THE INSTITUTE FOR COLLEGE
ACCESS & SUCCESS

2026 TICAS New York Policy Priorities

The Institute for College Access & Success (TICAS) is a trusted source of research, design, and advocacy for student-centered public policies that promote affordability, accountability, and equity in higher education. We advocate for every student, regardless of race, ethnicity, or family wealth, to have access to a quality higher education program without the need to incur debt to realize their dreams of earning a college credential. **This document outlines the policy changes needed to realize our vision for New York students** to successfully complete a postsecondary credential that affords them a pathway toward economic mobility and reflects the need for increased state involvement and oversight given the sweeping changes in federal higher education policy.

Affordability

An undergraduate higher education must be affordable for students from low-income backgrounds. TICAS advocates for increased investment in New York's Tuition Assistance Program (TAP), including:

- **Eliminate TAP inequities between dependent and independent students.** TICAS' Independently Unaffordable report shows that most independent students are in the lowest income bracket, have greater financial responsibilities, and take on more debt. Yet, dependent students are eligible for up to $5,665 in TAP assistance, while independent students (without tax dependents) are only eligible for up to $3,525. Income eligibility limits also differ: $125,000 for dependent, $60,000 for independent married, and $30,000 for independent single students. A separate formula used for independent single students yields disproportionately lower awards. TICAS supports **S1498 (Fahy)** to eliminate distinctions and ensure equity for independent students.

- **Extend availability of TAP for college students from four to six years.** In New York, less than half (47 percent) of students in the Fall 2019 public four-year college cohort finished their college degrees in four years, yet the Tuition Assistance Program (TAP) is only available for students for four years. The end of TAP assistance could make completion impossible for many students, even after they and the state have invested considerably in their education. TICAS supports **A508 (Anderson)/S3779 (Gounardes)** to increase the eligibility timeline to six years.

- **Increase income thresholds for students to receive maximum TAP awards.** TAP awards max out at a family net taxable income (NTI) of $7,000 for dependent, independent with children, and independent married students and at $3,000 for independent single students—amounts below the 2025 Federal Poverty Guidelines, median income, and minimum wage income for the state. TICAS supports **A5539 (Hyndman)/S1732 (Fahy)** to increase the threshold to receive a maximum award from $7,000 to $18,000 for dependent and independent married students and advocates for the same increase for single independent students.

Accountability and Consumer Protection

With new programs and changes in federal lending coupled with the loss of federal oversight over student loan servicing abuses, predatory schools, and online education providers, New York must create guardrails and strengthen consumer protections for students and borrowers.

- **Pass Workforce Pell legislation at the state level.** Starting July 1, 2026, short-term (8 to 15 weeks) programs that meet criteria set forth by the U.S. Department of Education—including completion and job placement rates of 70 percent and "median value-added earnings" that exceed tuition and fees—will be eligible for Pell grants. Governor Hochul must certify that programs adequately prepare students and lead to recognized, stackable credentials. TICAS has developed model state legislation that would facilitate certification by July 1, 2026, ensure only legitimate programs leading to upward economic mobility qualify, and prevent students' limited Pell dollars from being squandered on valueless programs.
- **Implement private student loan borrower and cosigner protections.** New federal lending limits and caps that take effect this year will create financing gaps, driving many more students to private lenders and credit investors. Private education loans lack the safeguards of federal loans and leave borrowers in a more vulnerable position. TICAS supports efforts, **including A4922A (Levenberg)/S5598 (May)**, to instill protections for borrowers and cosigners.
- **Protect students from unfair and abusive practices.** New York students and borrowers lack the ability to seek redress for harms caused by the unfair and abusive conduct of lenders, loan services, or predatory schools. New York must give students and borrowers a private right of action for violations of NY General Business Law sec. 349.

Basic Needs

College success depends on a student's basic needs being met, yet too many students in New York attend college without adequate financial support. The average estimated costs of attending college beyond tuition are $18,327 for SUNY and $26,112 for CUNY students not living with family.

- **Fund a Higher Education Emergency Aid Program with an allocation of $5 million in the FY 2026-27 budget.** TICAS supports a state appropriation to increase emergency aid programs at SUNY and CUNY campuses that provide financial assistance to students for basic necessities. **S9044 (Gounardes)** and **A6641 (Alvarez)/S4884 (Gounardes)** propose matching grants up to $1,250 per student and up to $62,500 per institution with a streamlined application process for unforeseen expenses, including emergency medical costs, housing, transportation, childcare, food, course materials, technology, and other basic needs.
- **Pass the SNAP for Students Act.** TICAS supports **A8757 (Forrest)/S8347 (Jackson)**, which requires the Office of Temporary and Disability Assistance (OTDA) to create informational materials to be distributed by OTDA, the Higher Education Services Corporation (HESC), and higher education institutions instructing students on how to apply for SNAP, where to go for help, and other programs they may qualify for such as Double Up Food Bucks and SNAP-Ed.
- **Allow college coursework to be credited as a work activity.** TICAS supports strengthening allowances for postsecondary education to count as a work activity for students receiving public assistance as set forth in **A4502B (Cunningham)/S4257A (Parker)**.

College Completion

Evidence shows that comprehensive approaches to student success programs improve persistence among students and lead to higher rates of college completion, critical to New York's college enrollment numbers and meeting the state's workforce needs.

- **Fund New York's opportunity programs and extend EOP, ACE, and ASAP to part-time students.** New York's primary programs providing added academic and financial supports to SUNY and CUNY full-time students in need include the Educational Opportunity Program (EOP), Advancing Completion through Engagement (ACE), and Advancing Success in Associate Pathways (ASAP). New York's public institutions have significant part-time enrollment numbers: 54 percent at SUNY two-year and 12 percent at SUNY four-year schools; 42 percent at CUNY two-year and 27 percent at CUNY four-year schools. TICAS strongly supports increased funding to extend these programs to give part-time students the same level of support.

- **Reform institutional debt policies.** Institutional or "direct-to-school" debts are typically low-dollar (under $4,000) amounts owed by students to their college for unpaid tuition, fees, or fines that bar students who lack any safety net from continuing their education and cause them long-term financial harm. TICAS advocates for the state to allow indebted students with low incomes to re-enroll, to prohibit the withholding of degrees, to provide a pathway for debt forgiveness, and to strengthen institutional policies to prevent debt accrual.

Data Transparency

Greater data transparency improves decision-making by both students and policymakers.

- **Strengthen education and workforce pipelines through Statewide Longitudinal Data Systems (SLDS).** TICAS supports the creation of a multi-sector SLDS with a strong data governance body and stands ready to offer technical assistance and best practices from our experience working with other states.

Access

TICAS supports state-level efforts to ensure that Universal FAFSA and HESC's Alternate Eligibility Path increase access to higher education for students who may not otherwise consider it.

- **Protect student privacy.** New York must ensure students eligible for TAP and assistance under the Senator José Peralta New York State Dream Act receive adequate state aid to enable them to pursue higher education and instill safeguards to protect the personal information of students and families with mixed citizenship and members of the LGBTQIA+ community.

- **Fund the Education Debt Consumer Assistance Program (EDCAP).** TICAS supports increased funding of $6 million for the expansion of EDCAP, the only statewide program helping students to fill out the FAFSA, discern private student loans, and navigate federal repayment and loan forgiveness programs. EDCAP plays a critical role in identifying issues and informing state regulators. *(EDCAP is run by the Community Service Society of New York; TICAS does not receive EDCAP funding.)*

***Prepared January 2026*.**

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