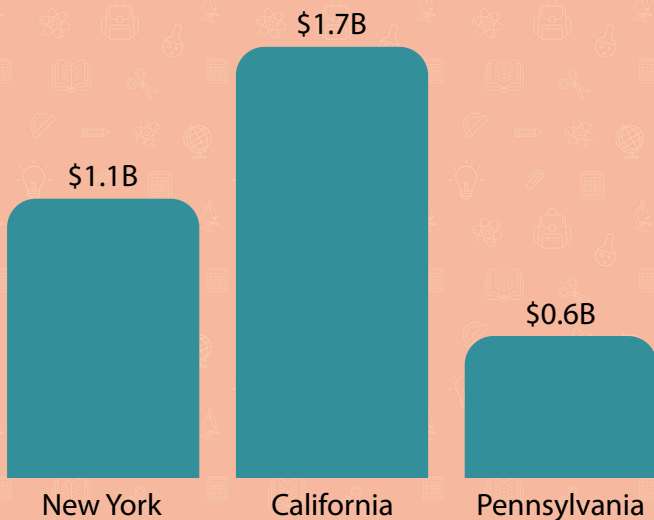


What Happens When Grad PLUS Loans Disappear in New York?

Starting July 1, the stakes could not be higher for New York's graduate students. The state disburses Grad PLUS loans to every type of school, from Ivy League universities to small professional colleges with nearly 15% of all graduate students depending on this funding to make their education financially possible.

3 Year Average Total Grad PLUS Dollars Disbursed



\$1.1B
Dollars Disbursed



>29.1k
Recipients



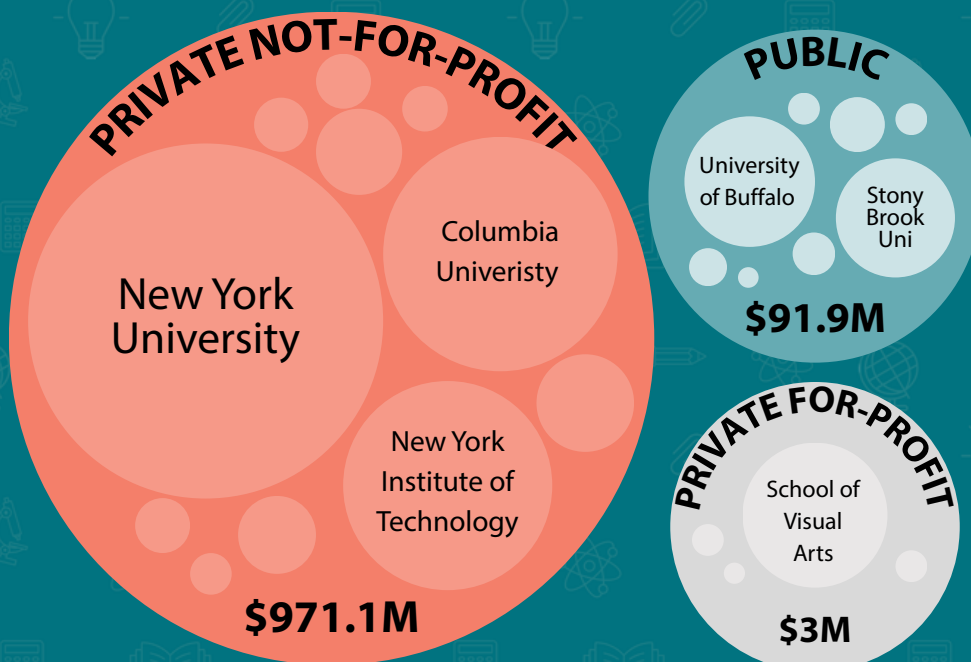
14.9%
Graduate Students
receiving PLUS loans



69
Institutions

Who Stands to Lose the Most From Grad PLUS Changes?

What makes New York's situation particularly striking is how heavily borrowing is concentrated within private not-for-profit institutions. NYU, Columbia, and the New York Institute of Technology together account for the overwhelming majority.



Eliminating Grad PLUS in New York would not just affect a niche group of borrowers, it would fundamentally reshape how graduate education is financed across one of the country's most important and diverse higher education markets.