are more likely than their peers to take out loans and to graduate with higher balances, raising concerns about whether New York's aid system is doing enough to shield its lowest-income students.

California offers a useful point of comparison. Its Cal Grant program is designed to target aid more directly to low- and middle-income students. Data from the Institute for College Access & Success show that only 46 percent of California graduates leave college with loans, compared with more than half in New York, and their average balances are slightly lower. The difference in borrowing rates suggests that California's financial aid system cushions a larger share of students, particularly those with the least resources, from relying on loans in the first place.

Washington has gone even further by creating an early-commitment model that provides families with financial clarity years before students apply to college. The College Bound Scholarship engages students from low-income backgrounds, foster youth, and those receiving public benefits as early as middle school. Participants commit to completing high school with at least a 2.0 GPA, staying in good standing, and applying for financial aid. In return, they are guaranteed full tuition at public colleges along with a modest annual book stipend. Research from the Washington Student Achievement Council shows that this assurance helps families plan ahead, encourages students to persist through high school, and significantly reduces the need for borrowing once they enroll in college.

In 2023, Washington strengthened this approach by requiring that all eligible students be formally notified by tenth grade of their qualification for free tuition, regardless of FAFSA outcomes. This proactive communication removes uncertainty and signals to students and families that college is attainable.

In addition to the College Bound Scholarship, Washington's Opportunity Pathways framework includes the Washington College Grant, the Opportunity Grant, State Work-Study, and targeted scholarships for STEM majors and foster youth. Together, these programs form a comprehensive support system that reduces loan dependency while also increasing persistence and degree completion.

New York's Tuition Assistance Program provides essential aid and has a long record of supporting student success, but it does not have the early-commitment structure, proactive outreach, or layered supports that distinguish Washington's model. While TAP recipients do complete college at higher rates than their peers, the program does not guarantee students early assurance, offer supplemental stipends, or communicate eligibility until late in the process. As a result, more New York students borrow, and they often graduate with higher balances. The lesson is clear: when states build financial aid systems that are early, layered, and equity-driven, students can complete college with far less debt. Washington shows what it looks like to get this right.

## **Navigating a Flawed System: An Advising Perspective**

uAspire financial aid advisors work with college students from low-income households to apply for federal and state financial aid. Our advisors play a critical role in bridging the gap between students and the resources they need to access higher education, and they see firsthand the barriers built into New York's current system.

Unlike the FAFSA, which benefits from widespread promotion and structured advising in high schools and colleges, the New York State Student Aid Payment Application (the TAP application) often receives far less attention. As a result, many students mistakenly assume that completing the FAFSA is enough. uAspire advisors regularly meet students who discover too late that they missed out on TAP because they were never told about the separate application.

Advisors also frequently encounter eligible students who either do not know the DREAM Act exists or are discouraged by the lack of clear instructions and institutional guidance. Without intentional outreach and a user-friendly application process, undocumented students who already face systemic barriers to higher education are left to navigate a system that too often feels out of reach.

These gaps in awareness, accessibility, and clarity across both TAP and the DREAM Act highlight the urgent need for stronger outreach, simplified applications, and statewide consistency in financial aid advising. Modernizing the system would ensure that every student, regardless of immigration status, can fully access the resources New York has committed to providing.

Even when students do apply to TAP, the TAP system itself creates unnecessary hurdles. Students cannot save partially completed applications or upload required documents before submitting, which increases the chance of errors, missing paperwork, and long processing delays. There is also no real-time tracking system, unlike FAFSA, leaving students in the dark about their application status, next steps, or deadlines.

## Strengthening TAP for an Equitable Future

Governor Kathy Hochul and members of the State Legislature have shown strong leadership and commitment in championing a more inclusive TAP program. Together, they secured important changes, including expanded eligibility and increased award amounts. However, more must be done to ensure that TAP truly serves the students who need it most. The following recommendations would make TAP more accessible, comprehensive, and responsive to the needs of New York's most vulnerable student populations. These recommendations are essential to ensuring that New York lives up to its commitment to educational equity and economic opportunity for all.

### **1. Expand TAP Semester Eligibility**

TAP currently limits aid to eight semesters for students pursuing bachelor's degrees and six for those pursuing associate degrees, failing to account for the realities many students face that expand their time to degree. Increasing the number of semesters eligible for TAP would ensure that students, especially those balancing work, family, or other responsibilities, have the time and support needed to complete their degrees without financial hardship.

### **2. Make TAP Easier to Access and Navigate**

To make TAP more accessible for first-generation and low-income students, New York should simplify the application process by integrating it with the FAFSA, eliminating the need for a separate form.

### **3. Enhance TAP Outreach in Underserved Communities**

Information about TAP remains unevenly distributed, leaving many eligible students unaware of their financial aid options. New York should invest in community-based outreach, high school partnerships, and multilingual resources to ensure first-generation, low-income, students of color and their families receive clear, accessible information about TAP.

### **4. Ensure TAP Covers Expenses Beyond Tuition**

Tuition alone is not the only financial barrier to college completion—housing, food, childcare, and transportation are just as critical. Expanding TAP to include living expenses, similar to California's Cal Grant model, would significantly improve retention and graduation rates for low-income students.

### **5. Enhance Support for Students with Dependent Children**

California's Cal Grants provide additional financial assistance to students with dependent children, recognizing their increased financial responsibilities. Incorporating targeted support within TAP for student-parents would promote higher education attainment among this demographic.

### **6. Combat Inflation through State Aid**

To maintain the power and influence of financial aid, California's Cal Grant award amounts are adjusted in response to tuition increases. Establishing a similar mechanism for TAP would ensure that aid keeps pace with rising educational costs, preserving its effectiveness over time.

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