



# **New York State Tuition Assistance Program Performance Report**

**Six-Year Prospective on the 2014 TAP Cohort**



**Higher Education  
Services Corporation**

## About this Report

The New York State (NYS) Tuition Assistance Program (TAP), first implemented in 1974, has consistently provided thousands of New Yorkers with aid and is one of the nation's largest need-based college financial aid grant programs. In the 2022-2023 academic year, TAP provided

more than \$662 million in student aid to 234,000 students across the state. This report examines six-year undergraduate student completion rates among first-time recipients of TAP who started their postsecondary education in a NYS college or university in the fall of 2014.

### This report seeks to address the following:

Are more TAP recipients graduating than not graduating in six years?

Is more TAP funding spent on those who graduate than those who do not graduate in six years?

What are the trends in completion rates and TAP expenditures, by sector?

How do completion rates in transfer students compare to that in non-transfer students?

## Key Findings

- The six-year completion rate among first-time TAP recipients is 60%, and four in five of these graduates earned a Bachelor's degree in six years.
- TAP expenditures for six-year graduates, at \$362 million, was nearly three times more than the \$128 million spent for students who did not graduate in six years.
- Independent and SUNY 4-Year colleges had the highest six-year completion rates, at 81% and 80% respectively, while SUNY 2-Year colleges had the lowest rate at 33%.
- TAP spending during the six-year period was highest for students starting their postsecondary education at Independent (\$123 million), SUNY 4-Year (\$117 million), and CUNY 4-Year colleges (\$107 million); most of the TAP funding was spent on students who graduated, 82%, 81% and 72%, respectively.
- TAP spending during the six-year period was lowest for those starting their postsecondary education at a proprietary college, at \$10 million, yet 70% of the TAP funding benefited students who graduated.
- The six-year completion rate among transfer students was 53% and among non-transfer students was 63%; the six-year completion rate was highest among those transferring from a two-year to a four-year institution at 69%.

## Methodology

The 2014 TAP cohort included students ages 19 and under who attended college directly after graduating from high school and received TAP for the first time.

TAP recipient age, income, and award information were gathered from TAP application data. TAP recipients were matched to the Free Application for Federal Student Aid, or FAFSA, data (i.e., the Institutional Student Information Record, or ISIR) to identify first-time college students. Enrollment and graduation records were obtained from the National Student Clearinghouse (NSC).

Records where the first enrollment in college was prior to TAP receipt in the fall of 2014 and the enrollment status was "less than half time" were considered pre-college or high school college courses and were excluded. The cohort was limited to students with undergraduate records.

Completion was considered receipt of a Bachelor's or Associate degree by June 30, 2020, the end of the six-year period. Degree attainment assessed the highest undergraduate degree earned (Bachelor's or Associate) by June 30, 2020. Stop-out referred to failing to graduate in six years where final college enrollment in the six-year period was prior to July 1, 2019. Certificate earners and students who graduated in unusually short time periods (i.e., attained a Bachelor's degree in less than two years) were excluded from analyses.

Transfer status was determined by comparing the starting school to the ending school; that is, the institution that conferred the student's highest undergraduate degree or the final school students were enrolled in during the six-year period.



### TAP Eligibility Requirements

- Be a legal resident of NYS and have resided in NYS for 12 continuous months
- Be a U.S. citizen or eligible non-citizen
- Have graduated from high school in the United States, earned a high school equivalency diploma by passing a Test Assessing Secondary Completion (TASC) formally known as a GED, or passed a federally approved "Ability to Benefit" test
- Be matriculated in an approved program of study and be in good academic standing with at least a "C" average after the fourth semester payment
- Be enrolled as a full-time student taking 12 or more credits applicable toward the degree program, per semester
- Have a household net taxable income below \$80,000

# Tuition Assistance Program Overview

The TAP grant covers up to four years of full-time undergraduate study or five years in an approved program. TAP award estimates are based on New York State net taxable income. Currently, to be eligible for TAP, a student's household net taxable income must be less than \$80,000. However, students in the same income bracket may still receive different amounts of financial aid (i.e., be on different award schedules) due to a variety of factors that are considered in calculating a

student's award, such as their dependency status and number of siblings in college. As household net taxable income declines, the maximum TAP award availability increases, as shown below. In 2014, TAP awarded eligible New York residents between \$500 to \$5,165 per year towards tuition at approved postsecondary institutions in New York State.

Table 1. TAP Award Amounts

<b>NYS Net Taxable Income</b>	<b>Maximum TAP Award Available AY2000-01 to AY2020-21</b>	<b>Maximum TAP Award Available Currently* (AY2022-23)</b>
\$70,001 to \$80,000	\$500.00	\$500.00
\$60,001 to \$70,000	\$500.00	\$500.00
\$50,001 to \$60,000	\$500.00	\$845.00
\$40,001 to \$50,000	\$1,545.00	\$2,045.00
\$30,001 to \$40,000	\$2,745.00	\$3,245.00
\$20,001 to \$30,000	\$3,945.00	\$4,445.00
\$10,001 to \$20,000	\$4,955.00	\$5,455.00
\$0 to \$10,000	\$5,165.00	\$5,665.00

\*In academic year 2021-2022, a change in the State budget increased the maximum TAP award for each award schedule by \$500. This was the largest growth in the program in 20 years. For students in the lowest net taxable income, it resulted in an increase in the maximum TAP award available, from \$5,165 to \$5,665.



The 2022-2023 Budget expanded Part-Time TAP by eliminating the full-time enrollment requirement. Part-Time TAP became available to more students and included support to part-time students in non-degree training programs. In addition, TAP availability to incarcerated individuals was restored.



## Cohort Description

# 2014 TAP Cohort by the Numbers



**57,961**

First-time  
TAP recipients

**\$23,809**

Average household  
net taxable income

**\$3,120**

Average annual  
TAP award

**28%**

Largest starting sector:  
SUNY 2-Year

**17.7**

Average age of student  
entering college

**\$489,394,262**

Total TAP disbursed  
over the 6-year period

**24%**

Largest ending sector:  
SUNY 4-Year

**29%**

Transferred schools

The TAP 2014 cohort analyzed in this report consisted of 57,961 first-time TAP recipients who entered college directly after graduating from high school or obtaining their high school equivalency in 2014. Age at time of entering college ranged from 12–19, with the majority of students (54%) at age 18 (Fig. 1). Most students (40%) had household net taxable incomes of \$10,000 or less, while just 5% had annual incomes of \$70,001–\$80,000 (Fig. 2). Over the six-year period, the total TAP expenditures were \$489,394,262, with each recipient on average receiving \$8,444 over six years. Most recipients (44%) received a total of up to \$5,000, while just 9%, the neediest of individuals, received more than \$20,000 (Fig. 3). The average annual TAP award per recipient was \$3,120.

Figure 1. Age at First Entry into College

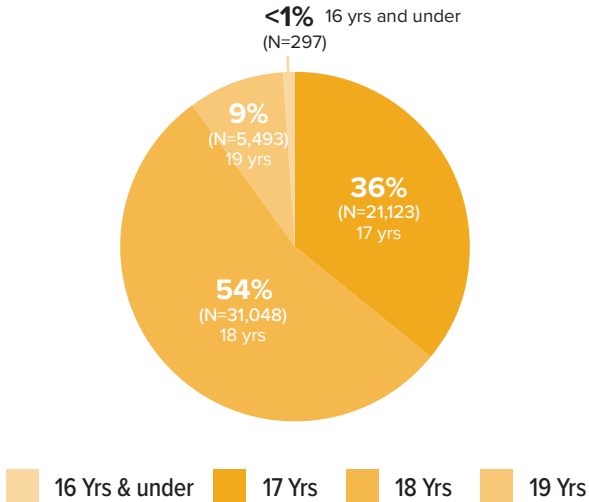


Figure 2. Household Net Taxable Income at First Entry into College

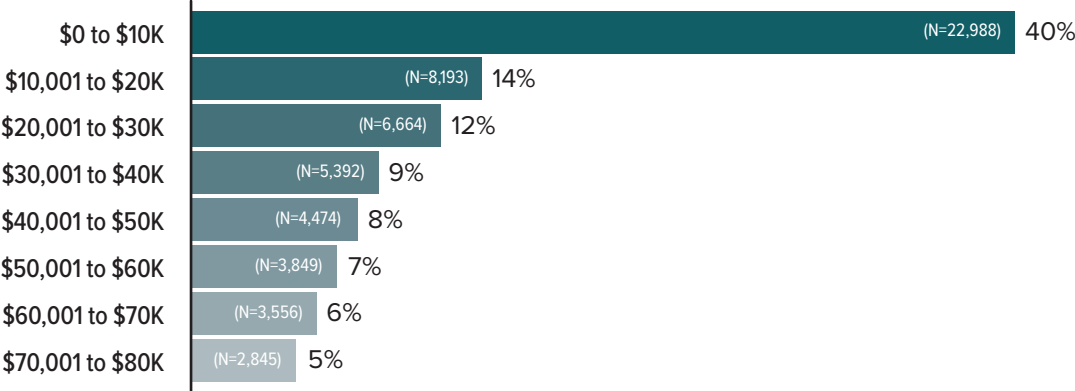
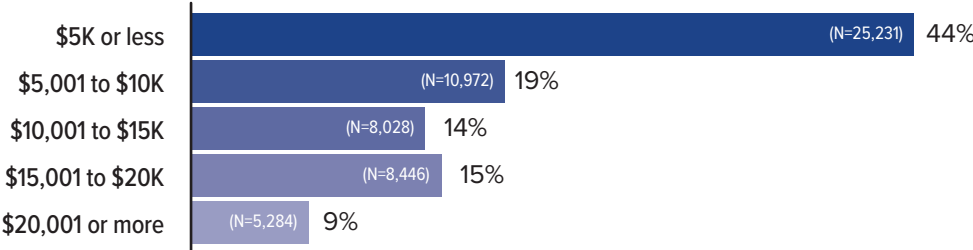


Figure 3. Total TAP Awards Per Recipient, Fall 2014–June 30, 2020



# Enrollment Patterns

SUNY 2-Year and Independent colleges had the most students enrolled at entry into college, 28% and 22% of the cohort, respectively. Proprietary, or for-profit, schools had the lowest share of students at 2%. A student’s ending sector was the sector of the college where they graduated or ended their college enrollment within the six-year period. By June 30, 2020, more students had graduated or

ended their college enrollment at CUNY and SUNY 4-Year colleges than had started college at these sectors, an indication of upward transfers from a two-year to public four-year institution. While all TAP recipients began higher education in a NYS college, by the end of the six years, 3% transferred to out-of-state schools (Fig. 4).

Figure 4. Starting and Ending School Sectors

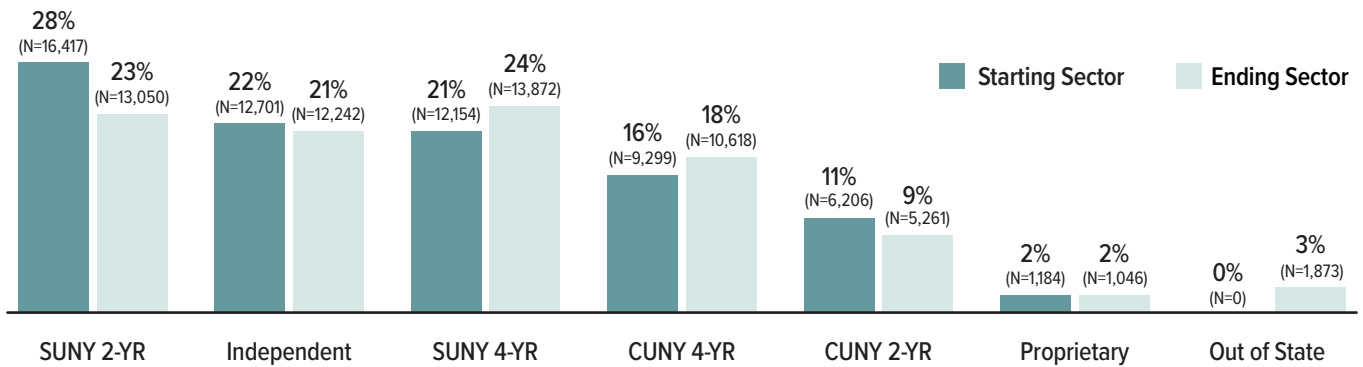
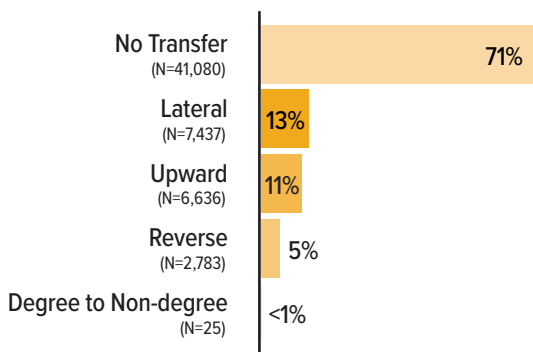


Figure 5. Type of Transfer\*



\*Transfer Type definitions:

Lateral: from a 2-year school to another 2-year school, or from a 4-year school to another 4-year school

Upward: from a 2-year/less than 2-year school to a 4-year school

Reverse: from a 4-year school to a 2-year school

Degree to Non-degree: from a 2-year or 4-year school to a less than 2-year school

While students could have transferred multiple times during the six-year period, this report compared the starting school to the ending school to determine if a transfer occurred. Seventy-one percent of TAP recipients did not transfer over the six-year period. Thirteen percent of TAP recipients laterally transferred between two-year schools or between four-year schools, while 11% of the cohort transferred upward from a two-year/less than two-year to a four-year school. Reverse transfers, those who went from a four-year school to a two-year school, accounted for 5% of the cohort. The remaining <1% of the cohort transferred from a two- or four-year school to a less than two-year school (degree to non-degree transfer).

# Six-Year Student Completion

<p><b>60%</b> Graduated in 6 Years</p>	<p><b>49%</b> Of grads completed school on time*</p>	<p><b>73%</b> Of non-grads dropped out prior to the 6th year</p>	<p>*On-time: Among those whose highest undergraduate degree was an Associate, they graduated in 2 years. Among those whose highest undergraduate degree was a Bachelor's, they graduated in 4 years.</p>
<p><b>4.2</b> Average number of years to graduate among Bachelor's earners</p>	<p><b>2.1</b> Average number of years to stop out</p>		

Sixty percent of TAP recipients graduated within six years, and among these graduates, 49% obtained their degree on time (Fig. 6). Approximately 79% of six-year graduates earned a Bachelor's degree. Among the Bachelor's earners, 57% obtained their degree in four years (on time). Whereas, among those whose highest undergraduate degree was an Associate, 20% graduated on time (i.e., in two years) (Fig. 7).

Figure 6. Six-Year Student Completion

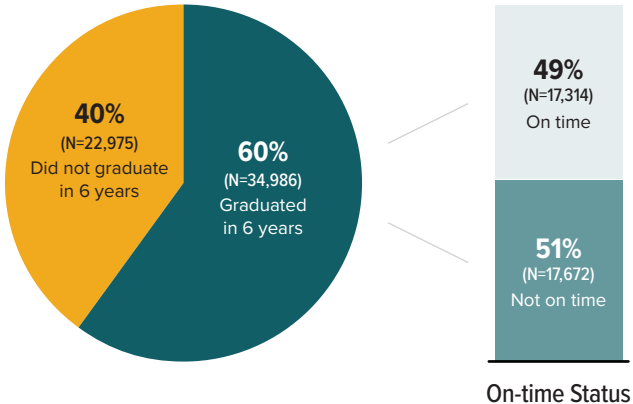
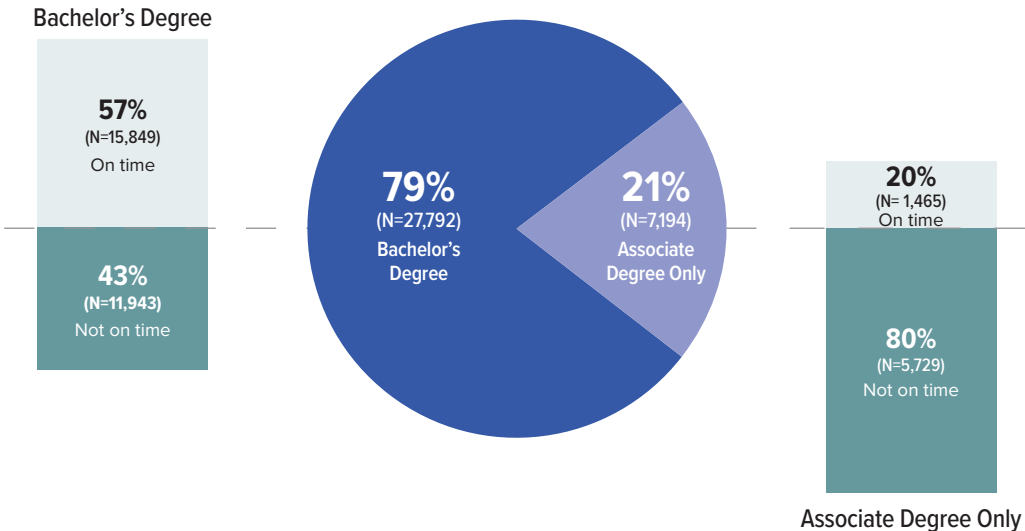


Figure 7. Highest Undergraduate Degree in Six Years among Graduates



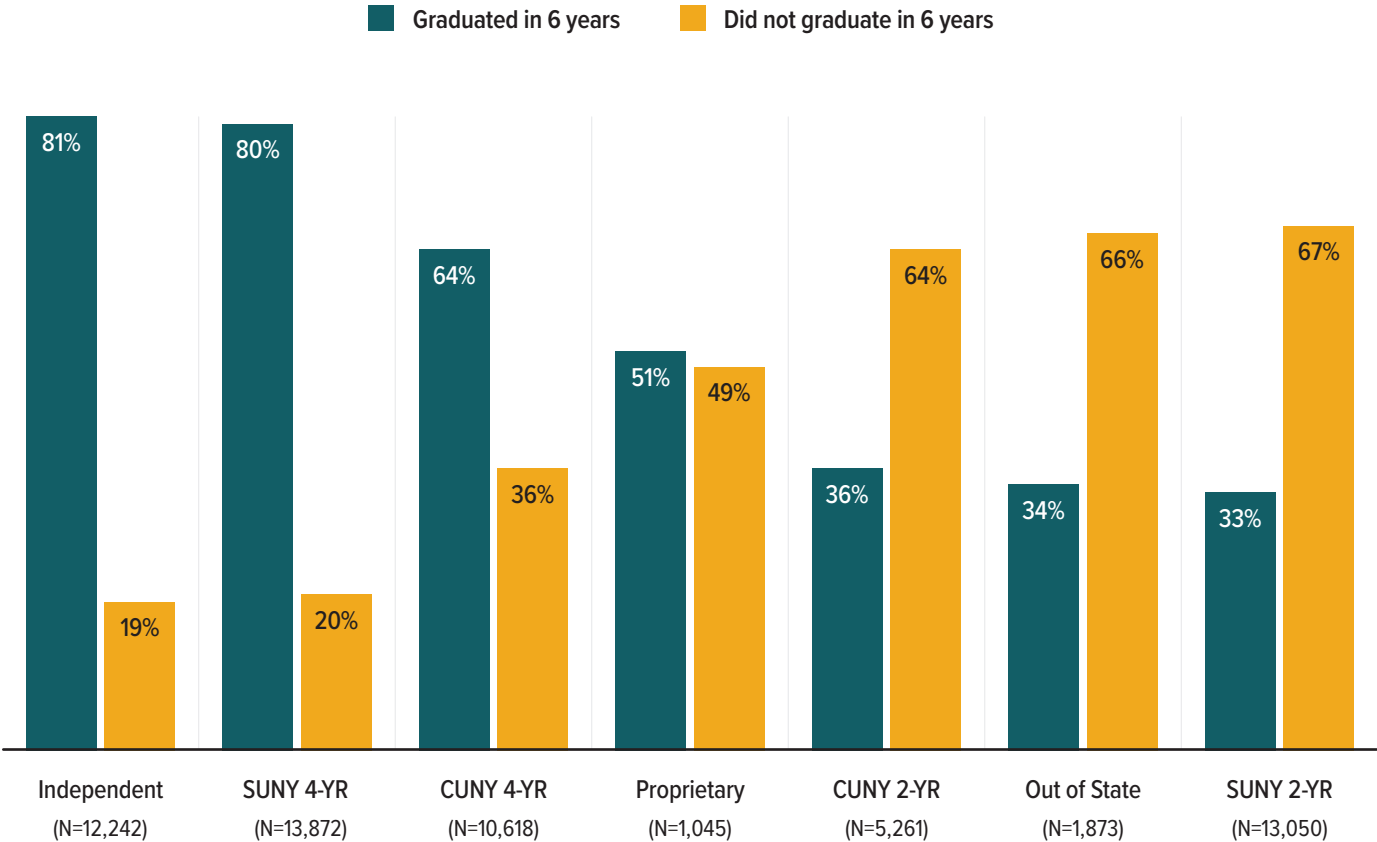


# Institutional Trends in Six-Year Completion Rates

Independent and SUNY 4-Year schools saw the highest six-year completion rates, conferring undergraduate degrees to 81% and 80% of students, respectively, who either graduated from or ended their college pursuits at these schools (Fig. 8).

SUNY 2-Year colleges saw the lowest completion rates at 33%, comparable to students who graduated from or ended their college pursuits at an out-of-state school (34%).

Figure 8. Six-Year Completion Rates by Ending Sector



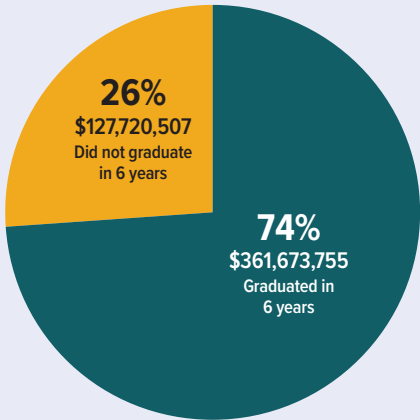
# TAP Spending

A total of \$489,394,262 in TAP awards was disbursed over the six-year period. Most (\$362 million, or 74%) of the TAP funding was spent on students who ended up graduating by June 30, 2020. Total spending on graduates nearly tripled spending on non-graduates.

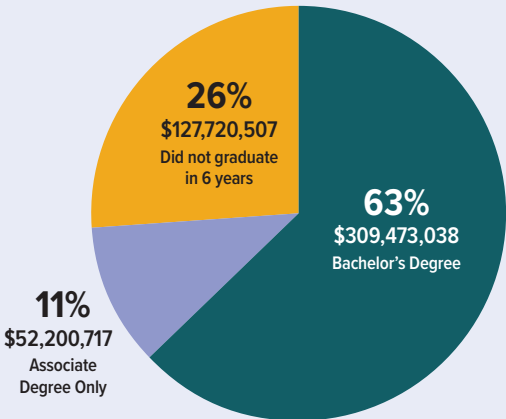
Approximately \$309 million, or 63% percent of the total TAP funding, supported Bachelor's degree earners, while nearly \$52 million, just 11%, supported Associate degree earners (Fig. 9).



Figure 9. Distribution of TAP Spending:



By Graduation Status



By Degree Earned

# Institutional Trends in TAP Spending

The largest amount of TAP spending was disbursed to students starting at an Independent school, \$123 million, at 25% of the total TAP spending. SUNY and CUNY 4-Year schools followed, with 24% (\$117 million) and 22% (\$107 million) of total TAP spending, respectively. TAP disbursement was lowest (\$10 million, or 2%) for students starting at Proprietary schools (Fig. 10). TAP funding for students starting at Independent and SUNY 4-Year colleges was more likely to be spent on graduates, with 82% and 81%

of spending benefiting students who eventually graduated with a Bachelor’s or Associate degree by June 30, 2020. For CUNY 4-Year starting sectors, 72% of that TAP disbursement benefited students who eventually graduated. While TAP disbursement was low at Proprietary colleges as a starting sector, 70% of that TAP disbursement benefited future graduates. Compared to the other starting sectors, SUNY 2-Year colleges had the lowest percent of TAP funding (60%) benefiting future graduates (Fig. 11).

Figure 10. Total Six-Year TAP Spending by Starting Sector

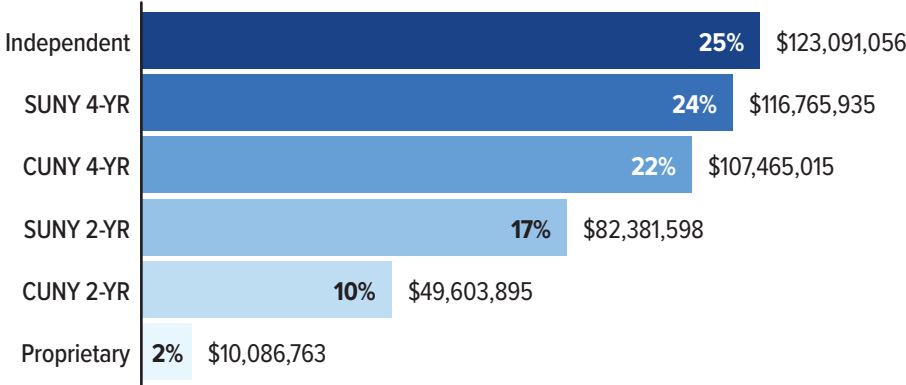
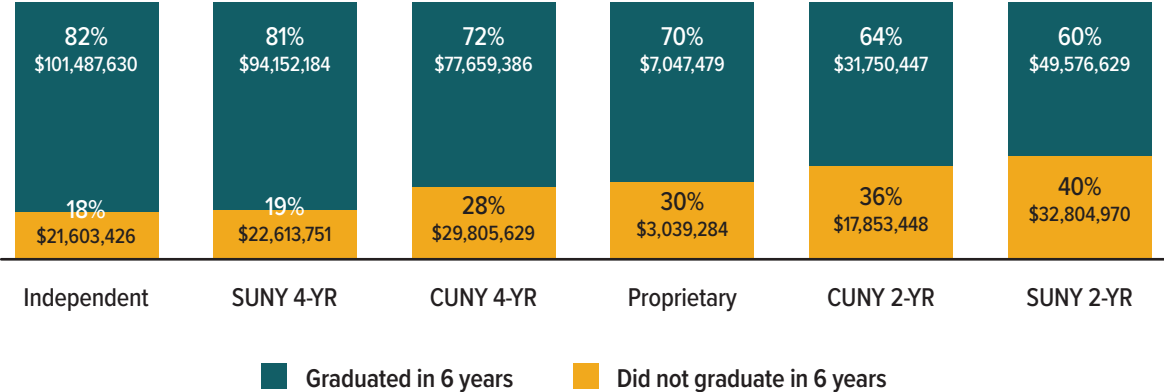


Figure 11. Total Six-Year TAP Spending by Starting Sector and Completion



## Transfer Students

Students whose ending school differed from their starting school (indicative of a transfer during the six-year period) graduated at a lower rate than those who did not transfer, at 53% and 63% respectively (Fig. 12). Students who transferred upward to a four-year, from a two-year/less than two-year school to a four-year institution, had the highest completion rates (69%), even better than non-transfer students (63%)

(Fig. 13). Among those who transferred and graduated with a Bachelor’s, the average time spent in school was 4.7 years compared to 4.1 among non-transfer students. Those who transferred and stopped out spent an average of 3.2 years in school before stopping out, while non-transfer students who stopped out spent an average of 1.8 years in school.

Figure 12. Six-Year Completion Rates by Transfer Status

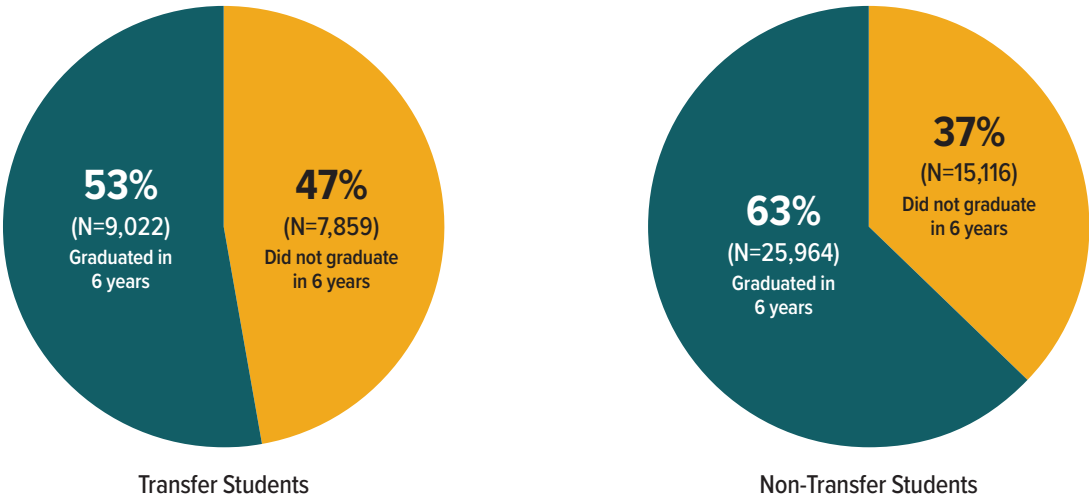
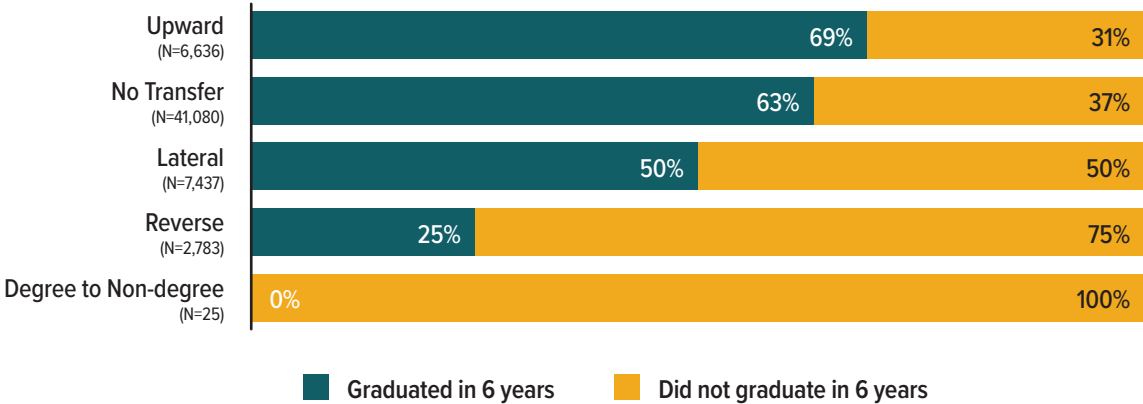


Figure 13. Six-Year Completion Rates by Transfer Type

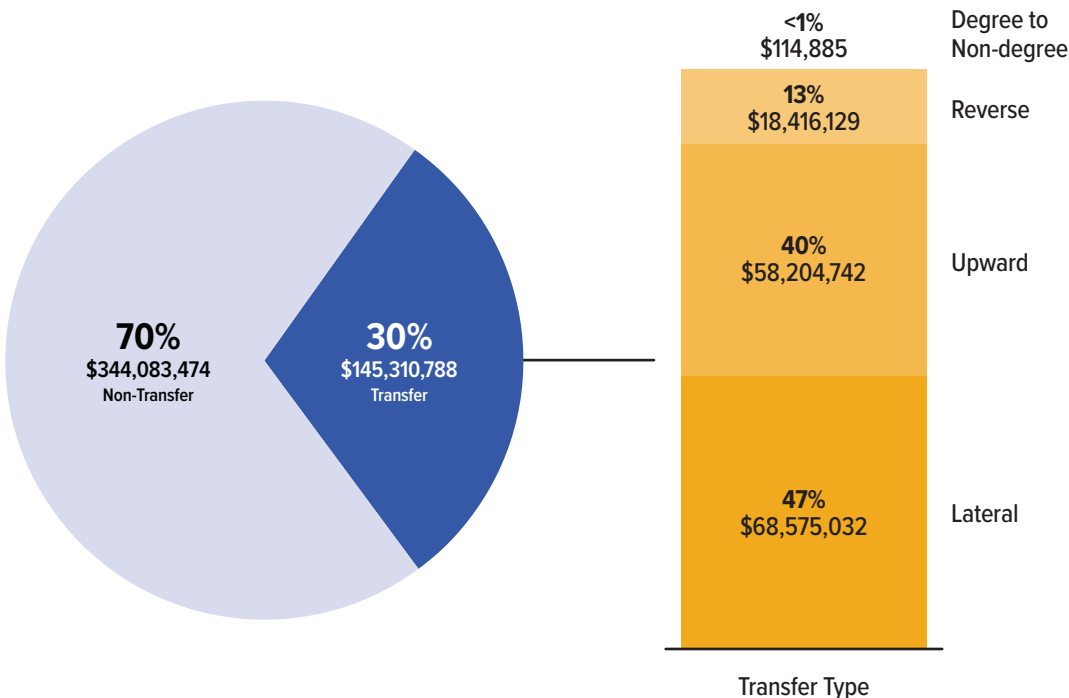




The six-year total TAP disbursement on transfer students was \$145 million, which is approximately 60% less than the total TAP spending (\$344 million) on non-transfer students. Among transfer students, most of the TAP funding (\$69 million, or 47%) was spent on students with lateral transfer while just

\$114,885 (<1%) was spent on students with degree to non-degree transfer. Upward transfers, with the highest completion rates, received the second largest share of TAP funding (\$58 million, or 40%) (Fig. 14).

Figure 14. Total Six-Year TAP Spending by Transfer Status





## Conclusion

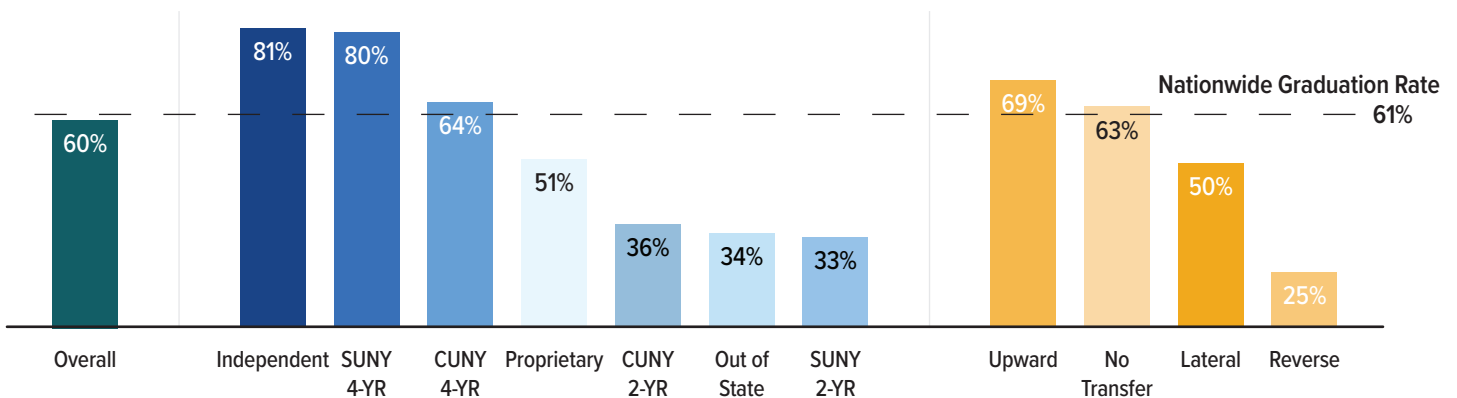
Having a college degree typically means having greater earning potential, increasing future tax revenue and boosting the economy.<sup>1</sup> However, for low-income students, a college degree may seem unattainable, as studies have shown that low-income students have lower rates of college success than high-income students.<sup>2</sup> The NYS Tuition Assistance Program aims to mitigate the educational barrier of cost for low-income students.

This report found that the six-year completion rate among first-time TAP recipients who started college in academic year 2014-2015 was 60%, which was comparable to that nationwide (61%), according to the 2022 National Student Clearinghouse *Completing College Report*.<sup>3</sup> Moreover, four in five of the graduates who received TAP funding were Bachelor’s earners. TAP expenditures were also shown to be three times more likely to benefit students who ended up attaining a Bachelor’s or Associate degree. Taken together, these findings show that more TAP recipients graduated in six years than not, though improvements in completion rates are needed. As well, far more TAP funding

was spent on those who ended up graduating in six years than not.

Completion rates in the 2014 TAP cohort varied by sector. Independent and SUNY 4-Year ending sectors saw the highest six-year completion rates, at 81% and 80% respectively, which were well above the nationwide rate of 61% across all sectors. In contrast, six-year completion rates at SUNY 2-Year ending sector was the lowest, at 33%. This rate was comparable to that among students who either graduated from or ended their college pursuits at an out-of-state college (34%). Low completion rates at public community colleges might be in part due to challenging life circumstances often associated with low socioeconomic status of students who attend these schools.<sup>4</sup> Because this report defined degree attainment as the highest undergraduate degree, students who transferred from a two-year to a four-year college where they earned a Bachelor’s were not represented in the CUNY 2-Year and SUNY 2-Year ending sector completion rates. To better understand this population, this report analyzed transfer students (Fig. 15).

Figure 15. Six-Year Completion Rates among 2014 Entering Cohorts, New York State TAP v Nationwide



<sup>1</sup> Georgetown University Center’s 2021 report, *The College Payoff*, showed that workers with Bachelor’s degrees earned 75% more (\$1.2 million more median lifetime earnings) than those with only a high school diploma/GED.

<sup>2</sup> The 2022 Pell Institute *Equity Indicators Report*, for example, showed that Bachelor’s degree attainment by age 24 among the highest income quartile was nearly 4 times that among the lowest income quartile, and 2.5 times that among the second lowest income quartile.

<sup>3</sup> While this report excludes certificate earners, the NSC nationwide figures include them. If certificate earners were included (N=311) in the 2014 TAP cohort, the six-year completion rate would increase to 61%.

<sup>4</sup> *The Hechinger Report*, in a 2023 article titled “The Reckoning is Here,” detailed Amarillo College’s profile of a typical community college student: “Maria: first-generation, part-time and Hispanic, and a mother of 1.2 children who is 27 and works two part-time jobs.”

Transfer students are known to be a vulnerable subgroup of college-goers; they have been shown not only to be mostly low-income but also to have lower rates of degree attainment.<sup>5</sup> Twenty-nine percent of this TAP cohort were transfer students. Transfer students have been found to face challenges in attaining a degree due to difficulties in transferring credits, lack of early momentum due to a slower pace of learning at community colleges, and unclear transfer pathways, among other barriers.<sup>6</sup> Despite such odds, TAP recipients who were also

upward transfer students had the highest six-year completion rates among the 2014 TAP cohort at 69%, eight percentage points higher than the nationwide rate of 61%. The most common transfer pathways among upward transfers were from SUNY 2-Year to SUNY 4-Year (39%), CUNY 2-Year to CUNY 4-Year (23%), and SUNY 2-Year to Independent (16%). The successful student outcomes may attest to a smooth transfer process and continuity of financial aid within the SUNY and CUNY systems (Fig. 15).

<sup>5</sup> According to the 2016 Community College Research Center *Tracking Transfers Report*, just 14% of students who start higher education at community college earn a bachelor's degree within six years.

<sup>6</sup> The Center for Analysis of Postsecondary Education and Employment 2016 working paper explores an additional barrier of transfer shock, where upward transfer students are unprepared for the academic rigor of the four-year college and eventually drop out.

# Success Stories



## Independent & SUNY 4-Year Colleges

**81% and 80%**

6-year completion rates were almost **20 percentage points higher** than the overall nationwide rate of 61%

**82% and 81%**

of 6-year TAP spending at these starting sectors benefited 6-year graduates, the highest percent among all sectors

## Upward Transfer Students

**69%**

6-year completion rate was **8 percentage points higher** than the overall nationwide rate of 61%

Most common transfer pathways were SUNY 2-Year to SUNY 4-Year (39%), CUNY 2-Year to CUNY 4-Year (22%), SUNY 2-Year to Independent (15%)

## Limitations



### Coverage

Approximately 6% of the TAP students submitted to the NSC did not have any college record found in the NSC. This can be due to NSC limitations in data coverage as some students opt out of participating in NSC reporting and some colleges do not submit information to the NSC, including many Chapter XXII institutions—this sector on average accounts for 4% of the total TAP spending annually for students under age 22. This 2014 cohort therefore may not include all first-time TAP recipients aged 19 and under entering college for the first time in academic year 2014-2015.

### Completion Rates

Certificate earners were excluded from the analysis; therefore, this report may underestimate completion rates. Public two-year ending sector completion rates do not reflect students who earned both an

Associate and a Bachelor's, as they were included in the four-year institution completion rate to avoid categorizing the students in multiple sectors. Transfer status was determined by comparing the starting school to the school that conferred the student's highest undergraduate degree or the final school students were enrolled at during the six-year period. While students may have transferred to other schools during the six years, this information was not captured in transfer analyses.

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