



New York State Comptroller
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TAPping in: Is the Tuition Assistance Program Still Meeting Need?

February 2026

Message from the Comptroller

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For more than 50 years, the Tuition Assistance Program (TAP) has helped millions of New York students pay tuition at postsecondary institutions in the State. For undergraduate students at campuses in our public university systems, the State University of New York (SUNY) and the City University of New York (CUNY), the support can be particularly significant, enabling many to attend tuition-free. Research shows that TAP has boosted enrollment and retention among disadvantaged students, first-generation college students and/or students from areas with high proportions of minority and non-English speaking populations.



In academic year (AY) 2024-25, about 295,000 undergraduate students benefited from TAP – more than one-fifth fewer than in 2008-09. Major drops have occurred among recipients in two-year programs (45 percent), at private schools (40 percent), from households with incomes under \$10,000 (38 percent) and those who are financially independent (34 percent). The drop in usage from AY 2008-09 to AY 2024-25 outpaces decreases in resident enrollment at New York institutions.

Recent State actions to expand eligibility for TAP helped lead to an increase in TAP beneficiaries in AY 2024-25, resulting in the highest number of TAP recipients in five years; however, continued attention to the program is critical. TAP awards have not kept up with inflation or increases in college costs, and these payments provide limited support to many recipients. The income ceiling for maximum awards under the program has been in place for 30 years; as a result, the number of students receiving the maximum award has gone down by 38 percent since AY 2008-09.

The importance of State funding for the program is heightened by new limitations in federal support and high levels of student debt. Updating criteria that determine sizes of TAP awards and consideration of TAP's use for non-tuition purposes are options for providing vital support that New York students need to pursue postsecondary education here, enabling them to realize economic benefits for themselves, their families and our state.

Thomas P. DiNapoli
State Comptroller

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Executive Summary

The Tuition Assistance Program (TAP) is New York's primary need-based grant program to assist State residents in paying tuition at approved in-state colleges and universities. Access to, and the amount of, TAP awards are determined by an applicant household's net taxable income and other criteria including level of study, financial dependency, marital status and enrollment by other family members at postsecondary institutions.

The maximum annual TAP award in academic year (AY) 2025-26 for financially dependent students and certain other recipients is \$5,665 or tuition, whichever is less. The maximum award is available to students from households with \$7,000 or less in net taxable income. A minimum TAP payment of \$1,000 is available to students in households with net taxable income of about \$48,700 up to \$125,000.

As a source of financial support for New York's students, TAP has lost ground over time:

- **Overall, income ceilings for TAP eligibility and award amounts have not kept up with inflation or increases in college costs.** While changes have been made to expand income eligibility, the income ceiling for the maximum award—benefitting the lowest income households—has not been adjusted in 30 years. While the average award increased just over 21 percent to \$2,643 between AYs 2008-09 and 2024-25, inflation was 44 percent during this time. The rate of increase in tuition at the State University of New York (SUNY) and the City University of New York (CUNY) was more than three times the rate of increase in average awards.¹
- **TAP provides limited support to many recipients.** Only recipients with household income of \$7,000 or less have access to the maximum TAP award. In 2024, only 3.5 percent of all New York families had household incomes less than \$10,000. The number of students receiving maximum awards decreased from AY 2008-09 by 38 percent to over 86,000 in AY 2024-25.

TAP is a more meaningful source of support for students at public institutions, where tuition tends to be more affordable. The average award for this overall sector rose about 30 percent to \$2,470 in AY 2024-25 from AY 2008-09. Average awards covered between 36 and 42 percent of tuition depending on the system and level of degree.²

TAP awards for students attending private sector institutions, where average enrollment costs are higher, cover a much smaller share of tuition costs than for students at public-sector institutions of higher education (IHEs). The AY 2022-23 average award of \$3,001 for students in four-year non-profit degree programs represented 6.5 percent of the average tuition.

- **TAP may not be used for meeting non-tuition costs, which can also represent significant expenses.**

Use of TAP in AY 2024-25 increased significantly above the prior year to about 295,000 recipients, coinciding with legislative changes to expand TAP. Even with this increase, the number of undergraduate TAP recipients is down by 21 percent from AY 2008-09. The greatest decreases proportionally have been among recipients attending two-year programs (45 percent), private-sector schools (40 percent), who are independent (34 percent) and from the lowest income households (38 percent). Total TAP spending fell from \$810 million to \$778 million.

Students experience advantages through college attendance and graduation such as increased earnings, career opportunities and accompanying socio-economic and health benefits.³ These outcomes are particularly consequential for lower-income families and households. TAP helps to remove the financial obstacles in achieving these goals. The importance of this fundamental role is heightened by the high level of student loan debt held by New Yorkers aged 18 to 34, \$40.5 billion in 2024, and the actual and potential reduction in federal loans and grants through recent federal action.

In addition to assisting undergraduate students, TAP supports New York's economy and well-being. Higher education provides capacity for growth in the State by supplying employment and wages, spending by students and through attracting and creating highly skilled talent while making advancements in research and development.⁴ More broadly, the advanced knowledge and applied skills taught at institutions of higher education are critical in an information-based economy. The significant majority of SUNY and CUNY students stay in New York after graduation, reflecting the opportunities that accrue from this activity.⁵

As documented in previous reports by the Office of the State Comptroller, higher education will be affected by the [declining college-age population](#) and [potentially fewer international students](#). It is important to build on recent State actions that recognize TAP's critical role in higher education. This includes re-establishing its support of financially needy students through evaluation of criteria for award amounts and other means such as examining the use of TAP for non-tuition purposes.

Impacts of the Tuition Assistance Program

TAP is the primary state-funded program in New York that awards grants to students to help pay for tuition costs at postsecondary institutions. It has been administered by the New York State Higher Education Services Corporation (HESC) since its establishment in 1974. In AY 2023-24, the program celebrated its 50th anniversary and the provision of about \$30 billion in aid to more than 6 million New Yorkers since its launch.⁶

Provision of TAP awards and other aid can provide significant assistance to students. In February 2025, Dr. Guillermo Linares, President of HESC, stated, “Key initiatives like the Tuition Assistance Program (TAP) and Excelsior Scholarship enable over 182,000 New Yorkers—58 percent of full-time resident undergraduate students—to attend SUNY and CUNY tuition-free. This includes 53 percent at SUNY state-operated campuses and 66 percent at CUNY senior colleges.”⁷

This assistance can support completion and degree attainment. In comparing six-year outcomes among similar TAP recipients and non-TAP students, HESC has found that “TAP recipients showed increased access to four-year colleges, increased access to NYS colleges, improved college success, and increased persistence. Receipt of TAP also promoted educational equity.”⁸ The greatest increases in completion rates occurred among first-generation students, Pell-eligible students, those living in areas with high proportions of minority and non-English speaking populations and other disadvantaged subgroups.⁹

History and Description of TAP

Eligible students must be New York State residents and have a U.S. high school diploma or equivalent. Full-time undergraduate students may receive awards for eight semesters or a total of four academic years, or, for no more than three academic years if enrolled in a two-year program. TAP payments are available for a fifth year if a student is enrolled in an approved five-year baccalaureate or educational opportunity program.¹⁰ Students that are not citizens or considered residents of New York State but qualify for TAP by meeting requirements such as living and obtaining a high school degree in the State, must first apply for eligibility through the NYS DREAM Act or Alternate Eligibility Application.¹¹

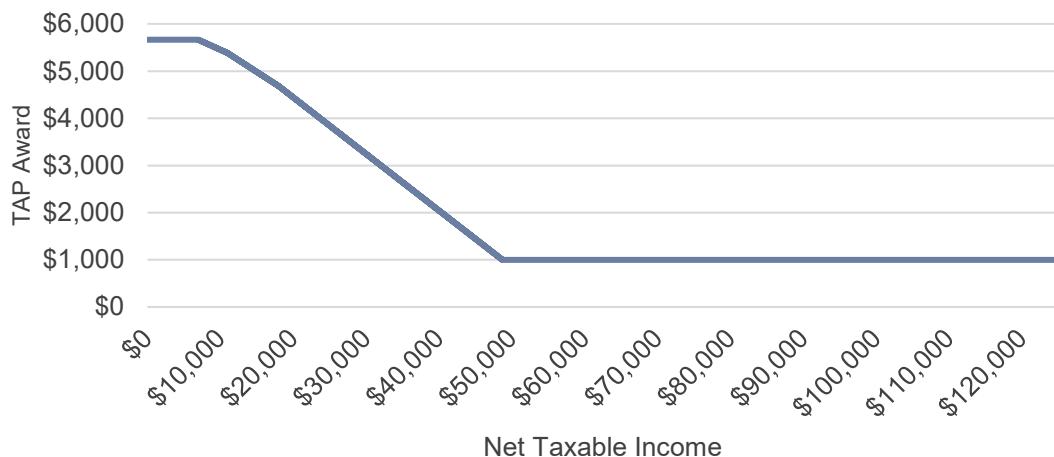
Applicants qualify for TAP awards based on their household's New York State net taxable income. Various schedules determine award amounts according to this criterion and additional factors including students' financial and marital status, whether they have tax dependents, the length of their intended program of study, the year in which they are applying for awards and whether other students in the household are enrolled in postsecondary education.¹²

The current income ceilings are:

- \$125,000 or less as a dependent student, independent student (married or single) with tax dependents, or an orphan, foster child or ward of the court;
- \$60,000 or less as a married independent student without tax dependents; and
- \$30,000 or less as a single independent student without tax dependents.¹³

Most qualifying applicants receive awards under the schedule for dependent and certain other students.¹⁴ Those in households with incomes less than \$7,000 receive the maximum TAP award of \$5,665 and those with incomes of about \$48,700 and above receive the minimum TAP award of \$1,000. See Figures 1 and 2.

Figure 1
TAP Awards by Net Taxable Incomes: Dependent Schedule as of AY 2024-25



Source: New York State Education Law, Chapter 16, Title 1, Article 14, Part 2, section 667; see also HESC, [Appendix A](#).

Since its inception, New York State has adjusted TAP through statute and policy; some changes expanded access, while others restricted TAP support due to State budgetary pressures.¹⁵ During the State fiscal years covered in this report, modifications in TAP and Part-Time TAP changed eligibility for and amounts of TAP awards. Notable actions included the:

- elimination of TAP awards for graduate level study (2011-12);
- access to TAP awards by students attending Chapter XXII schools (2011-12),¹⁶
- increases to awards including maximum awards (2014-15 and 2021-22);
- increased flexibility for certain vulnerable student groups (2014-15 and 2015-16);
- enactment of the Senator Jose Peralta New York State DREAM Act (2019-20);
- restoration of TAP availability for incarcerated individuals (2022-23);
- expansion of eligibility for part-time students (2022-23 through 2025-26);
- provision of assistance to students in certain non-degree programs at public colleges (2022-23 and 2023-24);¹⁷
- increased minimum awards to \$1,000 (2024-25);
- increased caps for income eligibility (2024-25); and
- provision of the Alternate Eligibility Application as another means to deem eligibility for financial aid without requiring submission of sensitive personal information (2024-25).¹⁸

Figure 2
TAP Awards at Select Net Taxable Incomes: Dependent Schedule

<u>Income</u>	<u>AY 2014-15 - AY 2020-21</u>	<u>AY 2021-22 - AY 2023-24</u>	<u>AY 2024-25 - AY 2025-26</u>
\$5,000	\$5,165	\$5,665	\$5,665
\$10,000	\$4,955	\$5,455	\$5,455
\$15,000	\$4,485	\$4,985	\$4,985
\$20,000	\$3,945	\$4,445	\$4,445
\$25,000	\$3,345	\$3,845	\$3,845
\$30,000	\$2,745	\$3,245	\$3,245
\$35,000	\$2,145	\$2,645	\$2,645
\$40,000	\$1,545	\$2,045	\$2,045
\$60,000	\$500	\$500	\$1,000
\$80,000	\$500	\$500	\$1,000
\$100,000	-	-	\$1,000
\$125,000	-	-	\$1,000

Note: Calculations by the Office of the New York State Comptroller.

Source: New York State Education Law, Chapter 16, Title 1, Article 14, section 667; see also HESC, [Appendix A](#).

TAP Trends: Recipients

There were 294,470 undergraduate TAP recipients in 2024-25, the highest since 2019-20 and an increase of more than 49,000 from the prior year. The number of TAP recipients in 2024-25 was 20.8 percent lower than the number of undergraduate recipients in 2008-09 (371,638).

Drops in numbers or proportion of TAP recipients have been greatest for those:

- in two-year degree programs (45 percent);
- at private sector institutions (40 percent);
- from households with incomes under \$10,000 (38 percent); and
- who are financially independent (34 percent).

This report focuses on the number of undergraduate TAP recipients and funding trends in AYs 2008-09 through 2024-25.

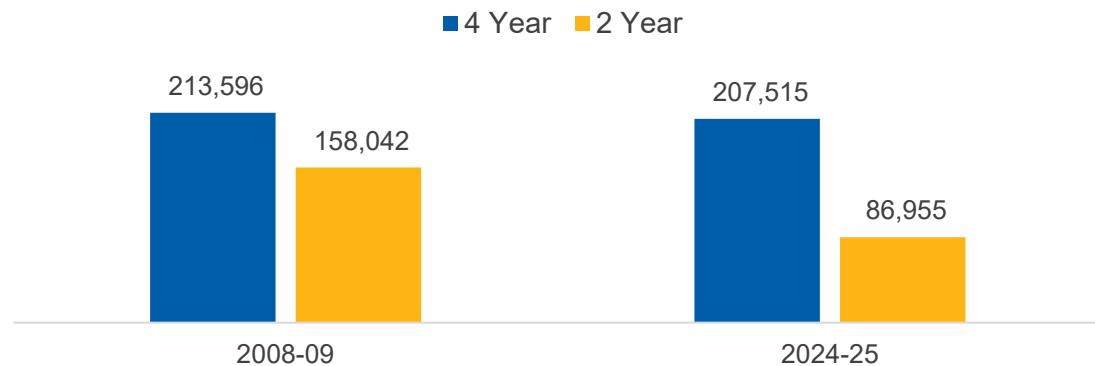
It uses HESC's historical TAP recipient data set along with data from other State agencies such as the New York State Education Department (enrollment, financial aid and residence) and SUNY. It also uses data from CUNY and the federal National Center for Education Statistics.

Since access to TAP for students enrolled in graduate degree programs was discontinued in 2011-12, most of the findings in this report center on *undergraduate* recipients' use of TAP. Additionally, headcount, rather than Full-Time Equivalent (FTE) students, is used to present findings on the number of TAP recipients over the study period.

Degree Program

Between AY 2008-09 and 2024-25, TAP recipients in two-year degree programs declined by 45 percent, compared to a 2.8 percent decline for four-year programs. As a result, TAP recipients in four-year degree programs now make up 70 percent of all enrollment, up from 57.5 percent.

Figure 3
TAP Recipients by Undergraduate Program: AYs 2008-09 and 2024-25



Note: Recipients in four-year programs include those studying in five-year baccalaureate or educational opportunity programs. Recipients in two-year programs include those attending over a three-year period.

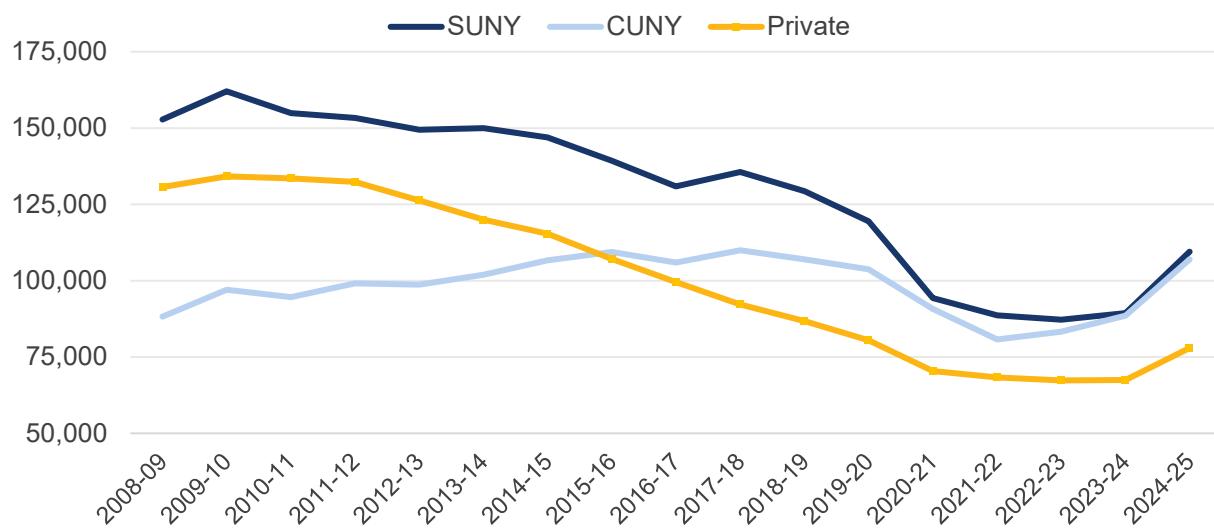
Source: HESC data accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#) (data) and [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information: Beginning 2000](#) (description and definitions for this dataset).

Sector

Most students in New York are enrolled in public institutions, where overall enrollment has fallen since AY 2008-09, particularly in two-year colleges at SUNY. However, TAP recipients at private institutions fell most significantly, declining by 40.3 percent – a rate of decrease that was four times that at public IHEs. The number decreased from 130,686 to 77,965. As a result, TAP recipients at private colleges now represent 26 percent of recipients in AY 2024-25, down from 35.2 percent.

While TAP recipients attending school at SUNY declined for most of the period, recipients at CUNY trended upward prior to AY 2019-20 and the onset of the pandemic, and the number has rebounded strongly, particularly at senior colleges. As a result, while CUNY students previously constituted approximately one-third of TAP recipients at public institutions, they were nearly half in AY 2024-25.

Figure 4
Numbers of Tap Recipients by Sector: AY 2008-09 – AY 2024-25



Note: AY 2024-25 recipients at private sector IHEs include a total of 9,654 students at schools approved by HESC for access to TAP awards as of AY 2011-12 (Chapter XXII schools); see endnote 17.

Source: HESC data accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#).

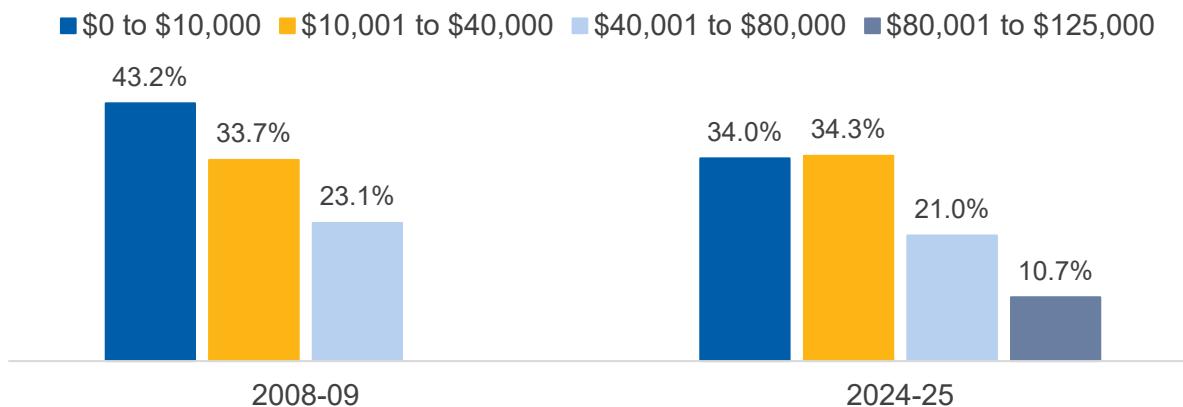
Household Income

In AY 2024-25, 34 percent of recipients were from households with net taxable income (NTI) ranging from \$0 to \$10,000. A similar share came from households with income between \$10,001 and \$40,000 and 21 percent came from households with income between \$40,001 and \$80,000. The remainder, 10.7 percent, represented households with income from \$80,001 to \$125,000. In 2024, median family income for New Yorkers was \$106,073 and median household income was \$85,820.¹⁹

These shares were affected by two key changes over the study period: First, drops occurred among recipients at income ranges up to \$80,000. The greatest decrease, 37.7 percent, occurred in numbers of TAP recipients from the \$0 to \$10,000 income range, which decreased by 60,450 to a total of just under 100,000. The total number of TAP recipients with incomes up to \$80,000 fell 29.2 percent.

Second, changes in shares represented by these groups were affected by new applicants from families with incomes over \$80,000 up to \$125,000 that became newly eligible as of AY 2024-25.

Figure 5
TAP Recipients by Household Income, Shares: AY 2008-09 and AY 2024-25

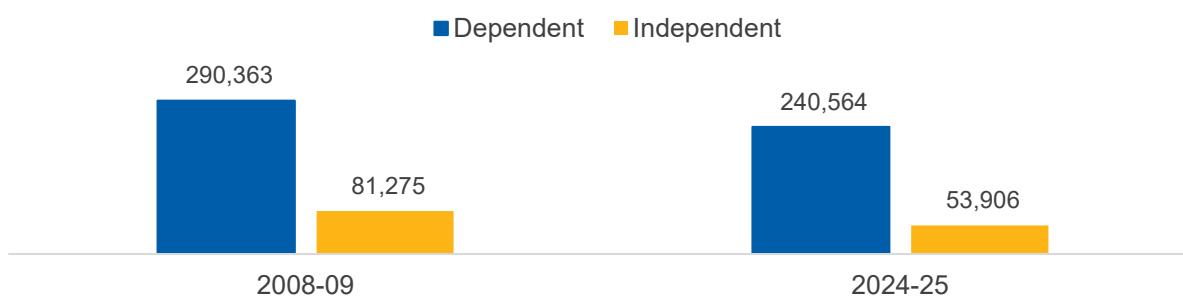


Source: HESC data accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#).

Dependency Status

Most TAP recipients (82 percent in AY 2024-25) are financially dependent on their parents. As part of the overall decline in total TAP recipients, the number of these students has gone down by 17.2 percent while the number of independent students has dropped by almost twice this proportion, 33.7 percent.

Figure 6
TAP Recipients by Dependency Status: AYs 2008-09 and 2024-25

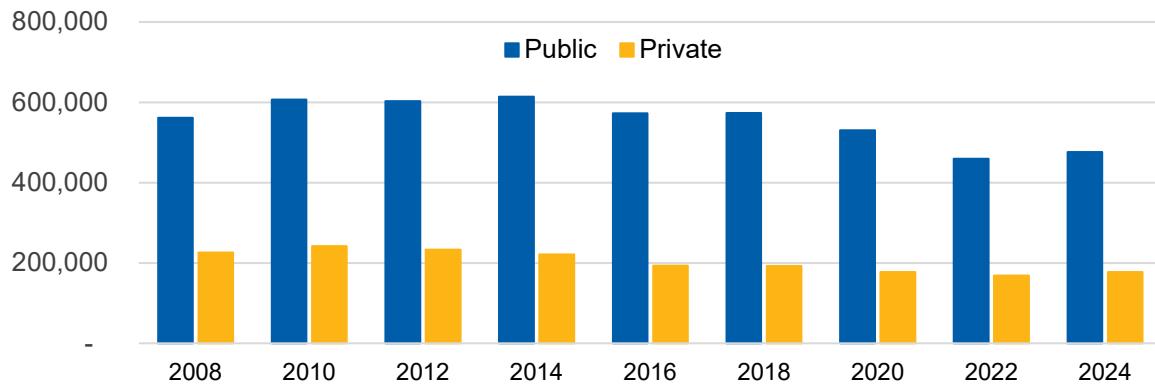


Source: HESC data accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#).

College-age Population and Higher Education Enrollment

The number of TAP recipients, in large part, reflects a decline in the number of eligible New York residents that enroll in postsecondary institutions in New York—17 percent between AY 2008-09 and AY 2024-25. The traditional college-age population in New York has been decreasing for the last 10 to 15 years.²⁰ Also, apart from upticks in 2020 and 2021, the statewide number of graduating high school students has been going down since 2014.²¹ (Appendix C provides specific enrollment of resident students.)

Figure 7
Fall Enrollment of New York Residents at NYS Institutions: 2008 to 2024



Note: Fall enrollments represent enrollments for academic years beginning that fall. Data is available on a biennial basis.

Source: NY State Education Department (SED), [Residence and Migration of College Students](#) at [Higher Education Reports](#).

However, the proportionate decrease in TAP recipients has been even higher than in resident enrollments—particularly for undergraduates at SUNY community colleges and at private institutions. Notably, there was a rise in TAP recipients in CUNY, particularly at senior colleges.

Figure 8
Residents Enrolled in NYS and TAP Recipients: Percent Change, AYs 2008-09 to 2024-25

	Resident Enrollment	TAP Recipients
Total	-17.1%	-20.8%
Private	-21.7%	-40.3%
Public	-15.2%	-10.1%
SUNY	-18.5%	-28.3%
2 Year	-26.3%	-46.5%
4 Year (State-operated)	-8.1%	-11.2%
CUNY	-8.9%	21.3%
2 Year	-16.2%	1.0%
4 Year (Senior colleges)	-4.3%	31.9%

Note: Represents undergraduate headcount. Resident enrollments do not include students at Chapter XXII schools. TAP headcount represents all undergraduate recipients including those with eligibility for awards in 2024-25 but not in 2008-09. If Chapter XXII school TAP recipients were excluded from the TAP headcount, the rate of decrease for “Total” and “Private” would be greater.

Source: SED, [Residence and Migration of College Students](#) at [Higher Education Reports](#); HESC data accessed via data.ny.gov.

TAP Trends: Expenditures and Awards

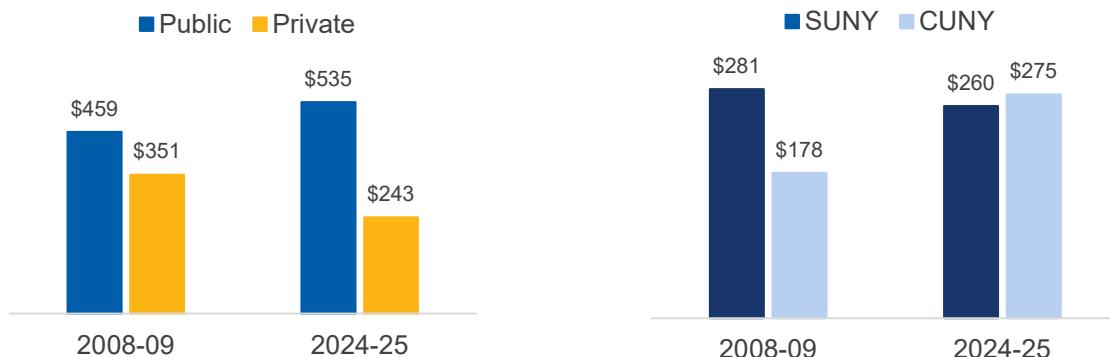
Expenditures

Total spending for undergraduate TAP awards of \$778 million in AY 2024-25 represented a decrease of \$32 million (4 percent) from such expenditures in AY 2008-09.

TAP expenditures are composed of awards received by total TAP recipients. Outcomes reflect any statutory and policy changes related to eligibility, minimum and maximum award levels and factors that determine award amounts. Apart from these impacts, trends in spending generally reflect trends in numbers of recipients.

All AY 2024-25 spending for TAP recipients at public sector IHEs increased from AY 2008-09 by 16.5 percent to \$535 million but fell in the private sector during this period by roughly 31 percent to \$243 million. Specifically, TAP spending for SUNY students went down moderately to \$260 million while TAP expenditures at CUNY increased by 54 percent to \$275 million. See Appendix E.

Figure 9
Expenditures for TAP Awards: AYs 2008-09 and AY 2024-25
(dollars in millions)



Source: Higher Education Services Corporation accessed via data.ny.gov, *Tuition Assistance Program (TAP) Recipients & Dollars by Income, Age Group and Program Information*.

Major spending trends that drove these outcomes include:

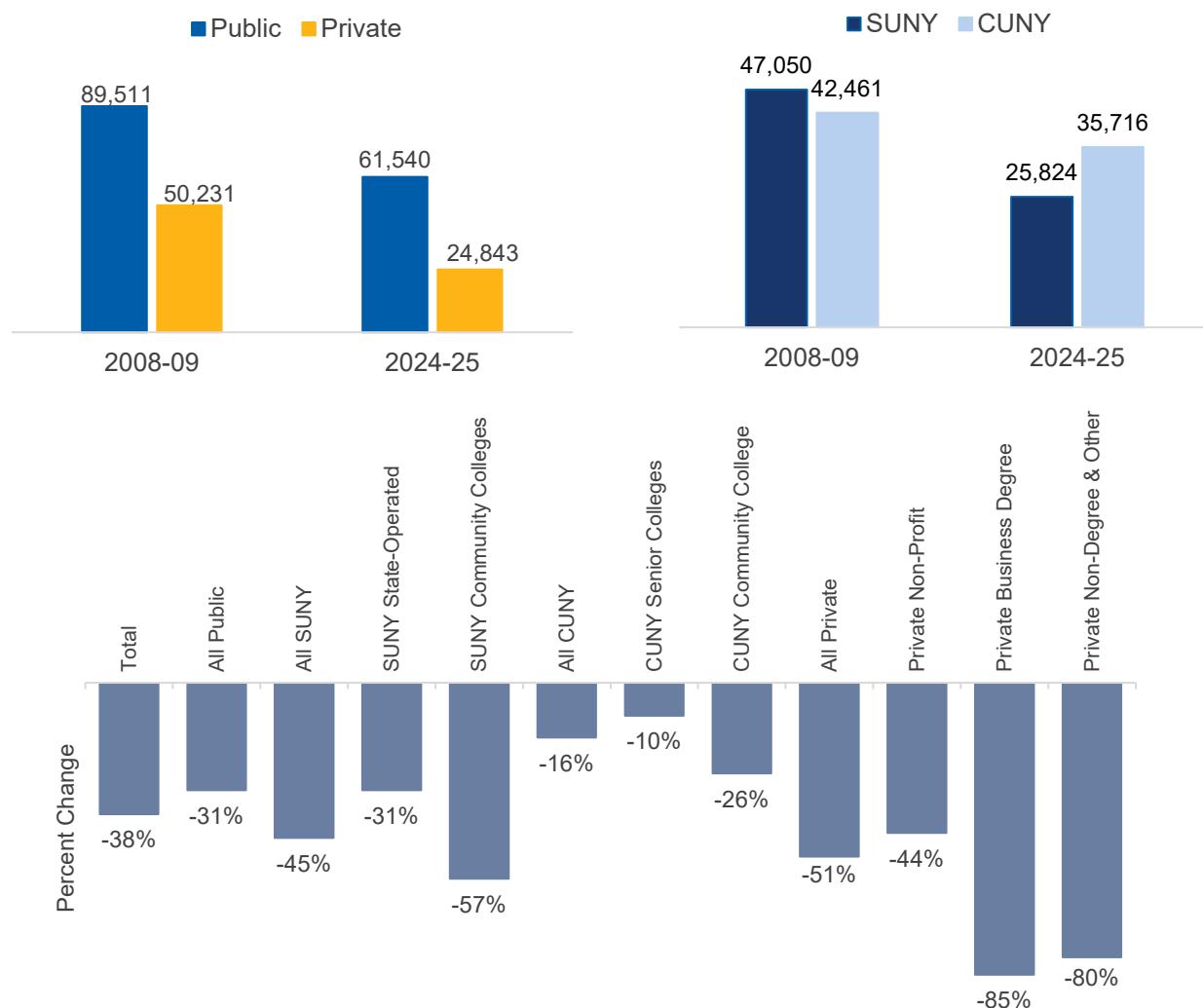
- A drop in recipients attending SUNY community colleges and a rise in all undergraduates studying at CUNY, particularly senior colleges;
- Decreases for recipients in most private sector programs, including large proportionate falls for those enrolled in business programs;²² and
- A decrease in independent students not receiving awards under the dependent schedule.

Maximum Awards

The number of TAP recipients receiving maximum awards decreased by 38 percent from roughly 139,750 in AY 2008-09 to over 86,000 in AY 2024-25. Specifically, the rate of decrease:

- In the private sector (50.5 percent) was almost two-thirds higher than in the public sector (31 percent);
- At SUNY (45 percent) was almost three times that at CUNY (16 percent), driven by respective declines at community colleges; and
- In private business degree and non-degree programs was 80 percent or more.²³

Figure 10
TAP Recipients with Maximum Awards, Numbers and Change by Sector and Program, AY 2008-09 and AY 2024-25



Note: The second bar chart does not include a separate bar for TAP recipients at Chapter XXII schools since these students were not approved to receive TAP awards in 2008-09. They are part of change shown by "Total" and "All Private".

Source: Higher Education Services Corporation accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#).

Average Awards

From AY 2008-09 to AY 2024-25, the average award increased by more than one-fifth to \$2,643.

- The average payment for public sector recipients rose by almost 30 percent, driven by increases for students at community colleges receiving awards under the dependent schedule: SUNY (48.8 percent) and CUNY (45.2 percent).
- The average award for private sector students increased to \$3,123 (16.2 percent), primarily for those at independent (non-profit) IHEs, almost half the rate for recipients at public-sector IHEs.

Figure 11
Average Awards by Sector and Degree Program: AYs 2008-09 and 2024-25

	<u>Change: 2008-09 to 2024-25</u>			
	<u>2008-09</u>	<u>2024-25</u>	<u>Dollars</u>	<u>Percent</u>
All	\$2,180	\$2,643	\$463	21.2%
Public	\$1,906	\$2,470	\$565	29.6%
SUNY	\$1,840	\$2,376	\$537	29.2%
State-operated	\$2,170	\$2,561	\$391	18.0%
Community College	\$1,487	\$2,050	\$562	37.8%
CUNY	\$2,020	\$2,567	\$547	27.1%
Senior Colleges	\$2,296	\$2,778	\$482	21.0%
Community College	\$1,491	\$2,038	\$547	36.7%
Private	\$2,687	\$3,123	\$435	16.2%
Independent (Non-Profit)	\$2,509	\$2,905	\$396	15.8%
Business Degree	\$3,093	\$2,706	-\$387	-12.5%
Non-Degree & Other	\$3,398	\$3,456	\$58	1.7%
Chapter XXII	-	\$4,766	-	-

Note: Average awards are TAP expenditures divided by the number of TAP recipients (based on headcount in this report); as recipient numbers go down, average awards go up depending on change in total expenditures. "Non-degree and Other" includes non-degree programs at business schools.

Source: HESC data via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#).

College Costs and TAP Award Coverage

Costs for Attendance at IHEs

Depending on housing status, students face charges for tuition, fees, room and board. All students pay tuition and fees; such costs have increased 63 to 68 percent from AY 2008-09 to AY 2022-23. Room and board charges add substantially to these costs, tripling them for attendance at public four-year programs and increasing them by more than a third at private IHEs. When these costs are added to tuition and fees, there is a slightly higher rate of increase during this period, 65 to 71 percent. (Sources that make college cost data available for public and private IHEs report average fees with tuition charges through 2022-23. For more recent tuition charged by New York public IHEs, see Figure 14.)

Figure 12
Average Undergraduate Charges, AY 2008-09 and AY 2022-23

	<u>Change: 2008-09 to 2022-23</u>			
	<u>AY 2008-09</u>	<u>AY 2022-23</u>	<u>Dollars</u>	<u>Percent</u>
<u>In-state Tuition & Fees</u>				
Public 4 year	\$5,103	\$8,575	\$3,472	68.0%
Public 2 year	\$3,525	\$5,755	\$2,230	63.2%
Private 4 year	\$27,527	\$46,280	\$18,753	68.1%
<u>In-state Tuition & Fees, Room, Board</u>				
Public 4 year	\$14,865	\$25,398	\$10,533	70.9%
Private 4 year	\$38,488	\$63,505	\$25,017	65.0%

Note: Represents "degree/certificate-seeking" undergraduates.

Source: U.S. Department of Education, National Center for Education Statistics (NCES), Integrated Postsecondary Education Data System (IPEDS), [Table 330.20. Average undergraduate tuition, fees, room, and board charges for full-time students in degree-granting postsecondary institutions, by control and level of institution and state: 2021-22 and 2022-23](#). See prior year tables [here](#).

TAP Coverage

Coverage of tuition and fees by average TAP awards has decreased over this period. The proportion covered in AY 2008-09 for in-state students at public sector IHEs was between 42 and 45 percent and for those at independent and other private IHE programs about 10 percent. By AY 2022-23, these percentages dropped to between 32 and 39 percent and less than 7 percent, respectively. See Figure 13.

Figure 13
Coverage of In-state Tuition & Fees by Average TAP Awards, AY 2008-09 and AY 2022-23

<u>4 Year Programs</u>	<u>2008-09</u>	<u>2022-23</u>
SUNY State-operated	42.5%	32.0%
CUNY Senior Colleges	45.0%	34.9%
Private Non-profit	9.1%	6.5%
<u>2 Year Programs</u>		
SUNY Community Colleges	42.2%	38.7%
CUNY Community Colleges	42.3%	38.2%

Note: Average tuition and fee charges for undergraduates at “degree/certificate-seeking” institutions are used in this table (see Figure 12). Average TAP awards are total TAP expenditures divided by the number of TAP recipients (headcount; see Figure 11).

Sources: HESC data accessed via data.ny.gov; and NCES, IPEDS.

Tuition at SUNY and CUNY senior colleges has increased at more than three times the rate of increase in average awards between AY 2008-09 and AY 2024-25. As a result, while average awards covered half or more of tuition in AY 2008-09, this decreased to between 36 and 40 percent in AY 2024-25. Maximum awards covered about four-fifths of tuition in AY 2024-25; however, the State makes up the difference between the cost of tuition at SUNY and CUNY and the maximum payment provided by TAP, commonly referred to as the “TAP Gap.” These students are charged either a prorated amount or none of the remaining tuition.²⁴

Figure 14
Public University Tuition Covered by TAP Awards: AYs 2008-09 and 2024-25

<u>TAP Awards</u>	<u>2008-09</u>	<u>2024-25</u>	<u>Change</u>	
			<u>Dollars</u>	<u>Percent</u>
<i>Maximum Award</i>	\$5,000	\$5,665	\$665	13.3%
<i>Average Award</i>				
SUNY State-Operated	\$2,170	\$2,561	\$391	18.0%
CUNY Senior College	\$2,296	\$2,778	\$482	21.0%
<u>Tuition</u>				
SUNY State-Operated	\$4,350	\$7,070	\$2,720	62.5%
CUNY Senior College	\$4,000	\$6,930	\$2,930	73.3%
<u>Tuition Covered by TAP Awards</u>				
			<u>Percentage Point Change</u>	
<i>Maximum Award</i>				
SUNY State-Operated	114.9%	80.1%	-34.8%	
CUNY Senior College	125.0%	81.7%	-43.3%	
<i>Average Award</i>				
SUNY State-Operated	49.9%	36.2%	-13.7%	
CUNY Senior College	57.4%	40.1%	-17.3%	

Sources: CUNY: [Student Account Manager \(SAM\) Manuals](#) (see Chapter 7); SUNY: [Stony Brook Fact Sheet \(2025-26\)](#); and HESC data via data.ny.gov.

TAP Awards and Family Income

Maximum TAP Awards, Income Ceilings and Inflation

In AY 2001-02, a maximum TAP award of \$5,000 was established for most eligible TAP recipients. Even though maximum awards have risen since this year, the value of that amount has eroded. Adjusted for inflation, \$5,000 would have equaled \$6,675 in AY 2014-15 when the maximum award was increased to \$5,165, and \$7,692 in AY 2021-22 when the maximum award was increased to \$5,665. In September 2025, the award amount from AY 2001-02 would have equaled about \$9,108 adjusted for inflation.²⁵

As of AY 2024-25, when the most recent statutory changes were made to income eligibility for TAP, the net taxable income ceiling for a dependent student and certain other applicants to receive the maximum TAP award was \$7,000. This has been the cap for receiving a maximum TAP award since 1995.²⁶ If this amount had been indexed to inflation, it would have equaled about \$14,840 in September 2025.²⁷

Range of Family Income in New York

From 2010 to 2024, median incomes for all New York families grew 61 percent from \$65,897 to \$106,073. Incomes for families where married and single heads lived with their children increased at rates that were 5 to 7 percentage points higher. These increases were greater than cumulative inflation for this period, about 44 percent (CPI-U).²⁸

Median incomes for families of male or female heads living with their children, however, were significantly lower compared to all families and such married couple families. Incomes for families with male heads were 42 to 58 percent of incomes for married couple and all families, respectively, and for female heads were 29 to 41 percent, respectively. Even with significant absolute increases in incomes, these proportions changed marginally from 2010 to 2024.

Figure 15
Median Family Income, New York: 2010 and 2024

	<u>Change</u>			
	<u>2010</u>	<u>2024</u>	<u>Dollars</u>	<u>Percent</u>
<u>Total families</u>	\$65,897	\$106,073	\$40,176	61.0%
<i>Families with own children under 18 years</i>				
Married couple	\$87,184	\$145,911	\$58,727	67.4%
Male householder (no wife present)	\$36,954	\$61,115	\$24,161	65.4%
Female householder (no husband present)	\$25,673	\$43,342	\$17,669	68.8%

Source: U.S. Census Bureau, ACS 1-Year Estimates Detailed Tables, [Table B19126: Median Family Income in the Past 12 Months by Family Type by Presence of Own Children Under 18 Years.](#)

Such differences represent the wide range in financial resources held by families in the State that may not be reflected in median family income figures. The existing statutory schedule that provides maximum TAP awards only to students from households with incomes \$7,000 or less, and \$1,000 minimum awards to those from households with incomes above roughly \$48,700, may not be adequate to serve the needs of many students, particularly from single-headed families. In 2024, only 3.5 percent of all families in New York had median family incomes less than \$10,000. Even though this proportion varies for families living with their own children and is higher for single heads of households (7.2 percent for males and 15.7 percent for females), the number of families potentially eligible for maximum or large TAP awards is limited.²⁹

Conclusion

Recent actions by New York have provided new assistance for certain families and independent students to pursue postsecondary education and retraining for career shifts. In AY 2024-25, there was a significant increase, 20 percent, in total TAP recipients from the prior year. The gains across different groups demonstrate the impact of broadening access for part-time study and non-degree or certificate programs along with overall increases in minimum and maximum awards and household income ceilings for eligibility.³⁰ These actions support IHEs that have been expanding their enrollments with historically under-represented students, including those who are older and independent.³¹

The longer-term decline in TAP recipients is related to the fall in high school graduates and in postsecondary enrollments, but utilization of TAP generally has dropped at a greater pace than for resident enrollment. This occurred even with the introduction of additional financial aid programs such as the Excelsior Scholarship (see Appendix F) and the recently enacted New York State Opportunity Promise Scholarship (free associate degrees in high-demand fields for New Yorkers who are 25 to 55 years of age with no college degree).³²

TAP use is falling most for students from households with the lowest incomes, who study in two-year programs or attend private sector IHEs. Further study of the reasons for these outcomes is critical to determine relevant solutions that support students' interest in and access to postsecondary education. It also indicates the need to re-evaluate the income levels at which applicants have access to both maximum awards and general payment schedules.

This task takes on greater urgency given the levels of student loan debt in New York. Students' abilities to fund college costs affect their decisions about pursuing or continuing postsecondary study and whether that includes taking on debt. A recent [report](#) from the Office of the New York State Comptroller notes that 1.3 million New Yorkers aged 18 to 34 held \$40.5 billion in student loan debt in 2024—more than 42 percent of the total held by all age groups in the state. The average New York student loan debt, \$30,300, was second only to Maryland's.³³

Recent federal action has reduced, or threatened to reduce, federal government support through grants and loans by making changes to eligibility, levels of allowed loans and repayment options. In AY 2022-23, almost 308,000 New York undergraduates received Pell Grants and about 262,150 received federal loans.³⁴ The numbers of students supported by federal aid that may be at risk makes the role played by state-funded assistance, primarily TAP, more important.

There are significant advantages to supporting students who attend and complete postsecondary degrees in New York. As noted by a [March 2024 report](#) by the Office of the New York State Comptroller, "Research has consistently demonstrated that individuals with a college degree earn more than those with only a high school diploma and tend to have lower unemployment rates, on average." The significant number of graduates that stay in New York upon graduation enhances this benefit. Given the significance of these outcomes for growth and development in New York's economy and the well-being of its residents, it is vital to consider actions to strengthen TAP as a driver for students to choose postsecondary education and career retraining in New York.

Appendices

Appendix A: Topline Trends in Undergraduate TAP Recipients

				<u>Change</u>
	<u>2008-09</u>	<u>2024-25</u>	<u>Number</u>	<u>Percent</u>
<u>Total Headcount</u>	371,638	294,470	-77,168	-20.80%
<u>Sector:</u>				
Public	240,952	216,505	-24,447	-10.10%
SUNY	152,755	109,521	-43,234	-28.30%
CUNY	88,197	106,984	18,787	21.30%
Private	130,686	77,965	-52,721	-40.30%
Independent	92,447	60,062	-32,385	-35.00%
Other	38,239	17,903	-20,336	-53.20%
<u>Degree Program:</u>				
4 Year	213,596	207,515	-6,081	-2.80%
Public	120,114	142,113	21,999	18.30%
Private	93,482	65,402	-28,080	-30.00%
2 Year	158,042	86,955	-71,087	-45.00%
Public	120,838	74,392	-46,446	-38.40%
Private	37,204	12,563	-24,641	-66.20%
<u>Program Type:</u>				
Degree	371,601	294,454	-77,147	-20.80%
Non-degree	37	16	-21	-56.80%
<u>Financial Status:</u>				
Dependent	290,363	240,564	-49,799	-17.20%
Independent	81,275	53,906	-27,369	-33.70%
<u>Award Schedules:</u>				
Dependent	341,819	267,562	-74,257	-21.70%
Independent	29,819	23,868	-5,951	-20.00%
Married, no tax dependents	-	3,040	3,040	
<u>Household Income:</u>				
\$0 to \$10,000	160,429	99,979	-60,450	-37.70%
\$10,001 to \$40,000	125,224	101,149	-24,075	-19.20%
\$40,001 to \$80,000	85,985	61,860	-24,125	-28.10%
\$80,001 to \$125,000	-	31,482	31,482	-
<u>Age:</u>				
Under age 22	267,076	217,164	-49,912	-18.70%
Age 22 to 25	48,370	35,541	-12,829	-26.50%
Age 26 to 35	35,701	27,636	-8,065	-22.60%
36 and older	20,491	14,129	-6,362	-31.00%

Note: Totals for each major item's subcategories equal total headcount. Reporting of recipients in award schedules according to financial status varies by source.

Source: Higher Education Services Corporation accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#) (data); and [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information: Beginning 2000](#) (about this dataset).

Appendix B: First-time Undergraduate Fall Enrollments of NYS Students at NYS Institutions

Total New York State resident undergraduate students who were first-time enrollments at New York State IHEs has gone down from 156,091 in 2008-09 to 124,587 in 2022-23.

There has also been a decrease in the proportion of all NYS residents enrolled in postsecondary institutions in any state, from 82 to 77 percent.

	<u>2008</u>	<u>2010</u>	<u>2012</u>	<u>2014</u>	<u>2016</u>	<u>2018</u>	<u>2020</u>	<u>2022</u>
Enrolled in New York	156,091	160,275	153,315	149,264	144,077	145,888	129,526	124,587
Enrolled in any state	190,660	194,186	186,109	182,263	176,804	179,323	161,980	161,554
Percent enrolled in New York	82%	83%	82%	82%	81%	81%	80%	77%

Note: Represents "degree/certificate-seeking" undergraduates and includes all first-time postsecondary students enrolled at reporting institutions.

Source: U.S. Department of Education, National Center for Education Statistics (NCES), Integrated Postsecondary Education Data System (IPEDS), [Table 309.10. Residence and migration of all first-time degree/certificate-seeking undergraduates in degree-granting postsecondary institutions, by state or jurisdiction](#), prepared January 2024. For Fall 2012 through 2022, see the most recent compilation of Table 309.10. For Fall 2010, see [Table 258](#) in the 2012 NCES Digest of Education Statistics, List of Tables and Figures, and for Fall 2008, see [Table 230](#) in the 2010 NCES Digest of Education Statistics, List of Tables and Figures.

Appendix C: Fall Enrollment of New York Residents at NYS Institutions, Fall 2008 and Fall 2024

	<u>Total</u>	<u>Public</u>	CUNY			SUNY			<u>Private</u>
			All	2-Year	4-Year	All	2-Year	4-Year	
2008	787,862	561,475	189,802	73,516	116,286	371,673	211,583	160,090	226,387
2024	653,221	475,955	172,942	61,635	111,307	303,013	155,851	147,162	177,266

Note: Fall enrollments represent enrollments for academic years beginning that Fall. Data is available on a biennial basis.

Source: New York State Education Department (SED), [Residence and Migration of College Students](#). See source page at [Higher Education Reports](#).

Appendix D: Numbers of TAP Recipients with Maximum Awards by Sector and Degree Program

			<u>Change: 2008-09 to 2024-25</u>	
	<u>2008-09</u>	<u>2024-25</u>	<u>Number</u>	<u>Percent</u>
All	139,742	80,712	-59,030	-42.2%
Public	89,511	61,540	-27,971	-31.2%
SUNY	47,050	25,824	-21,226	-45.1%
State-operated	21,690	14,911	-6,779	-31.3%
Community College	25,360	10,913	-14,447	-57.0%
CUNY	42,461	35,716	-6,745	-15.9%
Senior College	26,488	23,957	-2,531	-9.6%
Community College	15,973	11,759	-4,214	-26.4%
Private	50,231	19,172	-31,059	-61.8%
Independent (Non-Profit)	27,745	15,637	-12,108	-43.6%
Business Degree	20,099	3,052	-17,047	-84.8%
Non-Degree & Other	2,387	483	-1,904	-79.8%
Chapter XXII	-	5,671	-	-

Note: "Non-degree & Other" includes non-degree programs at business schools.

Source: Higher Education Services Corporation accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#) (data) and [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information: Beginning 2000](#) (description and definitions for this dataset).

Appendix E: TAP Recipients, Expenditures and Average Awards, AY 2008-09 and AT 2024-25

	2008-09			2024-25		
	Numbers of Recipients	Award Expenditures (millions)	Average Awards	Numbers of Recipients	Award Expenditures (millions)	Average Awards
<u>All</u>	371,638	\$810	\$2,180	294,470	\$778	\$2,643
<u>Public</u>	240,952	\$459	\$1,906	216,505	\$535	\$2,470
SUNY	152,755	\$281	\$1,840	109,521	\$260	\$2,376
State-operated	78,817	\$171	\$2,170	69,985	\$179	\$2,561
Dependent	73,742	\$161	\$2,179	65,891	\$172	\$2,610
Independent & Married	5,075	\$10	\$2,037	4,094	\$7	\$1,765
Community College	73,938	\$110	\$1,487	39,536	\$81	\$2,050
Dependent	66,722	\$96	\$1,441	34,165	\$73	\$2,144
Independent & Married	7,216	\$14	\$1,917	5,371	\$8	\$1,447
CUNY	88,197	\$178	\$2,020	106,984	\$275	\$2,567
Senior	57,909	\$133	\$2,296	76,401	\$212	\$2,778
Dependent	53,484	\$125	\$2,329	70,091	\$203	\$2,895
Independent & Married	4,425	\$8	\$1,908	6,310	\$9	\$1,489
Community College	30,288	\$45	\$1,491	30,583	\$62	\$2,038
Dependent	27,441	\$40	\$1,470	25,971	\$55	\$2,134
Independent & Married	2,847	\$5	\$1,693	4,612	\$7	\$1,498
<u>Private</u>	130,686	\$351	\$2,687	77,965	\$243	\$3,123
Independent (Non-profit)	92,447	\$232	\$2,509	60,062	\$174	\$2,905
Dependent	87,262	\$221	\$2,534	55,758	\$167	\$2,992
Independent & Married	5,185	\$11	\$2,086	4,304	\$8	\$1,770
Business Degree	35,211	\$109	\$3,093	7,392	\$20	\$2,706
Dependent	30,676	\$99	\$3,242	5,943	\$17	\$2,929
Independent & Married	4,535	\$9	\$2,085	1,449	\$3	\$1,790
Non-degree & Other	3,028	\$10	\$3,398	857	\$3	\$3,456
Dependent	2,492	\$9	\$3,676	659	\$2	\$3,651
Independent & Married	536	\$1	\$2,103	198	\$1	\$2,804
Chapter XXII				9,654	\$46	\$4,766
Dependent				9,084	\$44	\$4,889
Independent & Married				570	\$2	\$2,806

Note: "Independent & Married" refers to those recipients with no tax dependents. "Chapter XXII" refers to specific schools not overseen by the New York State Education Department and registered by HESC to offer state financial aid under New York State Education Law, Title 1, Article 14, *Section 665-a. Institutional participation in award program* which sets out access to TAP by additional participants. See also Chapter XXII, Title 8 of New York Code, Rules and Regulations and HESC, [Chapter XXII TAP Schools](#).

Source: Higher Education Services Corporation accessed via data.ny.gov, [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information](#) (data); and [Tuition Assistance Program \(TAP\) Recipients & Dollars by Income, Age Group and Program Information: Beginning 2000](#) (about this dataset).

Appendix F: Other Financial Aid and Student Debt in New York

The Higher Education Services Corporation administers other need-based and merit-based grant and scholarship opportunities for qualifying students. These programs respond to financial need and/or high-achieving performance and target both certain fields including STEM (science, technology, engineering and mathematics), nursing and social work, or certain populations such as veterans and their families. In 2024-25, about 42,500 students received other scholarships and awards.³⁵

Excelsior Scholarship and Enhanced Tuition Awards

To address the difficulty of meeting college costs by a growing range of families with middle-class incomes, the Excelsior Scholarship and Enhanced Tuition Awards (ETA) were established through the 2017-18 Enacted State Budget. The former provides financial aid to NYS resident students for tuition at SUNY or CUNY institutions by providing “last dollar” support to families with adjusted gross incomes up to \$125,000. ETA provide similar award amounts for students attending a private college. Students must apply for TAP and use these awards along with other federal and state grants before payments under these programs become available. Institutions where ETA recipients attend must also provide a match. Recipients of Excelsior Scholarship and ETA must meet requirements for eligibility, level of credit enrollment and live in the State for the same number of years they receive awards.³⁶ In AY 2024-25, there were an estimated 26,644 Excelsior Scholarship and 1,511 ETA awards.³⁷

Student Loan Debt

Delinquency for student loan payments was mitigated during the pandemic by suspension of federal student loan payments, 0 percent interest rates and the ceasing of collections on defaulted loans. When student loan payments resumed in the last quarter of 2023, a one-year period was provided to borrowers in which missed payments were not reported to credit bureaus. Due to these actions, student loan delinquency fell to less than one percent during and directly after the pandemic. For instance, in 2024, the percent of student loan debt balance in New York State that was 90 or more days delinquent (and in default) was 0.53 percent, down from 9.45 percent in 2014.³⁸

Delinquent payments started to be reported in October 2024, and the first set of past due student loans were reported in the first quarter of 2025 significantly increasing the proportion of all borrowers with payments at least 90 days past due in New York.³⁹

Appendix G: Financial Aid Programs in Other States

States which neighbor or are similar to New York also have at least one broad, state-funded financial aid program for residents who are attending in-state institutions. These grants are usually focused on undergraduate study and exclude applicants that hold bachelor's degrees. Most of these require submission of the Free Application for Federal Student Aid, or FAFSA, and the federal government's calculation of the Student Aid Index (SAI) to establish need. Many programs also set ceilings on income and assets or use thresholds for other factors to determine eligibility.

A growing number of these programs provide access to awards on a "last dollar" basis so that tuition and mandatory fees at in-state public IHEs, particularly community colleges, are covered after other grants are used for this purpose. On this basis, New Jersey covers tuition and fees at in-state community colleges and eligible third and fourth years of study at public in-state four-year IHEs for students with adjusted gross income (AGI) up to \$65,000.⁴⁰ Vermont provides tuition-free attendance at in-state community colleges after use of other grants for residents with family income under \$100,000.⁴¹ California is covering a large share of remaining fees after use of other grants for residents attending the University of California and the California State University systems as part of its goal to provide debt-free bachelor's degrees.⁴²

In addition to their primary grant programs, most of these states have specialized grants that provide additional aid to lower-income students, target certain in-demand or priority majors or occupations and provide awards on a merit basis with some of these programs requiring in-state service or field commitments. Such programs are similar to scholarship and grant programs provided by New York State.

Features of financial aid programs that vary by state or are unique include:

- Multiple tiers of income limits and award levels depending on the sector, type of program and socio-economic characteristics of the applicant;
- Relatively high family income ceilings for access to free community college tuition or coverage of costs at four-year IHEs;
- Use of college costs of attendance (COA) in determining grant awards;
- Use of family size in determining grant awards;
- Coverage of non-tuition costs, such as stipends for books and supplies;
- Greater access to grants for "first-come" applicants;
- Grants for out-of-state study;
- Other institutional sources for financial aid grants, not just state appropriations; and
- Use of state lottery funds for providing grants to state residents.

Finally, some states complement their grant programs with loan programs and post-graduation loan relief. The latter may be available for select high-need occupations held by residents in certain locations and may require lengths of in-state service towards bolstering workforce

retention. In Connecticut, the State Loan Reimbursement Program is more expansive than occupation-specific programs in other states and provides loan relief to five-year residents at certain income levels who attended a Connecticut IHE and have volunteered in their communities.⁴³

Endnotes

¹ Governor Kathy Hochul, [Governor Hochul Celebrates 50th Anniversary of New York State Tuition Assistance Program and Opens Program Application](#) (press release), November 1, 2023.

² State University of New York (SUNY) community college tuition varies by institution. The 2024-25 number used [here](#), \$5,400, is an average provided by SUNY. See also City University of New York (CUNY), [2024-2025 Student Account Manager \(SAM\) Manual, \[Chapter\] 7 Student Budgets](#); CUNY community college tuition in 2024-25 was \$4,800.

³ White House (Joseph R. Biden, Jr.), [Chapter 4, Investing in People, Education, Workforce Development, and Health](#), April 2022; and, Office of the New York State Comptroller, [Higher Education in New York: Evaluating Competitiveness and Identifying Challenges](#), March 2024.

⁴ Office of the New York State Comptroller, [Economic and Policy Insights, Economic Impact: Higher Education](#), September 2024.

⁵ Office of the New York State Comptroller, [Higher Education in New York, Evaluating Competitiveness and Identifying Challenges](#), March 2024. See also The City University of New York's use of U.S. Census Bureau, Post-secondary Employment Outcomes (PSEO) data (submitted as *CUNY Post Grad Resid Flow Follow up to 2023-24 Executive Budget on Higher Education*, Joint Legislative Hearing, on February 27, 2023; see https://www.assembly.state.ny.us/testimony/?ph_id=1348).

⁶ Higher Education Services Corporation (HESC), [2023 - 2024 Annual Report: 50 Years of Tuition Assistance Success](#).

⁷ Annual Joint Hearing to the New York State Senate Finance Committee and New York State Assembly Ways and Means Committee, [Statement by Dr. Guillermo Linares, President, New York State Higher Education Services Corporation](#), February 25, 2025.

⁸ HESC, [TAP Difference Report](#), March 2024.

⁹ Ibid.

¹⁰ HESC, [Program Description](#). See this site and New York State Education Law, Title 1, Article 14, [Section 667. Tuition assistance program awards](#). for additional requirements and conditions.

¹¹ HESC, [NYS DREAM Act Frequently Asked Questions](#). At HESC, [NYS DREAM Act Steps to Apply](#), it provides the conditions for eligibility and steps for completing the application.

¹² SUNY, [An Analysis of the Tuition Assistance Program](#) (in fulfillment of requirements set forth in Chapter 260 of the Laws of 2011).

¹³ HESC, [Eligibility](#).

¹⁴ New York State Education Law, Title 1, Article 14, [Section 667. Tuition assistance program awards](#). Eligible applicants qualify under schedules set out in New York State Education Law according to the institution and program they attend, financial dependency status, marital status and other relevant circumstances. Financially independent students without tax dependents qualify under different schedules than the schedule for financially dependent students; orphans, foster children and wards of the court; and financially independent students with tax dependents. See also HESC, [Appendix A](#).

¹⁵ For example, the 1991-92 Enacted State Budget reduced annual and minimum TAP awards. HESC, [Appendix E – New York's Tuition Assistance Program – A History](#).

¹⁶ New York State Education Law, Title 1, Article 14, [Section 665-a. Institutional participation in award program](#). This sets out access to TAP by additional participants. See also Codes, Rules and Regulations of the State of New York, Title 8. Education Department, Chapter XXII. *Additional Institutional Participation in the Tuition Assistance Program, Subchapter B. Tuition Assistance Program Awards for Additional Participants*. This item revises and clarifies the criteria for determining eligibility for participation in TAP. Find rule-making activity in [New York State Register, Vol. XXXIV, Issue 1](#), January 4, 2012

¹⁷ New York State Education Law, Title 1, Article 14, [Section 667-C. Part-time tuition assistance program awards](#). The Part-Time Tuition Assistance Program was enacted in 2007. When established, students were required to take courses on a full-time basis and meet other requirements. Students who attended part-time on a credit basis did not have access to TAP. See also SUNY, [An Analysis of the Tuition Assistance Program](#).

¹⁸ HESC, [Appendix E – New York’s Tuition Assistance Program – A History; and 2024-2025 Annual Report: Paving a Pathway To Access and Equity.](#)

¹⁹ U.S. Census Bureau, American Community Survey 1-Year Estimates Subject Tables, *Table S1901: Income in the Past 12 Months (in 2024 Inflation-Adjusted Dollars)*, 2024. A household includes all the people who occupy a housing unit whether they are related or unrelated. A family consists of a householder and one or more people in the same household who are related to the householder by birth, marriage, or adoption. See *American Community Survey and Puerto Rico Community Survey: 2024 Subject Definitions*.

²⁰ In 2010, there were almost 2 million New Yorkers that were 18 to 24 years old. In 2024, this figure was closer to 1.75 million. See U.S. Census Bureau, American Community Survey 1-Year Estimates Subject Tables, [Table S0101: Age and Sex.](#)

²¹ Western Interstate Commission for Higher Education (WICHE), [Knocking at the College Door, 11th Edition, 2024](#), December 2024. For New York, WICHE uses data sourced from the New York State Education Department and the National Center for Education Statistics’ Private School Universe Survey. See also, Higher Ed Dive, [Deep Dive: ‘You Can’t Create 18-year-olds’: What Can Colleges Do Amid Demographic Upheaval?](#), March 27, 2025.

²² Business school closures during the period of study for this report include 13 degree-granting institutions that closed from 2016 to the present and 8 schools with business-related programs that closed since 2008. SED, [Closures of Degree-Granting Institutions and Transcripts from Closed Colleges](#).

²³ Ibid.

²⁴ City University of New York, [A Report on the Tuition Assistance Program](#) (for the Governor and the New York State Legislature, the CUNY Board of Trustees), October 1, 2013.

²⁵ U.S. Bureau of Labor Statistics, [Consumer Price Index for All Urban Consumers \(CPI-U\), Series Id: CUUR0000SA0.CUUS0000SA0](#) (not seasonally adjusted, September in relevant years; see one-screen series); see also [CPI Inflation Calculator](#).

²⁶ New York State Laws, *Procurement Stewardship Act of 1995*, 1995 N.Y. A.N. 8063, enacted June 20, 1995.

²⁷ U.S. Bureau of Labor Statistics, [Consumer Price Index for All Urban Consumers \(CPI-U\), Series Id: CUUR0000SA0.CUUS0000SA0](#) (not seasonally adjusted, September in relevant years; see one-screen series); see also [CPI Inflation Calculator](#). Reflects inflation from September 1995 to September 2025.

²⁸ Ibid.

²⁹ U.S. Census Bureau, American Community Survey 1-Year Estimates Subject Tables, [Table S1901: Income in the Past 12 Months \(in 2024 Inflation-Adjusted Dollars\)](#) (2024) and 1-Year Estimates Detailed Tables, [Table B19131: Family Type by Presence of Own Children Under 18 Years by Family Income in the Past 12 Months \(in 2024 Inflation-Adjusted Dollars\)](#) (2024).

³⁰ Governor Kathy Hochul, [Governor Hochul Celebrates Historic Expansion of Tuition Assistance Program](#), May 3, 2024.

³¹ Office of the New York State Comptroller, [Higher Education in New York, Evaluating Competitiveness and Identifying Challenges](#), March 2024.

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