



**ASSEMBLY STANDING COMMITTEE ON HIGHER EDUCATION HEARING  
December 12, 2017**

Good afternoon. My name is Marissa Martin, and I am the Northeast Director of Young Invincibles also known as “YI.” I want to thank Chair Glick and the members of the Assembly Standing Committee on Higher Education for holding this important hearing on the implementation and impact of the Excelsior Scholarship and Enhanced Tuition Awards Program.

Young Invincibles is a national non-partisan policy and advocacy organization working to elevate the voices of and expand economic opportunities for today’s young adult generation. YI focuses on the intersection of higher education, health care, and workforce development and works to ensure the interests of young adults are taken into account and included in policy conversations.

Earlier this year when the budget was passed, we saw many needed steps towards college affordability including the Excelsior Scholarship and the Enhanced Tuition Assistance Program. However, we must continue to see them as initial progress toward greater investment that will truly eliminate cost as a barrier to access and success. The newly established Excelsior Scholarship brought investment and attention to the need for new solutions for college affordability, and while it does not meet the full need of students from low income families, it is vital that we continue to invest in higher education programs that will reach our most vulnerable young adults, including undocumented students.

The Excelsior Scholarship is a last-dollar scholarship for full-time students only, backfilling aid after state TAP and federal Pell grants have already gone towards tuition. In New York City, more than half of CUNY undergraduate students come from family incomes of less than \$30,000, making them qualified for enough TAP and Pell awards to cover tuition and allowing for nearly 80 percent of students to graduate debt free. However, college affordability also means helping students pay for non-tuition related costs, which account for the majority of the costs associated with going to college for low-income students, and which contribute to students borrowing more loans.

### **Implementation**

With the announcement in April around Free Tuition for All, the state had a short period of time to create the application, promote the program and its eligibility requirements, and fully implement the scholarship program. In addition to income and residency requirements, the Excelsior Scholarship has educational eligibility requirements for students to complete 30 credits per year, graduate on time, and remain in New York State for five years after graduating. Ensuring students fully understand the many stipulations of the scholarship is time intensive and requires a strong understanding of support services that young adults seek guidance from.

As the first semester comes to a close, the state has not yet shared data on who the scholarship benefited, or on where there may have been challenges in implementation. While it is a new program and data collection takes time, having access to periodic data is vital to understanding where we could make incremental changes to improve outreach and ensure that all those eligible for the program took advantage of it.

### **Academic Eligibility**

One of the main eligibility requirements of the Excelsior Scholarship is that students have to be attending college full time, during the fall and spring semesters, taking 30 credits a year, and completing college in 4 years. While 15 credits a semester is how “full-time” is defined in the Excelsior Scholarship requirements, it is not aligned with the state and federal financial aid definition which is 12 or more credits per semester. Both the New York State Tuition Assistance Program (TAP) and the federal Pell grant distribute awards using a 12-credit course load as the full-time definition. As a result, the Excelsior Scholarship excludes students who are unable to attend college full-time because they have other financial and family obligations that also require their commitment such as child care or having to work to pay rent and other bills, or may not be academically ready and able to take a 15-credit course load. Based on this requirement, according to SUNY and CUNY attendance data, 90 percent of the State’s public community college students and 60 percent of the State’s four year public university students are ineligible for the Excelsior Scholarship.<sup>1</sup>

Additionally, it does not provide the resources that are needed to support universities in fulfilling the 15-hour credit requirement. In order to help Excelsior Scholars graduate on time, resources such as additional advisors, scaled up opportunity programs, and other evidence-based strategies are needed at all institutions. Unfortunately, the Excelsior Scholarship ends up penalizing students who do not fit a very narrow criteria to pursue a college degree.

### **Full Cost of College**

While the program covers tuition, it does not provide any support for room and board or student fees. Tuition makes up less than half the average cost of college attendance: room and board at public colleges is now generally more expensive than tuition, and student fees grow more each year.<sup>2</sup> School fees, textbooks, and other living expenses can be great barriers to students in accessing post secondary education and often are determining factors if individuals can attend post secondary education.

### **Enhanced Tuition Assistance Program**

When it comes to the Enhanced Tuition Assistance Program or E-TAP, Young Invincibles is concerned about NY Assembly Bill 7697 (S 5891), a bill that is on the Governor's desk that will expand this program to for-profit private colleges. The current changes to E-TAP have only been in effect for one semester and we believe that there should be a thorough evaluation of the implementation and impact of the current program before expanding it to for-profit private colleges.

### **In-State Requirements**

Another requirement of the Excelsior Scholarship and Enhanced Tuition Program that could lead to hardship for many students is the in state work requirement post graduation. This is the provision that will convert both program dollars granted to students into loans should they leave the state after graduation. With graduates being required to work and live in the state for the same amount of time they received these awards, this will negatively impact about 20 percent of SUNY students and does not account for graduates who leave to join the military, do community service, or have other extenuating circumstances. Instead of penalizing young adult middle class New Yorkers who were able to successfully graduate on-time and benefit from these programs, state leaders should

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<sup>1</sup><https://www.nytimes.com/2017/04/11/nyregion/new-yorks-free-tuition-program-will-help-traditional-but-not-typical-students.html>

<sup>2</sup> <http://time.com/money/4622007/new-york-free-college-tuition/>

focus on building a more inclusive economy and creating incentives that reward, not punish, young adult New Yorkers who stay and work in the state.

**Recommendations-** Young Invincibles recommends that moving forward the state should:

1. **Release Excelsior Scholarship Implementation and Award Data.** This data will help in providing critically-needed information about how New Yorkers understood the program, who is benefitting from the program and any additional support that may be needed to understand the impact of the Excelsior Scholarship. It can also help inform how we can continue to help make college more accessible for all students.
2. **The Legislature should scale opportunity programs** (CUNY ASAP, HEOP, SEEK, and more) to increase graduation rates. If we want students to take on more rigorous academic schedules and graduate in four years, we must provide them with the supports they need to succeed.
3. **Increase the TAP award income threshold to \$125,000** so more middle-income families can access TAP awards to offset tuition. The Excelsior Scholarship leaves many students out, so while we continue to try and improve the program, it's important to continue to invest in programs that reach our most vulnerable students that are not able to attend college with the strict requirements of Excelsior.
4. **Increase the maximum TAP award to \$6,500** or to that of tuition at SUNY/CUNY senior colleges, whichever is higher, and index the award to tuition so if tuition increases in the future so does the award amounts.

Thank you for this opportunity to testify and we hope you will continue to monitor the implementation and impact of the Excelsior Scholarship while also continuing to invest in higher education programs that will reach our most vulnerable young adults.

For more information, please feel free to contact  
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