



**TESTIMONY  
OF THE  
NEW YORK PUBLIC INTEREST RESEARCH GROUP  
BEFORE THE ASSEMBLY HIGHER EDUCATION COMMITTEE  
DECEMBER 10, 2014  
Albany, New York**

Good afternoon. My name is Aileen Sheil and I am the Chairperson of the New York Public Interest Research Group's (NYPIRG) student Board of Directors and a Queens College student. With me today is Blair Horner, NYPIRG's Legislative Director. We appreciate this opportunity to share our perspectives on the Tuition Assistance Program (TAP) in New York State.

NYPIRG is the state's largest non-partisan student advocacy organization. Our Board of Directors consists of college and university students elected from campuses with NYPIRG chapters across the state.

Before I start my testimony, let me begin by thanking you, the members of the Legislature and the Governor for making some progress in enhancing TAP as part of last year's budget. Furthermore, by holding this hearing today you have offered the public an important opportunity to identify ways that TAP can be further reformed to meet the needs of today's college students and their families.

Forty years ago, 1974, *The Godfather Part II* was a hit in movie theaters, the cost of a first class stamp was a dime, President Ford granted a pardon for disgraced former President Nixon, and the Universal Product Code, aka the bar code, was first introduced.

1974 was also the year of the establishment of New York's college financial aid program – the Tuition Assistance Program.

The world has come a long way from the introduction of the bar code – smart phones, Twitter and the Hubble telescope are testimonials to how much the world's technology has changed since 1974.

The demographics of college students have changed, and continue to change, as well. There are more women and more non-whites attending college now. There are more students attending college than ever before, both full-time and part-time.

Nationally from 1976 to 2011, the percentage of Hispanic college students rose from 4 percent to 14 percent, the percentage of Asian/Pacific Islander students rose from 2 percent to 6 percent, the percentage of Black students rose from 10 percent to 15

## **NYPIRG Testimony December 10, 2014 Page 2**

percent, and the percentage of American Indian/Alaska Native students rose from 0.7 to 0.9 percent. During the same period, the percentage of White students fell from 84 percent to 61 percent.

In recent years, there has been a faster growth in the enrollment of college students who are over the age of 25 than those between 18 and 24.<sup>1</sup>

As the college student population has changed, its financial aid needs have changed too.

Unfortunately, instead of making college more affordable, state policies have made it less so.

A recent report found that state funding for public higher education in New York is down since 1991/92.<sup>2</sup> The so-called “rational tuition” policy has jacked-up the cost of tuition at public colleges by over 24%.<sup>3</sup>

At the same time, the ability of typical New York families to absorb these costs has been limited. A recent survey found that from **1979 through 2011** the wealthiest 1% of New Yorkers saw an income growth of 241.0%, while the bottom 99% saw an income growth of only 8.5%.<sup>4</sup> Moreover, the lower the income, the more stagnant the wages.<sup>5</sup>

This combination has eroded college affordability: stagnating state support plus rising tuition that outpaces family income growth has resulted in rising *debt* for college students. For example, 60 percent of New York college graduates now carry debt loads that exceed \$26,000.<sup>6</sup>

Ensuring that TAP offers financial aid to those students most in need as well as ensuring that the program is adapting to the changing demographics of New York’s college student body are important reforms that should be put in place this year.

TAP at 40 has a lot to brag about: it has helped make a college education possible for millions of New York students. Yet, it hasn’t changed with the times. *TAP should cover*

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<sup>1</sup> National Center for Education Statistics.

<sup>2</sup> Fiscal Policy Institute, New York State’s Underinvestment in Public Higher Education, January 15, 2009.

<sup>3</sup> The State University of New York estimates that in academic year 2014-15, average tuition and fees are: \$6,170 tuition. The so-called “rational tuition” policy allowed for \$300 annual increases for 5 years, or a total tuition increase of \$1,200 so far. Thus, SUNY tuition has increased 24% since the plan went into place. See: <http://www.suny.edu/smartertrack/tuition-and-fees/>. Calculations, NYPIRG.

<sup>4</sup> Sommeiller, E., and Price, M., “The Increasingly Unequal States of America, Income Inequality by State, 1917 to 2011,” Economic Policy Institute, February 19, 2014, see: <http://www.epi.org/multimedia/unequal-states-interactive/#/NewYork>.

<sup>5</sup> Leonard, D., “The Great Wage Slowdown,” The New York Times, October 7, 2014, see: <http://www.nytimes.com/2014/10/07/upshot/the-great-wage-slowdown-of-the-21st-century.html?smid=tw-share&abt=0002&abg=0>.

<sup>6</sup> The Institute of College Access & Success, “College In Sight,” see: [http://projectonstudentdebt.org/state\\_by\\_state-view2014.php?area=NY](http://projectonstudentdebt.org/state_by_state-view2014.php?area=NY).

**NYPIRG Testimony**  
**December 10, 2014 Page 3**

*more of the cost of tuition for those who qualify, and be flexible enough to meet the needs of all types of New Yorkers, not just the “traditional” straight-from-high-school-to-college full-time student that it was initially designed to serve.*

To these ends, the Governor and the State Legislature should enact the following changes to TAP:

**Give excluded students access to TAP.**

- 1) Extend TAP to undocumented youth who arrive in the US before age 16 and graduate from a New York high school or pass a New York accredited high school equivalency program. This issue will be further discussed later.
- 2) Restore eligibility for TAP to students in default on federal student loans.
- 3) Restore TAP grants to graduate students which were eliminated in 2010.
- 4) Allow currently incarcerated students to once again qualify for TAP grants so that they can earn a college degree.

**Realign TAP to the current needs of students and families.**

- 5) Increase the TAP maximum award to \$6,500 (or public college tuition, whichever is higher) for all students.
- 6) Eliminate outdated award schedules and the rule requiring that students' grants be based on the year they enter college.
- 7) Raise the income thresholds on TAP award schedules for independent single students and married students without dependent children, and provide that all schedules incorporate the same maximum grant level. *For example*, the TAP award schedule for independent single students without children— which includes foster children, orphans and wards of the state who are among the state's neediest – is based on a 20 year-old schedule that makes them *ineligible* if they earn more than \$10,000 in net taxable income and currently limits the maximum grant they *could* receive to just \$3,025. This rule virtually prevents all poor, single working adult students from receiving any financial aid from TAP.
- 8) End the \$100 per-year cut to students' TAP grants in their last two years of school.
- 9) Eliminate the requirement that students attend college full-time for a year before becoming eligible for Part-Time TAP.
- 10) Add two semesters of TAP eligibility for students who are identified by the State as educationally disadvantaged, but are not enrolled in New York's limited Educational Opportunity Programs (i.e. SEEK, College Discovery, and HEOP), which extends TAP for two additional semesters.
- 11) Increase the number of semesters of TAP eligibility for all students recognizing that the majority of students take longer than four years to complete a baccalaureate degree. The federal Pell Grant program recognizes this need and provides the equivalent of two additional years.
- 12) Increase TAP grants for students who come from families with multiple family members attending college at the same time.

**NYPIRG Testimony  
December 10, 2014 Page 4**

**Simplify the rules and regulations, and improve TAP administration.**

- 13) Revise the TAP definition of independence to match the federal Pell Grant criteria.
- 14) Let financial aid administrators make changes to students' grants as is allowed under federal aid programs including Pell Grants. The current program does not allow for necessary adjustments when students are confronted with serious life changes such as a major loss of income or the death of a parent.

**Continue to make TAP function better.**

- 15) Create a system that periodically reviews the effectiveness of TAP to ensure that the program remains up to date.
- 16) Require further training for TAP certifying professionals.  
Give Financial Aid professionals 'Professional Judgment' (which would better allow them to consider student or family special circumstances).

**A good first step: ensuring that all college students are eligible for TAP's financial aid.**

New York has long recognized the importance of supporting immigrant students, including funding programs to support English Language Learners and college readiness programs.

Approximately 65,000 undocumented students graduate from U.S. high schools each year (an estimated 4,550 of these graduates are in New York State), but barriers to their ability to access higher education – including financial limitations – result in only 5-10% of these undocumented high-school graduates going to college.<sup>7</sup>

In 2002, then-Governor Pataki and the Legislature agreed to grant undocumented students access to in-state tuition rates.<sup>8</sup> Moreover, in most instances these college-ready students have gone through the state's K-12 educational system—representing a significant investment in their education.

Yet the state denies these students eligibility to the state's TAP assistance. What is the logic of that? Allow in-state public college tuition while denying financial assistance is simply indefensible. We urge that this fundamental unfairness be ended this session.

Expanding the reach of TAP to include eligible undocumented students would increase the program's expenditure by roughly 2%. It has been estimated that the overall cost of making this change would be less than \$20 million.<sup>9</sup> The Office of the State Comptroller

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<sup>7</sup>New York Immigration Coalition, "New York State DREAM legislation Update," December 2011, [http://www.thenyic.org/sites/default/files/NYSDREAMUpdate\\_Dec52011\\_FINALFINAL.pdf](http://www.thenyic.org/sites/default/files/NYSDREAMUpdate_Dec52011_FINALFINAL.pdf). May, 2012.

<sup>8</sup> See New York State S.7784/A.9612, see: <http://assembly.ny.gov/leg/?sh=printbill&bn=A09612&term=2001>.

<sup>9</sup> New York State, Office of the State Comptroller, "New York State DREAM Act," May 2013, see: <http://www.osc.state.ny.us/osdc/rpt1-2014.pdf>.

**NYPIRG Testimony**  
**December 10, 2014 Page 5**

estimates that 8,300 undocumented students attended public higher educational institutions in 2012.<sup>10</sup>

This proposed change enjoys widespread support in New York: State University of New York (SUNY) and City University of New York (CUNY) Board of Trustees and Chancellors; New York State Board of Regents; former SUNY Board of Trustees Chair Carl Hayden; Professional Staff Congress; United University Professions; University Student Senate; New York State United Teachers; New York City Council; New York City Mayor Bill de Blasio; college presidents from NYU, Fordham, Manhattanville, and Sarah Lawrence; more than 20 diverse groups representing a wide range of constituents across the state; and 500 student clubs and organizations.

The concept has also received support from the state Assembly and Governor Cuomo.

**In Closing**

TAP was created in 1974 “to maximize access to higher education for all qualified students.”<sup>11</sup> The forty-year old program is the cornerstone of financial aid for many New York families. Unfortunately, TAP has not kept pace with rising tuition and inflation.

We urge that TAP be reformed this session. Thank you.

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<sup>10</sup> *Ibid.* The OSC estimated that roughly 6,500 of these students attended the City University of New York and that 1,600 attended the State University of New York.

<sup>11</sup>New York State Higher Education Services Corporation, “New York’s Tuition Assistance Program-A History,” see:

[www.hesc.com/content.nsf/CA/Appendix\\_E\\_New\\_Yorks\\_Tuition\\_Assistance\\_Program\\_A\\_History](http://www.hesc.com/content.nsf/CA/Appendix_E_New_Yorks_Tuition_Assistance_Program_A_History). (4 February 2013).