

Affordability: Extend the Eligibility Timeline for New York's Tuition Assistance Program (TAP) From 4 to 6 Years

The Tuition Assistance Program (TAP) is New York's primary aid program, accounting for 80 percent of state student financial aid awards. TAP is available to students attending two-year or four-year undergraduate degree-granting programs as well as students attending approved non-degree workforce credential programs full-time or part-time. TAP is a critical component of a student's total financial aid package and without it, many students would not be able to afford college. **A508 (Hyndman)/S3779 (Gounardes)** increases the eligibility timeline for TAP from four to six years.

SUNY and CUNY Students Average More Than Five Years to Complete

Nationally, fewer than half of college students finish their bachelor's degrees in four years.¹ This holds true in New York, where just 47 percent of students in the Fall 2019 public four-year college cohort finished their college degrees in four years.² The average time it takes to complete a bachelor's degree from SUNY or CUNY is more than five years.³ TAP eligibility falls short, providing only four years of assistance to full-time students pursuing bachelor's degrees (an additional year is available for students in approved five-year degree programs). Students in two-year programs have up to three years of eligibility for assistance.

There are many reasons why it can take students longer to complete their college degrees:

- Insufficient class offerings can make it difficult to access courses needed each semester to complete degree requirements;
- Double majors, changing majors, or transferring schools (such as moving from a two-year to a four-year college), can add time to completion;
- Under-resourced support services and high student-to-advisor ratios can result in students not getting the advice they need to stay on track with academic requirements;
- Students may experience financial hardships that reduce the amount of money they have to pay for college and require them to work additional hours; and/or
- Other personal or life circumstances can disrupt students' ability to finish in four years.

TAP's Policy Doesn't Match Today's Reality

The expectation of completing college in four years doesn't match the reality for many of today's students. As seen in **Figure 1**, one in four CUNY students and nearly a quarter of SUNY community college students are 25 years or older. Older students are more likely to be financially independent, juggling a number of responsibilities, and less likely to be able to complete in a consecutive four-year time period.

¹ "Most college students don't graduate in four years, so college and the government count six years as "success"," The Hechinger Report, October 10, 2021, <https://hechingerreport.org/how-the-college-lobby-got-the-government-to-measure-graduation-rates-over-six-years-instead-of-four/>.

² National Student Clearinghouse Research Center, Yearly Progress and Completion, December 4, 2025, <https://nscresearchcenter.org/yearly-progress-and-completion/>.

³ Memorandum in Support of Legislation, A1179/S347 (2023-24), https://www.nyasassembly.gov/leg/?default_fld=&leg_video=&bn=A01179&term=&Summary=Y&Actions=Y&Memo=Y&Text=Y.



Figure 1. More than a quarter of students attending CUNY colleges are 25 years or older.
Proportion of Student Enrollment by Age

Institution	Under 25	25 and Older
SUNY 2 Year	78%	22%
SUNY 4 Year	88%	12%
CUNY 2 Year	70%	30%
CUNY 4 Year	75%	25%

Source: TICAS analysis of fall 2021 undergraduate enrollment data from IPEDS.

According to the National Center for Education Statistics, 88 percent of Black students compared to 74 percent of white students relied on financial aid to fund their college education in 2015-16.⁴ Black women in particular are more likely to rely on financial aid for reasons beyond the racial wealth gap, including having to juggle school with employment and caregiving responsibilities.⁵ Limiting tuition assistance to four years can mean a student has to stop out or leave college, perpetuating inequities.

Cutting Off TAP is Counter Productive

There are over 1.8 million New Yorkers under the age of 65 who have some college but no credential ("SCNC"), ranking third in the nation.⁶ This number is a 2.8 percent increase over 2023 and indicative of a national upward trend.

Individuals in the SCNC category are in a state of limbo. They have invested significant time and money into their education, but lack the credential needed to advance professionally. This is also a missed opportunity for the state, which may have upwards of \$22,000 invested in the student through TAP awards. **Cutting off assistance when a modest additional investment could get students to completion is counterproductive and a lost opportunity for the state to add degreed workers to its workforce.**

Support Degree Attainment in a Changing World

In today's fast-changing economy, a college degree has become increasingly vital for upward mobility and critical for individuals to move out of poverty and into the middle class. TICAS supports extending TAP assistance beyond the current four-year limit to match the realities of modern education.

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For more information contact Kirsten Keefe, kkeefe@ticas.org, (518) 801-1980 (w), (518) 429-0837 (c).

⁴ "Status and Trends in the Education of Racial and Ethnic Groups, Indicator 22: Financial Aid," National Center for Education Statistics, February 2019, https://nces.ed.gov/programs/raceindicators/indicator_rec.asp.
⁵ Denise A. Smith and Tiara Moultrie, "Black Women's Experiences Financing Their College Education," The Century Foundation, September 24, 2024, <https://tcf.org/content/report/black-womens-experiences-financing-their-college-education/>.
⁶ "Some College, No Credential Student Outcomes: 2024 Report for the Nation and States," National Student Resource Clearinghouse Center, June 6, 2024, <https://nscresearchcenter.org/some-college-no-credential/>.