Proposed Cuts to TAP

The Governor's proposed budget changes to TAP formulas and funding may be a well intentioned budget reduction strategy but it has significant drawbacks for large numbers of the state's neediest and most vulnerable students. Here’s why:

* Stony Brook, the most economically and racially diverse of the university centers, serves approximately 6500 TAP eligible students, among the largest in New York State.

* These students pass, on average, 90% of the credits they register for. As a nationally ranked research university and a nationally ranked public university, it is critical we remain economically accessible to New York's best and brightest, no matter their family income level.

* 30% (approximately) of our TAP students take fewer than 15 credits per semester for several reasons. Among them, time management (they are working to support themselves or classes cannot be offered due to budget/facility constraints) and academic advisement reasons (they want to be successful) are paramount. Forcing students to 15 credits will penalize them both academically and financially.

* Our research indicates that more than 2,000 students per semester would have to replace over 1 million dollars in TAP revenue at the beginning of each term in order to continue their education. The sole source of these funds for many students would be alternative loans whose interest is paid during the term of the loan, thereby decreasing their available cash flow and increasing their debt burden. This may impact up to 50% of our TAP recipients.

* Students will have to work more hours; some are already working full-time and attending school full-time. The change in the disbursement formula, whereby TAP would not be disbursed until after the grades are earned, will penalize the most economically vulnerable students, who, due to their economic circumstances are forced to work while they attend school. These students need the assurance that their aid will be available up front, so that they can concentrate on their studies, not working to pay their bill. New York has long had a favorable TAP disbursement formula; changing it will drive students out of state to live and learn, or worse yet, out of higher education all together.

  - Additionally, while TAP expenses are directed solely to tuition, other aid sources such as Pell and loans, can be used to pay educational expenses including living expenses, transportation and even food. If TAP dollars are directed away from students at the front end, the neediest students will have to use these other aid sources to pay for tuition and effectively have little money for the other day-to-day expenses they all face.

These changes, impact our most valuable resources of the state, our future leaders. Failing to invest in them, in a meaningful way, hurts the State of New York.