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TAP college aid grants dropped 21% despite expansion efforts, state Comptroller's office report says

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Fewer New Yorkers are receiving aid through the state's largest need-based college grant program and the award amounts have not kept pace with inflation, according to a recent report from the state Comptroller's office.

The Tuition Assistance Program, or TAP, helped fund the education of more than 294,000 college students in the 2024-25 academic year - down 21% from the nearly 372,000 who received awards in 2008-09, the report from Comptroller Thomas N. DiNapoli's office shows. The decline was an even steeper 38% among the lowest-income families, those earning \$10,000 or less, according to the report.

The average award was \$2,643 last year, DiNapoli reported. That's an increase of 21% from 18 years before, but still short of the 44% inflation rate during that period, the comptroller said.

DiNapoli's report noted that the number of students receiving TAP awards recently jumped by more than 49,000 after Gov. Kathy Hochul expanded TAP in 2024, opening the program to families earning up to \$125,000 after tax deductions and doubling the minimum award to \$1,000, among other changes. Previously, only families earning up to \$80,000 were eligible.

But despite the recent changes, TAP still falls short of the help it provided 18 years ago, DiNapoli said.

The program "has helped generations of New Yorkers attend college, but it's falling behind the realities of today's costs," DiNapoli said in a statement. "Updating award criteria so that TAP continues to be a useful support for families is needed to help New York retain talent and ensure students have the resources they need to succeed."

The state Assembly and Senate have proposed increasing funding for TAP as part of their separate budget proposals earlier this month. Legislators are negotiating with Hochul over the state's spending plan, which is due April 1.

It was unclear how much funding TAP will ultimately receive in the budget. Aides to Assembly and Senate lawmakers said talks were underway.

Hochul "looks forward to negotiating with the legislature in the coming weeks to finalize the budget and ensure all New Yorkers can pursue a quality, affordable higher education," spokeswoman Emma Wallner said in a statement.

TAP funding 'super helpful'

Natasha Jones, 22, said she has received annual TAP awards ranging from \$5,450 her first year to about \$3,300 and \$2,400 in the two subsequent years as a business analytics major at Farmingdale State College, along with other state and federal financial aid.

Jones, an aspiring entrepreneur who will graduate in May, said she works at on- and off-campus jobs, takes extra

classes and has attended school year-round in order to complete her degree in three years. In her first year, she said, she endured a six-hour round-trip commute on mass transit from her home in Mastic Beach to save on housing costs.

Annual in-state tuition at Farmingdale is \$7,070, plus \$1,556 in fees and up to \$16,776 for housing and meals.

Getting nearly the maximum award in her first year was "super helpful," she said. The funds, she said, let her "get acclimated to college before having to figure out, like, 'Okay, what else do I need to do? Do I need to take on more responsibility in terms of finances?'"

But the grants later decreased, she said. With the cost of living rising, the impact of inflation "should be accounted for" in the TAP program, Jones said.

Hochul's budget proposes spending \$827.8 million on TAP for the 2026-27 academic year, a 2% increase from the current year, state Division of the Budget figures show.

In its proposal this month, the Assembly put forth a \$285 million plan to expand eligibility for the full \$5,665 TAP award to families earning up to \$30,000, up from the current \$7,000 net taxable income limit, said Mikelle Backmon, a legislative aide to Assem. Alicia Hyndman (D-Springfield Gardens), chair of the higher education committee. The proposal also would increase the income ceiling for TAP recipients to \$150,000, allowing students from higher-earning families to earn scholarships of at least \$1,000.

The state Senate proposed a \$19 million expansion that would allow students who do not receive financial support from their families to get the maximum award if they earn up to \$7,000, up from the current \$3,000 limit, said Nicolas Nogueira, a spokesman for state Sen. Toby Ann Stavisky (D-College Point), chair of the Senate's higher education committee.

More support needed

On Long Island, financial aid officers said the governor's recent expansion of TAP has helped students stay in school, but more financial support is needed.

In addition to the expansion to higher-earning families, TAP is now open to more part-time students and those in certain non-degree workforce training programs, including child development, said Alison Anesco, assistant director of the office of student accounts at Farmingdale State College.

"The expansion of the program over the past two aid years has actually been very good for our students," Anesco said. "We've seen a sharp increase in students that are eligible for it and receiving it."

Nicholas Prewett, executive director of financial aid and scholarship services at Stony Brook University, said it helps that TAP's family income ceiling has increased to \$125,000 but that "doesn't go far on Long Island."

Annual in-state tuition at Stony Brook University is \$7,070, an amount that has held steady since 2019-20. Students also pay nearly \$4,000 in fees, and on-campus housing and meals cost about \$19,000. TAP awards can only be

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used for tuition.

Even though tuition has not risen in several years, Prewitt said rising costs are "really putting a squeeze on those middle-income families."

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