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## Paterson proposes loans for tuition

Governor wants to cut grants and impose stricter eligibility for aid

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First published: Monday, January 19, 2009

ALBANY — College students in New York don't just worry about tests, graduation and spring break anymore. They can't afford to.

Besides a \$600 tuition increase at public colleges, hundreds of thousands of students who get money through the Tuition Assistance Program could be hurt by Gov. David Paterson's proposal to cut the grants and enforce stricter requirements to be eligible for help. Paterson is trying to ease some of the burden with a plan to help students get loans with an interest rate significantly below private loans.

"Given the current credit squeeze, the governor's proposal will help students," said Blair Horner, legislative director for the New York Public Interest Research Group. "Unfortunately, with this governor, what one hand giveth the other taketh away. The governor's making it easier for students to get loans while proposing to cut their financial aid, which makes no sense."

But good-government groups argue the \$47 million cuts to TAP grants would reduce higher education access, because it would require students to take more course credits — 15 instead of nine — to get the full benefit. SUNY and CUNY consider 12 credits to be full time. The change means students who work, support dependents, or need time with their children would have to spend more time in school instead, or take a cut in aid.

That could force some students to decide between dropping out, keeping their job and caring for family members. According to the Division of the Budget, the credit requirement could help some students since TAP grants did expire after eight semesters, but under the change they will be pro-rated and could extend beyond eight semesters for students going part-time.

With tuition increases, tuition at State University of New York schools is \$4,970 per year while City University of New York campuses cost \$4,600 per year.

It costs a New Yorker about \$15,000 a year, including living expenses and fees, to attend a state school.

Roberto LoBianco, 20, pays his tuition at Queensborough Community College, a CUNY school, through TAP. He plans to transfer to Hunter College in the next year, and to get a job to offset the tuition increase and help his family with bills.

"I'm probably going to have to start helping with some of the expenses," LoBianco said. "Right now my Mom isn't getting as many hours at work as she used to."

But if Paterson's plan to raise the credit requirement goes into effect, he'll have to take an additional class to maintain his aid, making it impossible for him to work.

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