



# New York State Tuition Assistance Program Performance Report

Six-Year Prospective on the 2017 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 2023-2024 academic year, TAP provided nearly

\$698 million in student aid to 255,000 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 2017.

**This report seeks to address the following:**

- Are the majority of TAP recipients graduating within six years?
- Is more TAP funding spent on recipients who graduate within six years or on recipients who do not?

- What are the trends in completion rates and TAP expenditures, by sector?
- Do transfer students graduate at higher or lower rates compared to non-transfer students?

## Key Findings: Six-Year TAP Spending and Completion

- The completion rate among first-time TAP recipients is 57%, and four out of five of these graduates earned a Bachelor’s degree.
- Expenditures for students who graduated totaled \$337 million, more than 2.5 times the \$130 million spent on students who did not complete their degree.
- Independent and SUNY 4-year colleges had the highest completion rates, at 77% and 75% respectively, while SUNY 2-year colleges had the lowest rate at 30%.
- Spending during the period was highest for students who started their post-secondary education at a CUNY 4-year college. For CUNY 4-year colleges (\$120 million), 76% of funding was spent on students who graduated.
- For SUNY 4-year colleges (\$113 million) and Independent colleges (\$102 million), 74% and 80%, respectively, of funding was spent on students who graduated.
- Spending during the period was the lowest for students starting their postsecondary education at a proprietary college. Sixty-eight percent of the \$11 million spent benefited students who graduated.
- The completion rate was 53% among transfer students and 58% among non-transfer students; the completion rate was highest among students transferring from a two-year to a four-year institution at 71%.

## Methodology

The 2017 TAP cohort included students ages 19 and under who attended college immediately following graduation 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 2017 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 or a certificate by June 30, 2023, the end of the six-year period. Degree attainment assessed the highest undergraduate credential earned (Bachelor's, associate, or certificate only) by June 30, 2023. Stop-out referred to failing to graduate in six years where final college enrollment in the six-year period was prior to July 1, 2022. 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 During Cohort Entry Into College

- 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 (NTI) must be less than \$125,000; However, prior to academic year (AY) 2023-2024 – and during the six-year period of this report – the NTI limit was \$80,000. 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 NTI declines, the maximum TAP award increases, as shown below. In AY2017, 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

NYS Net Taxable Income	Maximum TAP Award Available AY2000-01 to AY2020-21	Maximum TAP Award Available AY2021-22 to AY2023-24	Maximum TAP Award Available Currently* (AY2024-25)
\$80,001 to \$125,000	-	-	\$1,000.00
\$70,001 to \$80,000	\$500.00	\$500.00	\$1,000.00
\$60,001 to \$70,000	\$500.00	\$500.00	\$1,000.00
\$50,001 to \$60,000	\$500.00	\$845.00	\$1,000.00
\$40,001 to \$50,000	\$1,545.00	\$2,045.00	\$2,045.00
\$30,001 to \$40,000	\$2,745.00	\$3,245.00	\$3,245.00
\$20,001 to \$30,000	\$3,945.00	\$4,445.00	\$4,445.00
\$10,001 to \$20,000	\$4,955.00	\$5,455.00	\$5,455.00
\$0 to \$10,000	\$5,165.00	\$5,665.00	\$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. In academic year 2024-2025, a change in the State budget increased the minimum TAP award from \$500 to \$1,000. Additionally, the State budget increased the dependent NTI limit for TAP eligibility from \$80,000 to \$125,000.



The 2022-2023 Budget expanded Part-Time TAP by eliminating the full-time enrollment requirement. TAP was expanded to allow recipients to enroll in non-degree training programs at public colleges – including technical programs, certificate courses, and other non-traditional educational opportunities that address urgent labor market needs. In addition, TAP availability for incarcerated individuals was restored.



## Cohort Description

# 2017 TAP Cohort by the Numbers



**57,984**

First-time  
TAP recipients

**\$23,967**

Average household  
net taxable income

**\$3,253**

Average first-year  
TAP award

**25%**

Largest starting sector:  
SUNY 2-Year

**17.7**

Average age of student  
entering college

**\$466.8 Million**

Total TAP disbursed  
over the 6-year period

**24%**

Largest ending sector:  
SUNY 4-Year

**29%**

Students transferred  
schools

The TAP 2017 cohort analyzed in this report consisted of 57,984 first-time TAP recipients who entered college directly after graduating from high school or obtaining their high school equivalency in 2017. Age at the time of entering college ranged from 14-19, and the majority of students (53%) were 18 years old (Fig. 1). Most students (39%) had household net taxable incomes of \$10,000 or less, while just 5% had incomes of \$70,001–\$80,000 (Fig. 2). Over the six-year period, the total TAP expenditures were \$466,758,867, with each recipient receiving an average of \$8,050 over six years. Most recipients (45%) received a total of up to \$5,000, while just 7%, the neediest of individuals, received more than \$20,000 (Fig. 3). The average first-year TAP award per recipient was \$3,253.

Figure 1. Age at First Entry into College

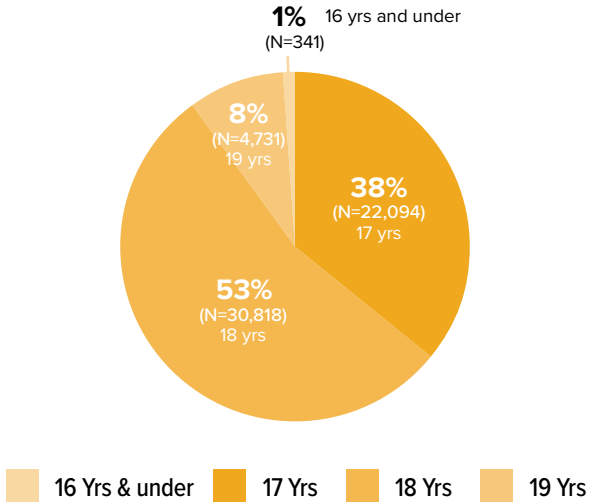


Figure 2. Household Net Taxable Income at First Entry into College

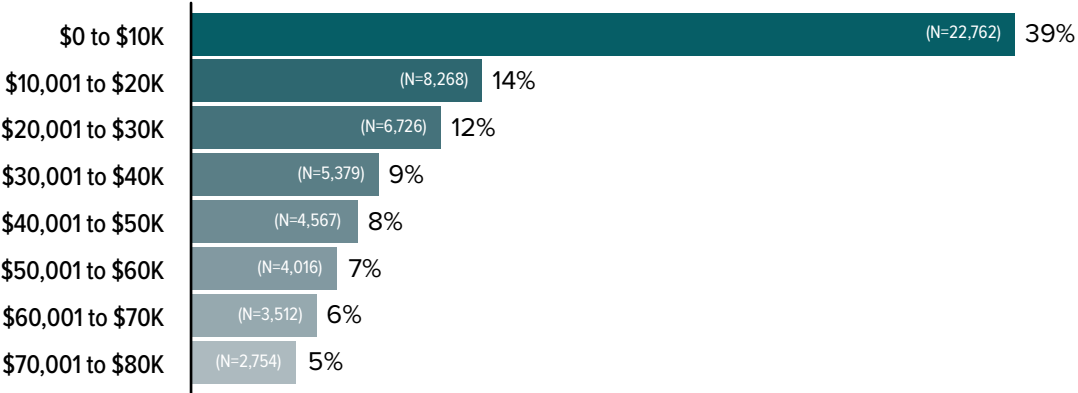
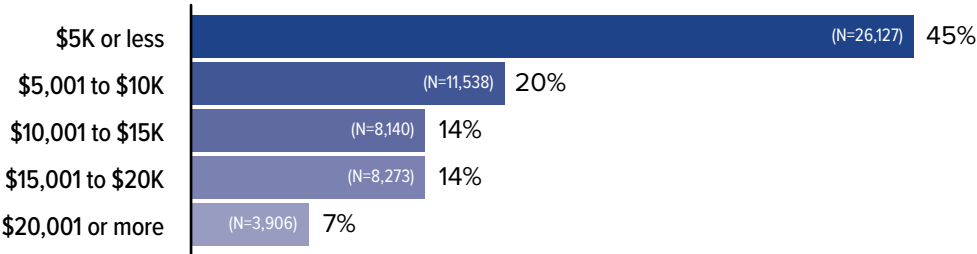


Figure 3. Total TAP Awards Per Recipient, Fall 2017–June 30, 2023



# Enrollment Patterns

SUNY 2- and 4-year colleges had the most students enrolled at entry into college, 25% and 23% 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, 2023, 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

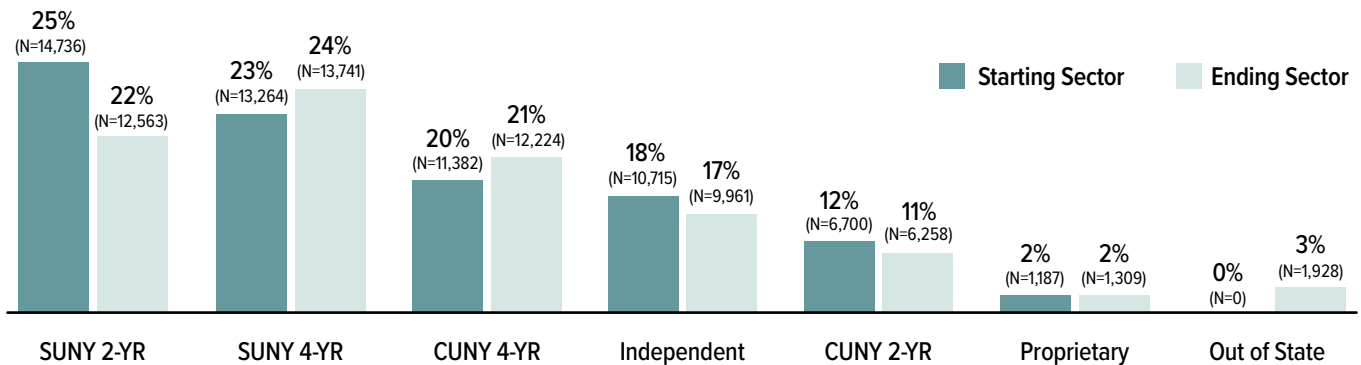
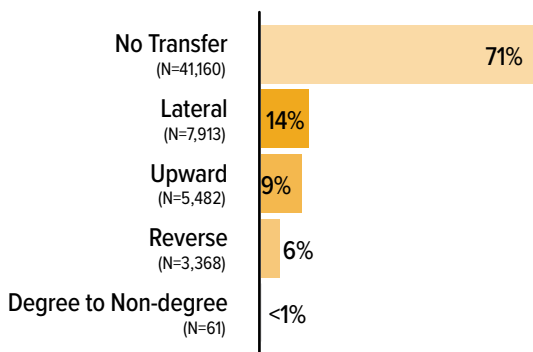


Figure 5. Type of Transfer\*



\*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

Although 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. Fourteen percent of TAP recipients laterally transferred between two-year schools or between four-year schools, while 9% 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 6% 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>57%</b> Graduated in 6 Years</p>	<p><b>52%</b> Of grads completed school on time*</p>	<p><b>80%</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 degree earners</p>	<p><b>2.1</b> Average number of years to stop out</p>		

Fifty-seven percent of TAP recipients graduated within six years, and among these graduates, 52% obtained their degree on time. Due to differences in lengths of certificate programs, on-time status for certificate only recipients could not be determined (Fig. 6). Just 1% of students earned a certificate only. Approximately 79% of six-year graduates earned a Bachelor's degree. Among Bachelor's degree earners, 60% completed their degree within four years. In contrast, only 21% of those earning only an associate degree graduated on time, completing their program within the expected two years (Fig. 7).

Figure 6. Six-Year Student Completion

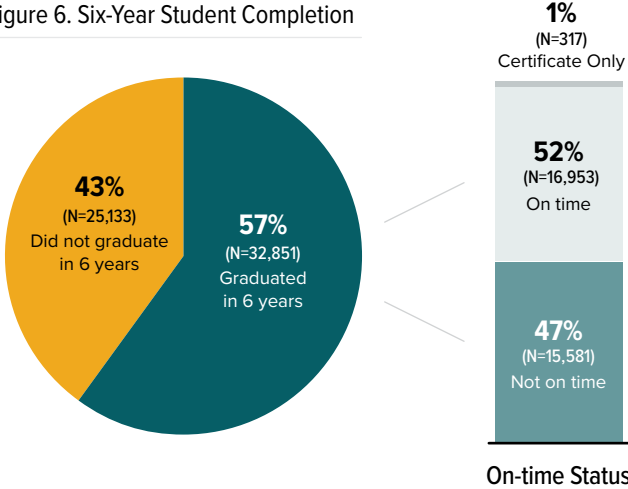
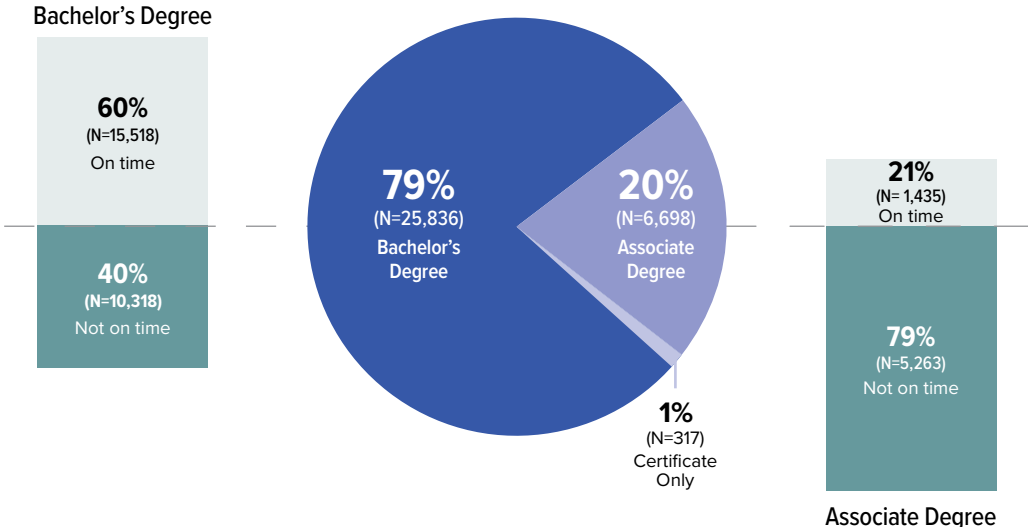


Figure 7. Highest Undergraduate Degree in Six Years among Graduates



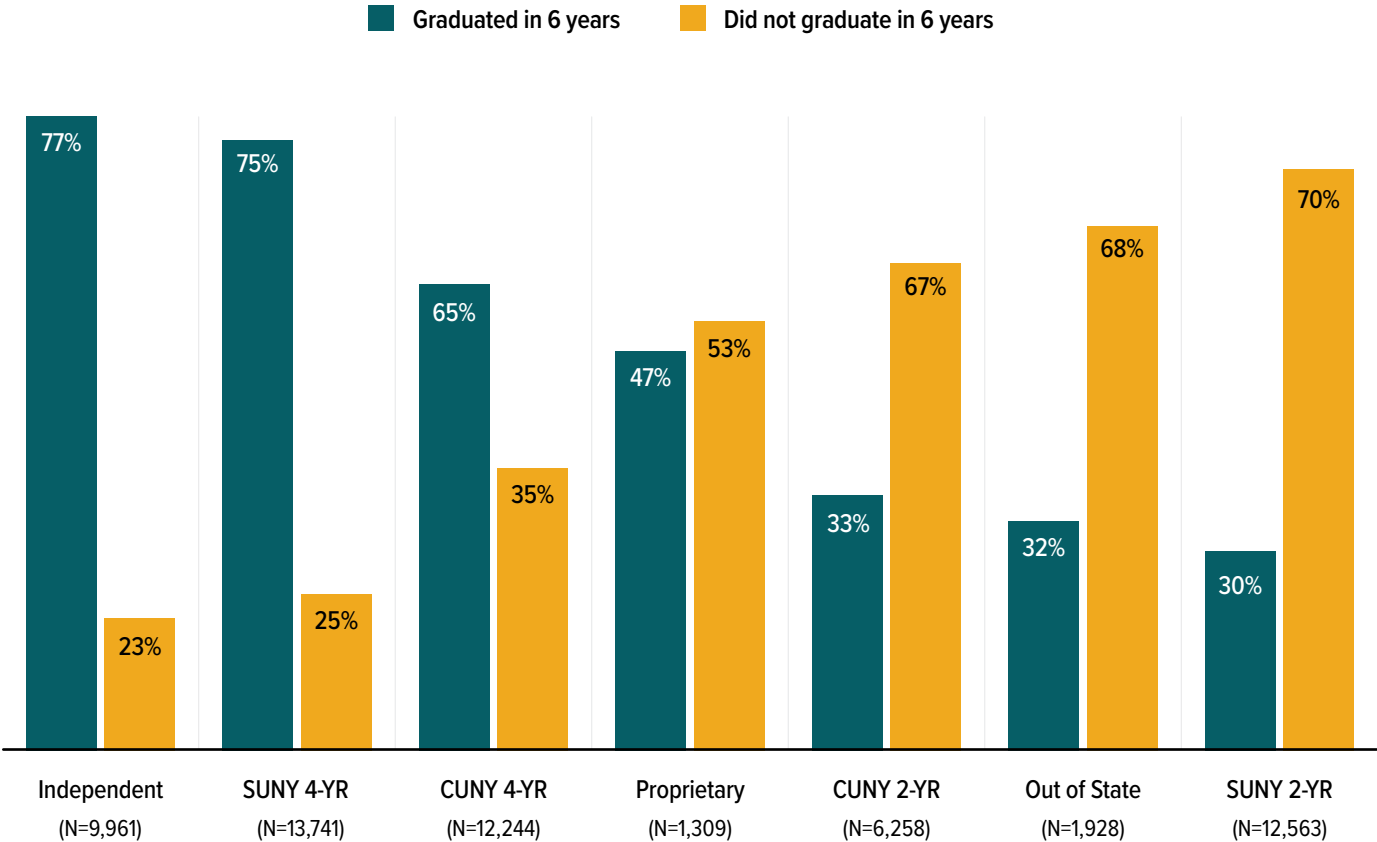


# Institutional Trends in Six-Year Completion Rates

Independent and SUNY 4-year schools saw the highest six-year completion rates, conferring undergraduate degrees to 77% and 75% 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 30%, lower than students who graduated from or ended their college pursuits at an out-of-state school (32%).

Figure 8. Six-Year Completion Rates by Ending Sector



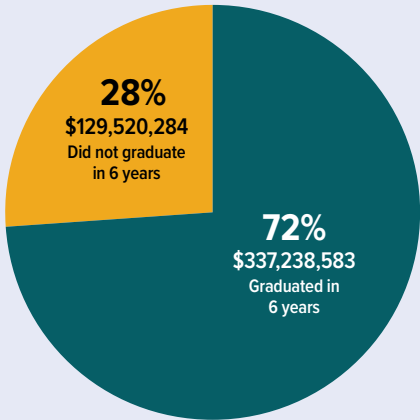
## Six-Year TAP Spending

A total of \$466,758,867 in TAP awards was disbursed over the six-year period. Most (\$337 million, or 72%) of the TAP funding was spent on students who ended up graduating by June 30, 2023. Total spending on graduates was more than 2.5 times the spending on

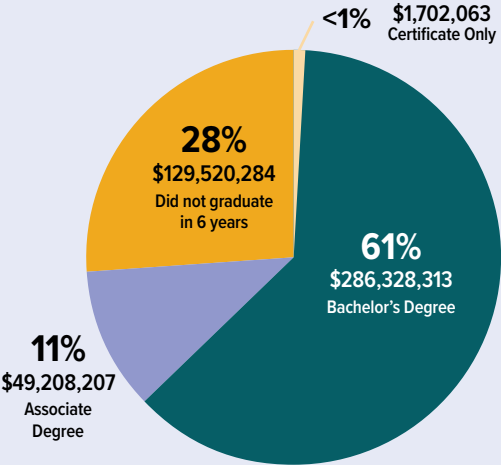
non-graduates. Approximately \$286 million, or 61% of the total TAP funding, supported Bachelor's degree earners. More than \$49 million, or 11%, supported associate degree earners, and \$1.7 million, less than 1%, supported students who earned a certificate only (Fig. 9).



Figure 9. Distribution of TAP Spending:



By Graduation Status



By Degree Earned

# Institutional Trends in Six-Year TAP Spending

The largest amount of TAP spending was disbursed to students starting at a CUNY 4-year school, \$120 million, or 26% of the total TAP spending. SUNY 4-year and Independent schools followed, with 24% (\$113 million) and 22% (\$102 million) of total TAP spending, respectively. TAP disbursement was lowest (nearly \$11 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 80% and 76% of spending benefiting students

who eventually graduated with a Bachelor’s or associate degree or certificate only by June 30, 2023. For CUNY 4-year starting colleges, 74% of that TAP disbursement benefited students who eventually graduated. While TAP disbursement was low at Proprietary colleges as a starting sector, 68% of that TAP disbursement benefited future graduates. Compared to the other starting sectors, SUNY 2-year colleges had the lowest percent of TAP funding (57%) benefiting future graduates (Fig. 11).

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

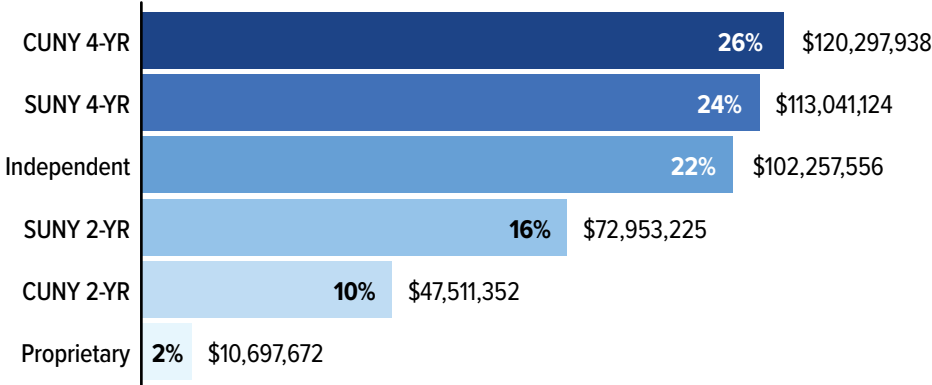
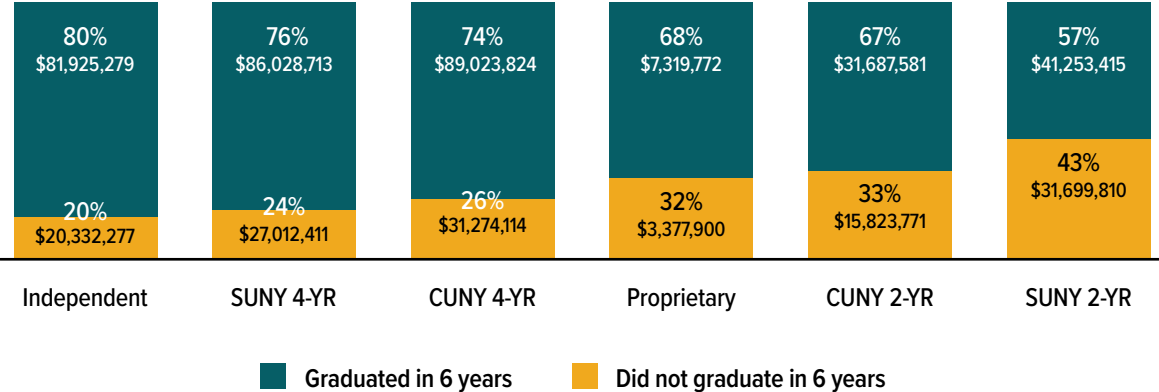


Figure 11. Total Six-Year TAP Spending by Starting Sector and Completion



## 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 58% respectively (Fig. 12). Students who transferred upward, from a two-year/less than two-year school, to a four-year institution, had the highest completion rates (71%), even better than non-transfer students (58%) (Fig. 13).

Among those who transferred and graduated with a Bachelor’s degree, the average time spent in school was 4.5 years compared to 4.1 among non-transfer students. Those who transferred and stopped out spent an average of 3.1 years in school before stopping out, while non-transfer students who stopped out spent an average of 1.7 years in school.

Figure 12. Six-Year Completion Rates by Transfer Status

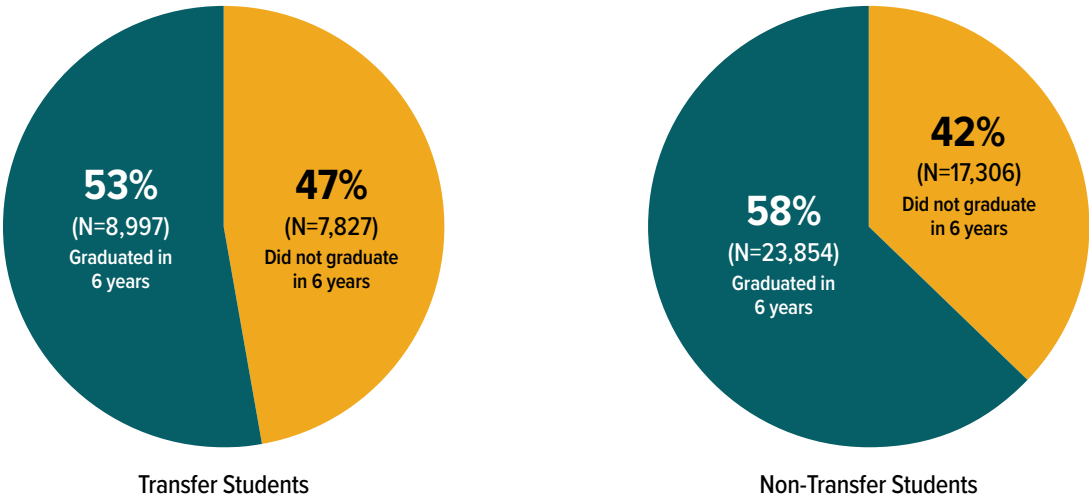
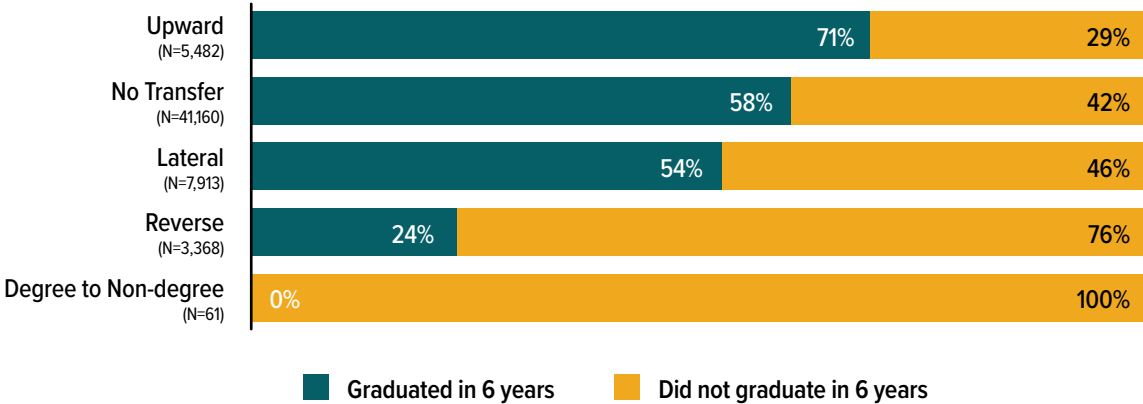


Figure 13. Six-Year Completion Rates by Transfer Type

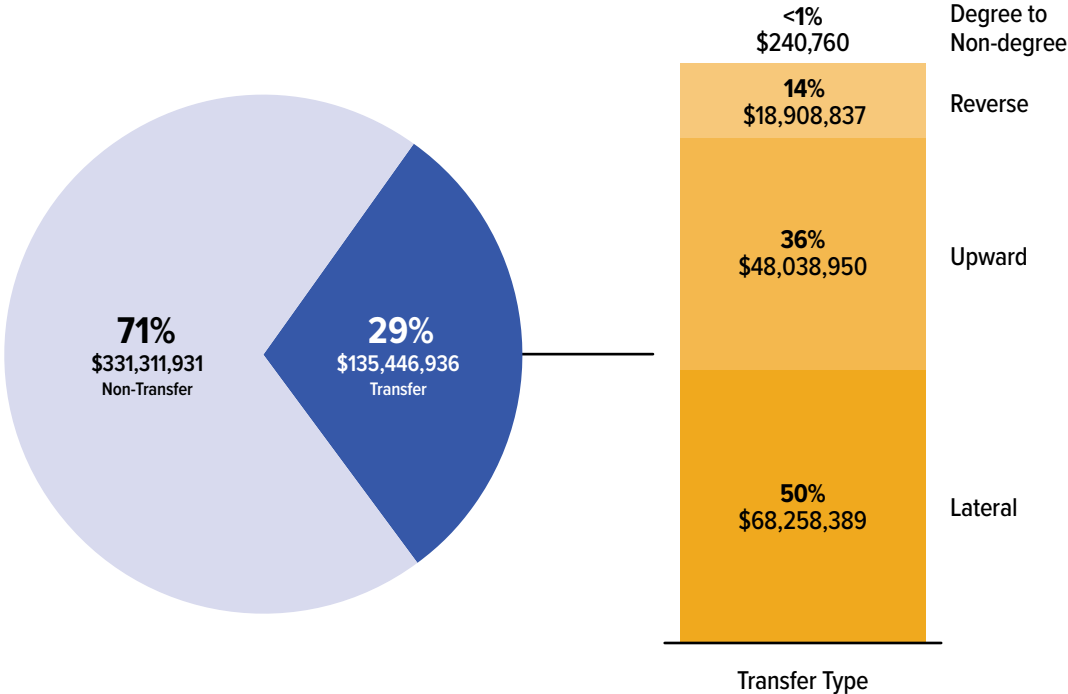




The six-year total TAP disbursement on transfer students was \$135 million, which is approximately 59% less than the total TAP spending (\$331 million) on non-transfer students. Among transfer students, most of the TAP funding (\$68 million, or 50%) was spent on students with lateral transfer, while just

\$240,760 (<1%) was spent on students with degree to non-degree transfer. Upward transfers had the highest completion rates and received the second largest share of TAP funding (\$48 million, or 36%) (Fig. 14).

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



# Conclusion

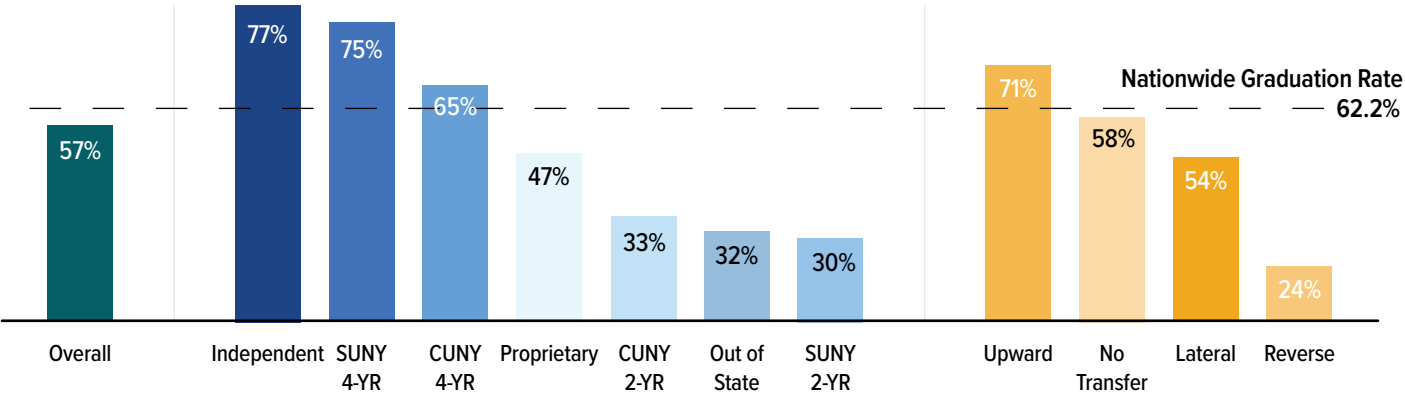
Having a college degree typically means having greater earning potential, increasing future tax revenue and boosting the economy.<sup>1</sup> However, for low-income students, a college degree may seem unattainable, as studies have shown that low-income students have lower rates of college success than 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 2017-2018 was 57%, which was lower than the nationwide completion rate (62.2%), according to the 2023 National Student Clearinghouse *Completing College Report*. Four out of five of the graduates who received TAP funding were Bachelor's degree earners. TAP expenditures were also shown to be 2.5 times more likely to benefit students who ended up attaining a Bachelor's or associate degree or certificate only. 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 2017 TAP cohort varied by sector. Independent and SUNY 4-year ending sectors saw the highest six-year completion rates, at 77% and 75% respectively, which were well above the nationwide rate of 62.2% across all sectors. In contrast, six-year completion rates at SUNY 2-year ending sector was the lowest, at 30%. 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>3</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 2017 New York State TAP Cohort 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> *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>4</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>5</sup> Despite such odds, TAP recipients

who were also upward transfer students had the highest six-year completion rates among the 2017 TAP cohort at 71%, nearly nine percentage points higher than the nationwide rate of 62.2%. 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 (26%), and SUNY 2-year to Independent (13%). 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>4</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>5</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

**77% and 75%**

6-year completion rates were nearly **15 percentage points higher** than the overall nationwide rate of 62.2%

**80% and 76%**

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

## Upward Transfer Students

**71%**

6-year completion rate was almost **9 percentage points higher** than the overall nationwide rate of 62.2%

Most common transfer pathways were  
 SUNY 2-year to SUNY 4-year (39%)  
 CUNY 2-year to CUNY 4-year (26%)  
 SUNY 2-year to Independent (13%)

## Limitations



### Coverage

Approximately 4% of the TAP students submitted to the National Student Clearinghouse (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 2017 cohort therefore may not include all first-time TAP recipients aged 19 and under entering college for the first time in academic year 2017-2018.

### Completion Rates

Public two-year ending sector completion rates do not reflect students who earned an associate degree or certificate and a Bachelor's degree, 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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