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Executive Budget Proposal - Higher Education
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uAspire would like to thank Committee Chairs, members of the Higher Education and Finance committees, and members of the Legislature for the opportunity to submit testimony on the proposed Executive New York State Budget as it pertains to Higher Education.

At uAspire, our mission is to ensure students who identify as black, brown, first-generation, and from low-income backgrounds have the financial information and resources necessary to find an affordable path to and through college. Our work focuses on removing financial barriers so students can earn a postsecondary credential without taking on unmanageable debt. Through direct advising and policy advocacy, we elevate the lived experiences of students and families to inform equitable higher education policy at both the state and federal levels. In New York alone, uAspire advises more than 3,000 students annually, navigating financial aid systems, college affordability, and persistence challenges.

For the students uAspire serves across New York, college affordability is not an abstract policy issue; it is the deciding factor in whether students persist to graduation or are forced to leave school due to financial barriers beyond their control.

Postsecondary education remains one of New York's strongest pathways to economic mobility and long-term stability. Yet for too many students, particularly students from low-income backgrounds and communities of color, that promise remains out of reach. Structural inequities embedded across financial aid and higher education systems continue to create barriers to access, persistence, and completion. These challenges are not the result of individual failure, but of systems that are overly complex, under-resourced, and misaligned with the realities students face.

When financial aid falls short, emergency support is unavailable, or institutional debt prevents re-enrollment, students are forced to choose between continuing their education and meeting basic needs. A student-centered state budget must address these systemic gaps and invest in policies that support students through graduation and not just initial enrollment.

uAspire FY2026 Budget Recommendations

uAspire respectfully urges the Legislature to:





1. **Increase emergency aid funding for SUNY and CUNY to \$5 million** to ensure campuses can meet demonstrated student need.
2. **Advance comprehensive reform of the Tuition Assistance Program (TAP)** to align financial aid with the true cost of college and modern student enrollment patterns.
3. **Adopt solutions addressing institutional debt barriers** that prevent students from re-enrolling and completing their degrees.

Emergency Aid: A Proven Retention Strategy

uAspire is grateful that Governor Kathy Hochul included \$1 million in emergency aid funding for SUNY and CUNY institutions in the Executive Budget proposal. This proposal represents an important acknowledgment that financial emergencies, not academic performance, are often what interrupt students' progress toward a degree. However, \$1 million distributed across all SUNY and CUNY campuses statewide is not sufficient to meet the scale of student need.

Through our advising work, we regularly see students pushed toward stop-out due to short-term crises such as unexpected medical bills, housing instability, childcare disruptions, transportation costs, or loss of essential technology. These temporary financial shocks frequently determine whether a student persists or leaves college altogether.

Emergency aid programs are among the most cost-effective retention strategies available. Modest, timely grants stabilize students at critical moments, allowing them to remain enrolled and maintain academic momentum.

uAspire urges the Legislature to increase this investment to \$5 million in recurring emergency aid funding, ensuring campuses can provide equitable and timely support to students across both systems. Strategic investments in emergency aid prevent temporary hardship from becoming permanent educational disruption while protecting the state's investment in student success.

Increasing emergency aid funding protects the State's existing investment in SUNY and CUNY students by ensuring that short-term financial crises do not result in long-term enrollment losses or delayed degree completion.

Reforming TAP to Reflect Today's College Realities

New York's Tuition Assistance Program (TAP) remains one of the nation's largest need-based financial aid programs and a cornerstone of college access. While TAP has helped generations of New Yorkers enroll in college, the program's structure has not kept pace with rising costs or evolving student demographics.





Today, tuition is only one component of affordability. Students increasingly struggle with the full cost of attendance, including housing, food, transportation, and childcare, which often exceeds tuition itself. Even students receiving maximum TAP awards frequently face significant unmet financial need, forcing them to work excessive hours, accumulate institutional balances, or pause their education.

As outlined in uAspire's policy brief, [A Path Toward Educational Equity](#), TAP must evolve from an access-focused program into a completion-focused financial aid system aligned with modern student realities.

uAspire urges the Legislature to modernize TAP by:

- Aligning aid with the full cost of attendance beyond tuition;
- Updating eligibility rules that unintentionally penalize part-time, working, and adult students;
- Ensuring awards are predictable and aligned with real enrollment patterns; and
- Reducing administrative complexity that disproportionately impacts first-generation students and students of color.

A modernized TAP program ensures that financial aid supports not only access to college, but successful completion and entry into New York's workforce.

Addressing Institutional Debt as a Completion Barrier

Institutional debt balances that students owe directly to colleges and universities have become a significant barrier to re-enrollment and degree completion. These debts often result from financial aid gaps or unexpected life circumstances rather than academic disengagement.

New York remains one of a small number of states that permits public institutions to refer unpaid student balances to the State Attorney General's Office for collection. As a result, students with relatively small balances can lose access to re-enrollment opportunities and future educational pathways.

uAspire urges the Legislature to advance solutions that create equitable pathways for students to resolve institutional debt and return to complete their degrees. Policies that prioritize repayment flexibility, debt resolution, and re-enrollment pathways allow students to finish what they started while maximizing the state's prior investment in higher education.

Investing in Completion Strengthens New York's Economy





Emergency aid, modernized TAP, and institutional debt solutions together form a comprehensive affordability strategy centered on persistence and completion. Supporting students through graduation strengthens New York's workforce pipeline, increases lifetime earnings for families, and promotes long-term economic growth. A student-centered higher education system is both an equity imperative and an economic strategy for the state's future.

Conclusion

New York has long been a national leader in expanding college opportunity, and this budget presents a defining opportunity to modernize our financial aid systems so they reflect the realities of today's students and tomorrow's workforce.

By strengthening emergency aid investments, modernizing TAP, and addressing institutional debt barriers, the Legislature can ensure higher education remains a true engine of opportunity for all New Yorkers.

uAspire stands ready to partner with the Legislature to advance policies informed by student experience and grounded in equitable outcomes. We thank you for your continued leadership and commitment to expanding college access and success across New York State.

Thank you for considering this testimony. If you have any questions concerning this testimony, please contact Melissa C Clarke, New York Policy Director at melissac@uaspire.org

