

MAKING GOVERNMENT WORK FOR STUDENTS

A STUDENT-CENTERED STRATEGY TO IMPROVE
HIGHER EDUCATION ACCESS, AFFORDABILITY, AND
COMPLETION IN NEW YORK CITY

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Rising costs, fragmented supports, and structural barriers undermine student success.

New York City's higher education students face considerable affordability challenges. Even at the City University of New York (CUNY), where tuition remains relatively low, the cost of books, supplies, housing, food, transportation, healthcare, and more drive up the total cost of attendance. Changes in federal student loans add to these challenges, making affording college increasingly difficult for many more students.

There are a number of existing resources for students to receive financial assistance, however, accessing financial and educational supports spread across government, institutional, and non-profit systems can be complex and overwhelming. This maze of disaggregated services burdens low-income and first generation students, student parents, and adult learners, who often lack the time, information, or generational knowledge needed to successfully connect to available resources. The result: eligible students fail to receive the necessary support to enable them to succeed in higher education.

The governance structure of many schools—and CUNY in particular—can limit institutions' responsiveness to current challenges. If students' experiences are not adequately understood by leaders themselves, they may lack the knowledge to address the needs of today's students. CUNY Trustees bring important professional expertise, however, there appears to be little representation from individuals with direct experience working with students or within student support systems. This gap can limit institutional responsiveness to critical issues faced by today's students related to affordability, completion, and basic needs insecurity.

Another obstacle—and perhaps illustrative of what goes unaddressed when students' needs are not fully seen—are policies regarding institutional debt. Students who owe small-dollar debts to their school can be blocked from re-enrolling, even when they are academically on track.¹ This issue impacts the lowest-income students who lack a financial safety net, potentially increasing financial instability and deterring economic mobility.

Modernizing Student Supports and Governance to Meet the Needs of Today's Students

Short of creating new funding streams, the Mayor can play a pivotal role in addressing administrative barriers and updating models to adequately meet the needs of today's students. A coordinated mayoral strategy should include three interconnected approaches: (1) centralizing student support resources, (2) addressing institutional debt, and (3) strengthening student-centered governance at CUNY through strategic appointments to its Board of Trustees.

Centralizing and Streamlining Access to Student Supports

Students lacking family wealth, or living independently, often need to piece together financial aid, housing assistance, food support, childcare services, mental health care, transportation benefits, and emergency resources to be able to afford the total cost of college. Multiple city, state, institutional, and non-profit systems provide resources, however, the fragmented landscape is complex and challenging to navigate, particularly for first-generation students, students who are low-income, adult learners, and student parents who are already managing significant time and financial constraints.

To simplify the process, the Mayor can direct the NYC Department of Social Services, working together with CUNY, to create a centralized, streamlined "one-stop" digital portal for postsecondary students and families. This platform would function as a single access point for all major supports, including city services, state programs, federal resources, institutional aid, and community-based assistance. The site should be intuitive, mobile-friendly, and designed to guide users through eligibility screenings and application processes in real time. It must also be well publicized, with outreach embedded in high schools, college campuses, libraries, workforce development centers, and non-profits.

California Compete's Public Benefit Finder for California Students is a model to determine eligibility for different benefits programs.² It is similar to ACCESS NYC for public benefits,³ but specifically designed for students. New York City can build on this concept to enable students to quickly identify and access multiple forms of financial assistance through a single interface. The portal could integrate existing resources such as the Free Application for Federal Assistance (FAFSA),⁴ the New York State Higher Education Services Corporation (HESC) grant and scholarship information,⁵ CUNY CARES,⁶ CUNY EDGE,⁷ CUNY Accelerate, Complete, and Engage (ACE),⁸ CUNY Accelerated Study in Associate Programs (ASAP),⁹ other opportunity programs, and more.

Campuses already have dedicated student support offices, and the city is home to a large ecosystem of community-based organizations providing counseling, case management, and other assistance. A centralized website can serve as a coordination hub, linking all parties.

A supplemental phase could follow to integrate city-based workforce predictions into student counseling, which is especially important with the emergence of AI and changing workforce needs. Counselors could help students understand how their educational pathways align with workforce needs, and whether a degree program or short-term workforce credential better fits their goals and circumstances.

Strengthening Student-Centered Governance at CUNY Through Board Appointments

Since its beginnings, CUNY has aspired to expand opportunity, particularly for students who are low-income, first generation, or from historically marginalized communities. Its governance can be a key lever for change.

Pursuant to NY Education Law sec. 6204, CUNY's Board of Trustees is comprised of ten members appointed by the Governor, and five members appointed by the Mayor with one person from each borough. Members are appointed for a seven-year term and can be reappointed for one additional term. The chairpersons of the university student senate and the university faculty senate serve as ex-officio trustees.

The current Board of Trustees brings valuable expertise from fields such as law, finance, public service, labor relations, civil rights, the arts, and more.¹⁰ Yet there is no structural requirement—apart from the ex-officio members—that any trustees have direct experience working with higher education students or within student support systems, and currently, none do.

This gap matters. Governance decisions related to affordability, academic policy, student services, and institutional priorities are more effective when informed by individuals who understand the day-to-day realities today's students face—particularly those from low-income backgrounds, students of color, adult learners, student parents, and first-generation college students.

The Mayor is in a position to appoint two trustees and should act quickly to do so—appointments are subject to confirmation by the New York State Senate.¹¹ The Mayor should consider candidates who have worked directly in higher education student services, advising, counseling, financial aid administration, community-based college access programs, or related fields. The Mayor should prioritize individuals with lived or professional experience addressing barriers such as food insecurity, housing instability, childcare challenges, and non-traditional educational pathways.

Strengthening representation of student-centered perspectives will enhance the Board's decisionmaking on a variety of support initiatives such as centralized service delivery systems, institutional debt relief, expanded emergency aid, and integrated advising models. Understanding how policies translate into day-to-day changes for administrations, staff, and students will help the Board keep pace with the rapidly changing needs of its student body.

Addressing Institutional Debt as a Barrier to Completion

Institutional debt—small-dollar amounts owed to a school, typically for past-due tuition resulting from a student having to drop out or failing to receive grants they expected—can have outsized consequences.¹² CUNY's written policy, for example—like that of many schools—prohibits students with institutional debt from re-enrolling unless there are exceptional circumstances, effectively halting their academic progress regardless of how close they are to completion (although exceptions do occur).¹³

The Mayor can take several steps to address this issue. First, he can call on all institutions of higher education in New York City to report annually on student institutional debt, including the number of students affected, average debt amounts, and the academic consequences of unpaid balances. In 2018, NYC's Department of Consumer Affairs conducted an in-depth analysis of student loan debt which informed the City regarding which neighborhoods and student populations to target resources.¹⁴ Getting data to shed light on the issue has been one obstacle preventing reform, and the little data that have become available make clear that these debts disproportionately affect low-income, Black, Latino, and older students.¹⁵

Second, the Mayor can call for and support policies at all institutions, but particularly at CUNY, that systematically allow students who owe debt to re-enroll. There is precedent: the CUNY Comeback Program allowed CUNY students with institutional debt resulting from the COVID-19 pandemic to re-enroll and complete their education,¹⁶ and CUNY Reconnect provides forgiveness grants to help older students settle balances and re-enroll.¹⁷

Third, the Mayor can establish targeted funding programs to eliminate institutional debt for students in the lowest income brackets.¹⁸ Debt forgiveness initiatives could be structured as last-dollar support, and prioritize that students closest to completion are not derailed by modest financial obligations. Here, too, the CUNY Comeback Program is informative, as it included strategic debt forgiveness to allow students to complete their education.

Conclusion

Taken together, these three strategies—centralizing student supports, addressing institutional debt, and appointing individuals to CUNY’s Board of Trustees who have direct knowledge of the needs of today’s students—are a good start to making higher education more affordable and accessible in New York City. While each proposal addresses a distinct barrier, they are mutually reinforcing. A centralized support system is crucial to prioritizing student needs. Institutional debt reform is more sustainable when leaders understand its impact on retention and completion. Student-centered Board of Trustee appointments ensure that these reforms are not only implemented but continuously refined based on lived experience.

Endnotes

- 1 *Tuition & Fee Manual: V.Student Liability*, City University of New York, <https://www.cuny.edu/about/administration/offices/legal-affairs/university-tuition-fee-manual/v-student-liability/#delinquency-policies>.
- 2 *Public Benefits Finder for California Students*, California Competes (Mar. 22, 2024), <https://californiacompetes.org/resources/public-benefit-finder-for-california-students/>.
- 3 *ACCESS NYC*, New York City, <https://access.nyc.gov/>.
- 4 *Get Money to Help Pay for School*, U.S. Department of Education, Office of Federal Student Aid, <https://studentaid.gov/h/apply-for-aid/fafsa>.
- 5 *Find Aid You Need*, NYS Higher Education Services Corporation, <https://hesc.ny.gov/find-aid-you-need>.
- 6 *CUNY CARES*, City University of New York, <https://www.cuny.edu/about/administration/offices/transformation/cuny-cares/>.
- 7 *CUNY EDGE*, City University of New York, <https://www.cuny.edu/about/administration/offices/student-success-initiatives/cuny-edge/>.
- 8 *CUNY ACE*, City University of New York, <https://www.cuny.edu/about/administration/offices/student-success-initiatives/asap/about/ace/>.
- 9 *CUNY ASAP*, City University of New York, <https://www.cuny.edu/about/administration/offices/student-success-initiatives/asap/about/>.
- 10 *The Board of Trustees*, City University of New York, <https://www.cuny.edu/about/trustees/the-board-of-trustees/>.
- 11 See *id.* for list of members and appointment details.

- 12 See Eaton, Charlie, Glater, Jonathan, Hamilton, Laura, and Jiménez, Dalié, *Creditor Colleges: Canceling Debts that Surged During COVID-19 for Low-Income Students*, UCI Law Student Loan Law Initiative et al. (March 2022), <https://protectborrowers.org/wp-content/uploads/2022/03/Creditor-Colleges.pdf>.
- 13 *Tuition & Fee Manual: V.Student Liability*, City University of New York, <https://www.cuny.edu/about/administration/offices/legal-affairs/university-tuition-fee-manual/v-student-liability/#delinquency-policies>.
- 14 Report, *Student Loan Debt Distress Across NYC Neighborhoods: Identifying Indicators of Vulnerability*, NYC Department of Consumer Affairs (Nov. 2018), <https://www.nyc.gov/assets/dca/downloads/pdf/partners/Research-StudentLoanDebtDistressAcrossNYCNeighborhoods.pdf>.
- 15 Ben Kaufman and Winston Berkman-Breen, *Virginia's Leading Work to Expose Institutional Debts Reveals Massive, Disparately Distributed Burdens*, Protect Borrowers (Mar. 9, 2023), <https://protectborrowers.org/virginias-leading-work-to-expose-institutional-debts-reveals-massive-disparately-distributed-burdens/>.
- 16 *CUNY Comeback: Debt Forgiveness for 50,000+ Students!*, City University of New York, <https://www.cuny.edu/comeback/#1632955943500-0724d5ec-d403>.
- 17 *Reconnect with Your Education*, City University of New York, <https://www.cuny.edu/admissions/reconnect/>.
- 18 See Report, *Student Loan Borrowing Across NYC Neighborhoods*, Federal Reserve Bank of NY and NYC Department of Consumer Affairs (Dec. 2017) (analysis of student loan debt by amount owed and income category shows that more students with income less than \$35,900 owe small-dollar debts, less than \$5,000, than students in higher income categories), <https://www.newyorkfed.org/medialibrary/media/outreach-and-education/community-development/credit-conditions/student-loan-borrowing-nyc-neighborhoods.pdf>.