2025 New York State Legislative Session Summary: Bills that Passed Both or One House Impacting Higher Education

September 2025

Legislation that impacts higher education and students that passed in the Assembly, Senate, or in both houses of the New York State Legislature during the regular session in 2025 is listed below. Information about measures implemented through the New York State 2025-26 Enacted Budget can be found on our website.

Affordability

Passed in the Assembly and Senate:

- **A7053A** (Bichotte Hermelyn)/**S7580A** (Cleare) amends NY Education (Ed.) Law sec. 605-a(2) to provide for the reallocation of academic excellence scholarships (awarded pursuant to sec. 605-a) that are declined by students prior to end of their high school program to go to the next most qualified student.

Passed in the Senate:

- **A508** (Anderson)/**S3779** (Gounardes) amends NY Ed. Law sec. 667(2) to extend the eligibility timeline for students to receive a Tuition Assistance Program (TAP) award from the current four years to up to six years.
- **A5320** (Epstein)/**S27** (Jackson) amends NY Ed. Law sec. 667(3)(a)(i) to ensure TAP is available to students deemed homeless under the federal McKinney-Vento Homeless Assistance Act.
- **A7938** (Kassay)/**S6155A** (Bailey) amends NY Ed. Law sec. 669-h regarding Excelsior Scholarship eligibility to allow students eligible in their first semester to maintain eligibility even if an increase of three percent or less in the student's adjusted gross income would make them ineligible, and at the discretion of the Higher Education Services Corporation (HESC) if their income increases by a higher percentage.

Access and Transparency

Passed in the Assembly and Senate:

- **A3464** (Raga)/**S4200** (Gounardes) amends NY Banking Law sec. 9-w to require New York's standard financial aid award letter, developed by the superintendent of the NYS Department of Financial Services (DFS) in consultation with the president of the HESC, to include the net costs of college (defined as an estimate of the costs of attendance after financial grant aid), and options for loans that require repayment.
- **A7442** (Gibbs)/**S7702** (Stavisky) amends NY Ed. Law sec. 2 of chapter 219 of the laws of 2003 to extend provisions that were set to sunset this year which require publishers or manufacturers providing printed instructional materials for college students with disabilities for an additional three years (until 2029).

Passed in the Senate:

- **A5658** (Zinerman)/**S378** (Brouk) amends NY Ed. Law sec. 355 to require the NYS Office of Children and Family Services (OCFS) to create and display pamphlets, posters, and other outreach materials regarding higher education funding opportunities for foster youth.
- **A4897** (Pretlow)/**S3738** (Stavisky) amends NY Ed. Law sec. 665 to require HESC to make determinations of financial aid, awards, and loans within 60 days of the date of receipt of an application; HESC may obtain a 30-day extension if additional time is necessary.

Accountability

Passed in the Assembly and Senate:

- **A8427A** (Lasher)/**S8416** (Comrie) adds sec. 348 and amends sec. 349 of the NY General Business Law (GBL), named the "Fostering Affordability and Integrity through Reasonable (FAIR) Business Practices Act." The bill bans unfair and abusive practices in the conduct of any business, trade, or commerce, or in the furnishing of any service to a consumer, in addition to the current prohibition of deceptive practices. The bill authorizes the Attorney General to enforce the law but does not provide consumers—including students and borrowers—with a private right of action to seek redress for unfair and abusive conduct.

Data Collection

In 2024, the NYS Legislature passed legislation that added Article 9 to the NY Financial Services Law to require the creation of a private education debt registry within the DFS, including loan-level data and debt owed to institutions of higher education in the state. The bill was signed into law by Governor Kathy Hochul on December 21, 2024 (Chapter 627 of the Laws of NY 2024) with an agreement for a chapter amendment.

Passed in the Assembly and Senate:

- **A431** (Epstein)/**S2680** (Sanders) significantly amends Article 9, replacing the reporting of loan level data with the requirement for servicers to provide aggregate data, and removing requirements for institutions or parties other than servicers to report data to DFS. The chapter amendment passed and was signed into law on February 14, 2025 (Chapter 15 of the Laws of NY 2025).
- **A8067A** (Epstein)/**S7752A** (Sanders) amending NY. Fin. Svcs. Law sec. 902(a) extends reporting requirements of private education debt to private nonprofit postsecondary providers of higher education that service student loans.

Consumer Protection

Passed in the Assembly and Senate:

- **A1316** (Dinowitz)/**S3072** (Sanders) amends NY GBL sec. 380-a, 380-b to prohibit the use of consumer credit history in hiring, employment decisions, and licensing with limited exceptions, including: peace or police officers; appointed positions involving a high degree of public trust; if the employer is required to be bonded; if the employee requires security clearance; non-clerical jobs that have access to trade secrets, intelligence information, or national security information; positions having a fiduciary responsibility or oversight of third-party funds; positions where the employee can modify digital security systems as part of their regular duties; if state or federal law requires a credit report check.
- **A3038A** (Rosenthal)/**S1353B** (Cleare) adds Article 29-HHH 604aa-dd to NY GBL to prohibit the enforcement of debts incurred as the result of fraud, duress, intimidation, threat, force, ID theft, exploitation, or abuse.
- **A804C** (Magnarelli)/**S1104A** (Cooney) adds Article 39 H 899-ccc – 39-H 899-mmm to NY GBL to allow "non-recourse" consumer litigation funding transactions in NYS with requirements including a written contract and 10-day right of recission, and allowance of fees to be paid by consumer up to 25 percent of the gross proceeds of the settlement or award, in addition to repayment of the original amount provided.

Passed one house:

- **A57B** (Epstein)/**S5546A** (Hoylman-Sigal) referred to as the "Consumer Debt Uniformity Act" (CDUA) amends various provisions of state law to replace the term "consumer credit transactions" with "consumer debt" to create uniformity and end confusion regarding the applicability of notice requirements, consumer protections, statutes of limitations, and other provisions to consumer credit and consumer debt.
- **A705A** (Clark) and **S78** (Liu) are different bills that amend NY Ed Law sec. 212-d with the intention of providing notice to students regarding their school's tuition liability policies in an effort to prevent students from incurring institutional debt, when possible, for which they can be denied readmission until paid and sued by the school to recover. The Senate passed their version of the bill which requires a written hard copy and electronic notice to be provided and an acknowledgement of receipt and understanding by each student, as well as a requirement that additional notices be provided throughout the academic year. The Assembly amended the bill, removing requirements that a hard copy be provided, the student acknowledge receipt, and limiting notice to once annually.

Workforce Development and Programs

Passed one house:

- **A5777** (Hyndman)/**S519** (Persaud) adds sec. 3612-a to the NY Ed. Law to create the Underrepresented Teachers of Tomorrow Teacher Recruitment and Retention Program, which would provide funding to school districts with "underrepresented schools" to provide awards up to $10,000 per year for a total of four years to teachers to reimburse them for educational costs, including student loans. Recipients must agree to teach full-time in an underrepresented school for each year they received funding.
- **A4679A** (Eachus)/**S7367A** (Stavisky) amends NY Ed Law sec. 669-l to grant volunteer firefighters and emergency medical technicians free academic credit at state operated institutions of SUNY and senior colleges of CUNY: up to 3 academic credits per year, and 6 credits in the aggregate.
- **A6504** (Dais)/**S2067** (Scarcella-Spanton) amends NY Veterans' Services Law requiring SUNY and CUNY to establish a veteran career assistance program, including resume writing and career placement services.
- **A2339/S5339** creates a loan repayment program for dentists practicing in underserved areas.