

[Excelsior Scholarship]

[SUNY University Faculty Senate]

[Operations Committee in Collaboration with Members of the Undergraduate Committee and the
Equity, Inclusion and Diversity Committee]

[Fall 2023]

INTRODUCTION

In 2017, Governor Cuomo announced the Excelsior Scholarship Program saying

“With this budget, New York has the nation’s first accessible college program. It’s a different model,” said Governor Cuomo. “Today, college is what high school was—it should always be an option even if you can’t afford it. The Excelsior Scholarship will make college accessible to thousands of working and middle class students and shows the difference that government can make. There is no child who will go to sleep tonight and say, I have great dreams, but I don’t believe I’ll be able to get a college education because parents can’t afford it. With this program, every child will have the opportunity that education provides.” (State University of New York, 2017)

The link between education and economic growth is well known (Valero, 2021) and Excelsior was developed to not only provide educational opportunity to individuals, but to help in the development and growth of a well-educated population to attract business to New York State to increase economic growth. Has the goal of the Excelsior Scholarship Program been achieved?

It is important to track the outcome of a project to determine success and allow for continuous improvement. Anecdotal evidence and research conducted by individuals or groups outside of SUNY have identified many problems that indicate that Excelsior has not met its goals. The committee has been unable to obtain any research or data from SUNY either using direct search or from SUNY Liaisons to the committee. It must be noted that the COVID

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pandemic put much work on hold, but it is now time for SUNY to conduct extensive research to determine the outcome of the Excelsior Scholarship Program on its campuses. To date, there are indications that while helping some students, SUNY is also losing students because of Excelsior's rigid guidelines. Is it possible that the negatives outweigh the positives? We just don't know and will not know until SUNY conducts research to determine the effect on all 64 campuses in the SUNY system.

This white paper takes no stand on the outcome. It is a review of commentaries and research that has been found and is submitted to share issues that should be researched by SUNY. The paper is divided into two sections: one section addressing the effect on students and the second addressing the effect on campus personnel.

SECTION 1: STUDENTS AND EXCELSIOR

Credit Requirement: The actual credit requirement set for the Excelsior Scholarship is 12 credits per semester BUT 30 credits per year. This means that students can take courses during summer or winter sessions and have the credits count toward the requirement, BUT it must be noted that Excelsior funds cannot be used to pay for courses taken during the summer or winter sessions. We must ask whether students who rely on grants to attend college can afford to pay out of pocket for summer or winter classes.

The justification for the 15 credit hours was based on a report that indicated that students who took 15 credits per semester were more likely to graduate in four years; however, there are

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many who believe that research is flawed. Among those is Karen Gross, former President of Vermont Southern College and former senior policy advisor to the U.S. Department of Education. Gross (2017) found that the studies erred in mistaking “correlation for causation”, that psychosocial skills were ignored and students often took courses just to get the credits rather than those of more value to their programs and that the universities studied in the original research may not have been representative of all universities.

Time on Task: Per New York State Department of Education, time on task per credit hour is 45 hours per semester which breaks down to 9 hours per week per course. This applies to courses offered in the traditional classroom or online (NYSED, 2023). Many students work either on campus in work study programs or off campus to earn money to offset the cost -of-living expenses, books, fees or other needs. Research indicated that 40% of full time students work, with the majority working 20 – 34 hours. Because of the high cost of attending college today’s students must work 6 times the number of hours of those who attended in 1970 (Stratton, 2021).

Students taking 15 credits (5 courses) during a semester would be spending 45 hours per week (time on task) in addition to the time spent working at a job. The majority of campuses appear to have set a maximum of 20 hours per week for work study which could lead to up to 65 hours of study and work per week. Perhaps we might consider the effect not only on students’ health as a result of such a commitment but on student performance and success. Research indicates that students in four-year colleges who work part-time achieve lower marks than those who do not (Amour, 2019; Perna and Odle, 2020; Socking, J. 2021). Based on research conducted by Georgetown University, students who must work tend to be “Black or Latinx, older and female” (Amour, 2019) which some believe contributes to higher education compounding social inequity.

Remedial Learning: The New York City Department of Education (2022) researched the college readiness of the students educated by its schools and found that only 57% of the students who graduated between 2015 and 2022 were college ready and that half of all students who attended college required remedial courses. The Program on Applied Demographics of Cornell University (2015) found that only 40% of all New York Students were college ready, which would mean that a high number of students require remedial work.

Excelsior Scholarship requires students taking remedial courses to complete the 30 credit per year requirement in addition to remedial courses to retain the scholarship. The time on task and work hours of students who need remedial coursework may very well prevent many of them from succeeding. For example, a student taking one remedial class plus five other courses and working 20 hours per week would spend 54 hours (time on task) plus 20 hours working for a total of 74 hours weekly in order to meet the credit requirement necessary to retain the scholarship. As shown above this may lead to compounding social inequity as many of the poorer students attend schools that are inadequately preparing them for college success (Burdick, 2017).

It should be further noted that while this paper focuses on our four-year campuses, community colleges in the SUNY system do huge amounts of remedial work making their students less likely to be able to benefit from the Excelsior Scholarship Program.

Residency Requirement: One of the most often mentioned deterrents preventing students who are eligible for Excelsior from applying is the requirement to remain in New York State for the same length of time that they receive funding from Excelsior.

Some question the legality or Constitutionality of the requirement. Adam Lorenzama (2021) associate at Willkie, Farr and Gallagher LLP and Jefferey Ehrhardt (2021) associate at Rivkin Radler Attorneys at Law, believe that the residency requirement and corresponding financial penalty (transition to a loan if the residency requirement is not met) violates the Dormant Commerce Clause of the U.S. Constitution. It is far beyond the scope of this committee to determine legality or Constitutionality; however, the necessity of this deterrent to students benefitting from the program should be explored.

The purpose of the requirement was to help build a well-educated workforce in order to attract businesses to the State of New York and built on the assumption that graduates were leaving the state creating “brain drain”; however, it is known that about 84% of CUNY and SUNY students remain in New York after graduation (Lobosco, K., 2017; SUNY System Administration Office of Institutional Research and Data Analytics, 2019)) and this was affirmed by Patti Thompson, SUNY Assistant Vice Chancellor for Student Financial Aid Services (Reilly, 2022). It should be noted that among those who leave the state after graduation are students from other states who came to study in New York as well as international students returning to their home countries after graduation.

New York City is the number one location attracting college graduates from across the country looking for employment after graduation (Handshake, 2023). In multiple surveys, New York is identified as the number 1 or 2 destination where graduating college students desire to live. Students who attend college in New York tend to remain in the state and it is a prime location for students graduating from colleges in other states (College Pulse, 2021; Grabar, 2018; Florida, R. 2016; Mohammad, A. 2018).

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Although there is minimal out-migration of graduating students, New York State does have a high level of out-migration in general. The reasons most stated for leaving the state are high cost of living and high taxes. Others move for employment opportunity and some for warmer weather (Luther, D., 2017; Swaminathan, A. 2022).

What we know is that New York is the #1 location to which graduates desire to move and work and that out-migration is primarily because of the cost of living and high taxes. The requirement of Excelsior to remain in the state is a major deterrent to students applying (Imboden, 2020) but will this requirement keep graduating students in the state if they cannot afford to live here? Would a better alternative be to address the root causes of out-migration and remove the requirement for students to remain in state? If this requirement is preventing promising students from applying for help to become educated citizens who will work in the state, does it have the opposite effect of that which was intended?

The difficulty and expense of enforcing this requirement was also noted by the committee. First, all students who use the Excelsior have to be tracked to determine residency. It is possible for students to work out of state while still living in New York as occurs often near state borders such as those of New York City and New Jersey. This creates the necessity of verifying residency through tax records or other means. How many employees will be needed to do such tracking and what is the cost? Does the cost of enforcing this requirement outweigh any benefits?

Diversity and Inclusion: Who Benefits (by income, race/ethnicity, credit requirements – transfer students, etc.)

Poverty in NY State: In December of 2022, State Comptroller Thomas DiNapoli released a series of reports about poverty in New York State (Office of the NY State Comptroller, 2022).

The following key findings are copied and pasted from those reports.

1. Poverty rates in New York counties varied significantly, ranging from a low of 5.7 to a high of 24.4 percent.
2. Poverty rates are significantly higher in some large cities
3. Poverty rates are much higher for children than for adults, including seniors
4. Families with female heads of household experience poverty at more than two times the rate of all families and four times the rate of married couples.
5. Black, Native Hawaiian and Other Pacific Islander and American Indian New Yorkers experience poverty at twice the rate of White New Yorkers, 20 percent or more compared to 10 percent, respectively, in 2021. Similarly, poverty rates are more than double for Hispanic New Yorkers compared to White, non-Hispanics.
6. More than one in four of those with less than a high school degree experience poverty, a rate about five times greater than those with college degrees.
7. One in five New Yorkers in poverty has a disability.
8. One-quarter of New York's population below the poverty level in 2021 was foreign born compared to 15 percent nationwide.

We know that education is critical to escaping poverty but has Excelsior contributed to those who most need help to attain higher education? Appendices A, B, and C look at the cost of attending SUNY (Albany used for scenarios) and it does not appear that Excelsior is eliminating the burdens that prevent the poor from attending college and, in fact, it may be creating further inhibition. (**NOTE** It is important to acknowledge that the figures are from the online SUNY

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calculators and that a better understanding of how grants are actually applied should be obtained from financial aid offices). In looking at Appendix C Scenario 1 a family of 4 with an income of 30,000 – 39,999 is estimated to have to pay \$9,536 (\$5117 in loans and \$4419 out of pocket).

Can a family of 4 making a maximum of \$39,999 really pay \$4419 out of pocket?

To date, Excelsior appears to have failed those who need help the most. While billed as “free college” it is far from that and, in fact, may hinder accessibility and access to resources for many students (Burdick, 2017).. For low-income students it is the non-tuition costs that form a greater barrier to college attendance than tuition, and Excelsior fails at providing an equitable solution (Institute for Higher Education Policy, 2018; DeMartino, 2018; Poutre and Voight, 2018; Pulinski, 2017)

“the literature on educational inequalities and the misallocation of talent has revealed that there are significant economic gains to be made from improving the opportunities of more disadvantaged groups” (Valero 2021). Students in the lower economic quintiles, rarely receive funds from Excelsior after the application of PELL, TAP and/or other funding. These are students who, without higher education, will more often than not, stay in the lower income brackets as adults, with many having to draw on public service programs for rent, food, healthcare and other tax-funded assistance. While Excelsior is billed as providing funding for the “middle income students” would it not be wiser to allow Excelsior funds to meet the unmet needs of the poorest of students by covering necessary education expenses such as books and fees so that these students can then contribute to the economic development of the State of New York?

Enrollment: In the first year of Excelsior more than two-thirds of the applicants were denied and of those eighty-three percent were denied because of insufficient credits (Gronewold, 2018).

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Excelsior was touted as the way to increase enrollments by bringing in students who previously could not afford to attend college and Gov. Cuomo’s office declared that 940,000 families with college students would qualify (McMahon, 2019), but this has not occurred. Studies found that in its early years, Excelsior “created minimal to zero effects on enrollment in New York’s colleges and universities” (Burke, 2022; Ordway, 2019). In fact, “Only 20,086 students statewide received an award from the Excelsior program—or just 3.2 percent of the 633,543 undergraduates statewide” (Hilliard, 2018).

Unfortunately, Excelsior has been found to exclude many students including students who work, students who are parents and students who are not prepared for college work all of whom are disproportionately people of color (Hilliard, 2017). Some, such as Hilliard (2017) and Logue (2017) have found that the impediments and restrictions such as credit requirements, last pay rule and other rules of the program have excluded many students who are income eligible.

In addition, the credit requirement does not reflect any factual basis as very few students are able to graduate in 4 years and the grant can easily be lost forever in cases such as the following examples from Hilliard (2017):

- A community college student transfers to a senior college that refuses to take some of the student’s credits, a very common practice. The student loses the continuous record of on-track credit accumulation, and with it, the Excelsior benefit.
- A student is instructed to take remedial math, which does not contribute any college-level credits. The student is able to take five classes, but not six. Since the program does not cover summer or winter intersessions, all credits must be

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accumulated during the fall and spring semesters. The student must therefore give up the Excelsior benefit.

- The student graduates and takes an attractive job opening across the Hudson River in Jersey City. Now the student must pay back the entire benefit as a loan within ten years.

Looking at updated research from Scott-Clayton, Libassi and Sparks (2022), the key findings (copied and pasted below) support the earlier predictions and issues.

Key Findings

- Among first-year CUNY students, 68 percent of Excelsior dollars flow to students with incomes at or above \$70,000.
- In 2018, only 5 percent of first-time, first-year undergraduates at CUNY received an award.
- Only about 52 percent of the fall 2018 first-year Excelsior cohort retained the scholarship into a second year, compared with 60 percent renewal rates for Pell grants and 58 percent for TAP awards.
- Only 8 percent of eligible community college students receive an award, compared with 31 percent of eligible students at CUNY's four-year colleges.
- Eligible Black and Hispanic students are about 10 percentage points less likely to receive the scholarship compared with eligible white and Asian students.

Retention and recruitment and Student Finances

Last Pay Application of Funds: Students plan for yearly expenses and at the beginning of each academic year calculate the amounts of scholarships and grants and then take out loans to cover expenses not covered by the scholarships and grants. Thus, the amount of money to cover the annual costs of education is determined and acquired at the beginning of each academic year. Excelsior Scholarship is a “last pay” award which means that funds from all other grants or scholarships must be used before Excelsior funds are applied. This means that a review is done each semester to assure that the student has met the requirements set by the program for credits and GPA. But what happens if a student does not meet a requirement. As explained on the financial aid office at SUNY Environmental Science and Forestry Campus:

“SUNY-ESF is required to defer each recipient’s award amount on the College bill, but awards are not certified until the end of each term. A student who fails to meet an award requirement at the end of a term may lose the award and the amount will be owed back to SUNY-ESF. A student who fails to meet a requirement at the end of the student’s award year will lose the second term payment and the amount will be owed back to SUNY-ESF.

Example 1:

A student enrolls in 12 credits of required coursework in the fall semester, but only successfully completes 9 of those credits. The fall semester Excelsior Scholarship would be certified, but the student would still need to have completed at least 30 credits by the end of the award year or would lose eligibility for the spring semester award. Those funds would be owed back to the College.

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Example 2:

A student has successfully completed 12 credits of required coursework in each of the fall and spring semesters, but does not complete the remaining 6 required credits by the end of the summer. The spring semester Excelsior Scholarship would not be certified and the funds would be owed back to the College.” (Office of Financial Aid and Scholarships, 2023).

Is it possible that the way the funds are certified and applied leads to students dropping out of college? Let’s look at students who enter college in the fall which means that their annual year for which they use funding covers fall, winter and spring terms. If the students fail to meet the Excelsior requirements receiving only 9 credits in the fall, they would need to take and pass 21 credits during the winter and spring sessions (remember, Excelsior requires 12 credits per semester BUT 30 credits for the academic year). Students could make up some credits during winter session. BUT remember Excelsior funds cannot be used to pay for winter session courses and it is not required for campuses to offer them so students may not be able to complete credit hours during a winter session. This would leave students having to take 21 credits during the spring semester which would be difficult for many. If, at the end of the academic year, the 30 credits have not been earned, Excelsior will not pay for the spring semester. This leaves the student with an outstanding bill for the academic year and that bill must be paid or a hold is placed on the students which means the students cannot register for future classes (SUNY University Controller, 2018). In addition, the student becomes ineligible for any future Excelsior funding. If this occurs, it is quite possible that the students affected will be forced to drop out of college (Newtuch, n.d.).

SECTION 2: EFFECT ON INSTITUTIONAL FINANCIAL AID OFFICES and STUDENT ADVISORS

Individual faculty have expressed frustration and concern about the implementation of Excelsior and the demands being placed on them because of the rigid requirements. Out of fear of students losing financial aid and having to withdraw from college, we have heard that many advisors are telling students to avoid depending on Excelsior for financing their education.

Faculty express concerns because they feel compelled to do course advisement to align with Excelsior rather than strictly focused on students' programs of study. This tends to affect general education requirements where, in order to assure the credit requirement, faculty may feel the need to direct a students to a general education course which is deemed easier to pass rather than to one that might better align with the major. This creates stress among faculty who are not trained in financial aid and do not feel it in the best interest of students to do course advisement based on financial aid rather than on the students' programs.

Financial aid advisors struggle with how to best advise students who may or may not receive the Excelsior payment for a second semester because of the last pay rule discussed above.

This committee believes that it is important for SUNY to review the effects on campuses. Individuals from several campuses submitted comments as follows. Names of contributors are included with permission of the individuals.

SUNY University at Buffalo

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From an individual who served as an advising administrator: my colleagues and I are acutely aware of the impact the Excelsior scholarship program has on both our students and our professional academic advisors.

The amount of resources the University at Buffalo has committed to keeping students Excelsior eligible is staggering, and the fact Excelsior doesn't align with NYS TAP Satisfactory Academic Progress is not only dumbfounding, it's poor strategic planning and ineffective use of state resources. At UB, keeping students Excelsior eligible has been assigned to academic advisors. UB Financial Aid said because it's based on academic requirements, it's not their responsibility. The Office of the Registrar developed a tool for identifying students not in compliance and shares that information with advising administrators at the start of each semester. The professional academy advisors then have 30 days after the start of the semester to try and get the students Excelsior compliant.

It's had a real impact on how students are advised, and has added to what professional academic advisors are responsible for. Again, if Excelsior was structured like TAP and Federal Aid requirements, it would make SAP consistent, simplify administration of the program, and be a more equitable aid program.

SUNY Geneseo

From Susan Romano Director of Financial Aid and Chris Jadlos, Assistant Director of Financial Aid

For financial aid offices, Excelsior is an outlier program. While all aid programs have specific rules that may differ, Excelsior is fundamentally opposite of other programs with large numbers of recipients, requiring a different set of business rules and processes to administer the program effectively.

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- Most aid is paid out at beginning of a semester, whereas Excelsior is paid out at the end of the semester.
- Excelsior is unique in permanently making a student ineligible due to not meeting academic requirements.
- Other major aid programs' academic requirements call for the student to make at least some minimal progress (e.g. TAP recipients must only earn 15 credits after two semesters, 39 after four semesters, and 66 after six semesters.) Excelsior requires 30 earned credits each year.

The combination of stricter requirements and permanent loss of eligibility amplifies the impact of a mistake by the school. As an example, a student takes a course in the summer to get to 30 credits. The financial aid and/or academic advisor sees the student is enrolled, but not that the student is repeating a course that they passed, but needed a higher grade for their program. The student passes the course, but at the end of the summer, the student still is short of 30 credits and they permanently lose eligibility. There is no recourse for the student.

Residency - Statistics in the paper suggest that the great majority of students remain in NYS; in this case, why not remove this requirement that discourages some students from taking Excelsior and also uses state staff to monitor and enforce?

Income Requirements

1. Parent + student adjusted gross income must be \$125,000 or less. There is no consideration for how many children are in the family or how many

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are attending college. A family of 3 and \$125,000 income is eligible. A larger family, or one with multiple children in college, with an income of \$125,001 is ineligible. While comparatively small, there are such allowances in the NYS Tuition Assistance Program (TAP).

2. Currently, if a student's adjusted gross income is low enough to not require filing a tax return, that income is excluded. Otherwise, the full adjusted gross income is used. It would be more consistent to allow an income exclusion for all students.

Thank you for the opportunity to contribute our thoughts. We have seen first-hand how students have been hurt by inadequate or inequitable facets of the Excelsior program. We appreciate your efforts in trying to improve it.

SUNY Empire State College

From Michelle Campbell, Director of Financial Aid:

I have read the white paper and I do have some thoughts regarding it...although I'm also forwarding this to Nicole Hoyt for her input as well. Nicole is our Assistant Director and she has been the Excelsior coordinator since the birth of the program.

So my first thought in reading it, is I was looking for recommendations that the white paper might put forth. I didn't specifically see any. I do think it does a nice job of laying out some of the issues with the program:

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1. The 30 credit annual requirement/12 minimum per term: This never made sense to me and it creates the need for a lot of hand holding. Nicole personally reaches out to students once reviewing the enrollments to notify them when it doesn't appear that they will meet the 30 credit requirement. Most of our full-time students take only 12 credits per term. That's pretty standard here. So if a student is following the traditional enrollment path of 12 in fall and 12 in spring, that student will automatically be ineligible going forward since they wouldn't meet the 30 unless they make up the additional 6 in the summer term. It really puts them at a disadvantage. My recommendation would be to make the requirements coincide (24 annually/12 per term)

2. If there is a NYS residency requirement in order to originally qualify for Excelsior, then I agree they should do away with the "live/work" requirement after the student receives the award. I like the way the paper outlines that the vast majority stay in NY anyway after!

I will say that we have a *very very* small percentage of students here at SUNY Empire who qualify for the Excelsior award though, and it's not due to any of the issues mentioned in the paper. Our challenge with the Excelsior scholarship is this requirement: "If attended college prior to the 2024-25 academic year, have earned at least 30 credits each year (successively), applicable toward his or her degree program prior to applying for an Excelsior Scholarship". This "no break in enrollment" is a huge issue for us since a huge population of our students are transfer students. HESC lists this right on their website in the Excelsior FAQ's:

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I personally think this piece is the biggest problem with Excelsior. **My recommendation would be to get rid of that requirement all-together *until* the student begins receiving the Excelsior scholarship.** In other words, if a student attended college and received their Associate's, then took a year off and came back for their Bachelor's...that student wouldn't qualify for Excelsior even if they meet all of the other requirements and even if the student wasn't even receiving Excelsior prior. I think this ticking clock with no breaks should only begin once the student begins receiving the scholarship but they shouldn't be penalized for prior coursework!

SUNY Brockport

From faculty: "Could your group put some emphasis on students in high credit programs like Education that have more than 120 to meet certification requirements and may need an extra semester to graduate. This happens a lot to transfers who don't meet seamless transfer, and then need one more semester to student teach."

From students through Brockport Student Government:

"The research shows that the Excelsior Scholarship does have some flaws :

- the credit expectation hinders students from actually going to college

Some students may not have the option to fulfill credit expectation (which only covers tuition) due to other factors cost of living, food, etc.

- if students are in need of the Excelsior Scholarship, the chances they are able to afford college out of pocket are slim, which would force them to find a part time job while taking classes full time."

"Yes, they should be able to give students some money or cover their summer/winter classes. A lot of students especially those that come from lower socioeconomic

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backgrounds, seem to work more during the school year than those of higher socioeconomic backgrounds, which creates an unfair advantage. This is an extremely important issue and hope there can be a resolution.”

“As an active recipient of the Excelsior Scholarship I found this White Paper extremely informative. I know it will educate students that are interested and active recipients as well.”

“I believe the outline of this scholarship is very helpful and can be used for future scholarships as well as for upcoming students who are interested in the excelsior scholarship.”

CONCLUSION

Governor Cuomo said *“There is no child who will go to sleep tonight and say, I have great dreams, but I don’t believe I’ll be able to get a college education because parents can’t afford it. With this program, every child will have the opportunity that education provides.”* (State University of New York, 2017). Anecdotal evidence indicates that this goal has not been met and too many are still going to sleep not believing they can get a college education. In the sections above, this paper has outlined many of the impediments to achieving higher education found in available publications and heard from students and colleagues at SUNY institutions. So, has Excelsior met its goals? Only with research conducted by SUNY can that question be answered and until then, **we just don’t know.**

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APPENDIX A: COST OF ATTENDING SUNY

<https://www.suny.edu/smartrack/tuition-and-fees/>

2022-23 Typical Expenses for Undergraduate Students at a SUNY College (as of August 2022)

State-Operated Campuses Baccalaureate Degree Programs

State-operated campuses include University Centers, University Colleges and Technology Colleges.

	New York State Residents		Out-of-State Residents ¹
	Living on Campus	Commuter	Living on Campus
Direct Costs ²			
Tuition ³	\$7,070	\$7,070	\$16,980 ⁴
Student Fees ⁵	\$1,740	\$1,740	\$1,740
Room and Board	\$14,930	\$4,680	\$14,930
TOTAL DIRECT COSTS	\$23,740	\$13,490	\$33,650

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Indirect Costs ⁶			
Books and Supplies	\$1,310	\$1,310	\$1,310
Personal Expenses	\$1,620	\$1,700	\$1,620
Transportation	\$1,040	\$1,790	\$1,140
TOTAL INDIRECT COST	\$3,970	\$4,800	\$4,070

Community Colleges Associate Degree Programs

	In-State/In-District		Out-of-State Residents ¹
	Living on Campus	Commuter	Living on Campus
Direct Costs ²			
Tuition	\$5,130	\$5,130	\$9,500 ⁷
Student Fees ⁵	\$880	\$880	\$880
Room and Board	\$11,800	\$4,330	\$11,800

TOTAL DIRECT COSTS	\$17,810	\$10,340	\$22,180
Indirect Costs ⁶			
Books and Supplies	\$1,450	\$1,450	\$1,450
Personal Expenses	\$1,300	\$1,320	\$1,300
Transportation	\$1,220	\$1,860	\$1,320
TOTAL INDIRECT COST	\$3,970	\$4,630	\$4,070

1

Direct Costs include those paid directly to the campus. Students in off-campus housing do not pay the associated cost to a campus directly.

Tuition rate for [Excelsior Scholarship](#) recipients pursuing baccalaureate degree programs is \$7,070. After crediting the Excelsior Scholarship and certain other student financial aid awards, the net charge for tuition to these students is \$0.

Tuition rates for non-New York residents enrolled in a bachelor's degree program at University Centers and Doctoral Degree-Granting Institutions are as follows:

- University at Buffalo, Stony Brook University: \$24,990
- University at Albany, Binghamton University: \$24,910

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- SUNY Downstate Health Sciences University, Upstate Medical University, SUNY Polytechnic Institute, College of Environmental Science and Forestry: \$17,830

This figure represents the average fee. Typically fees at the State-operated campuses range from \$1,260 to \$3,440.

Indirect Costs are not typically paid directly to the campus and the range of spending is based on personal choices.

Community colleges generally double their in-state tuition for non-residents. The range for resident tuition is \$4,450 to \$5,800. The range for non-resident tuition is \$5,020 to \$15,870.

APPENDIX B (GRANT COMPARISON)

The following table gives the “basics” of three of the most common grants. It is not possible to calculate all possibilities or scenarios as each student will be different.

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PELL GRANT <https://studentaid.gov/understand-aid/types/grants/pell>

NY TAP <https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html>

NY Excelsior

<https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/the-excelsior-scholarship/excelsior-scholarship-faqs.html>

	PELL 2023 - 2024	New York TAP	New York Excelsior
Amount of award	Maximum 7395.	\$500 to \$5,665.	Maximum \$5,500.
Eligibility	Based on Cost of Attendance minus expected family contribution. Example cost of attendance \$16,000.00 and EFC is 12000.00 student would be eligible for \$4,000.00	INCOME: Dependent: \$80,000 Independent married: \$40,000 Independent single: \$10,000 Applied to tuition only	Income: Up to \$125,000 Applied to tuition only

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	Can be applied to tuition, fees, room and board, books		
Terms (semesters)	May receive up to 12 terms (6 years)	May receive up to 8 semesters	May receive up to 8 semesters
Maintaining	Maintain enrollment in undergrad program and reapply annually and maintain satisfactory academic progress (determined by school)	Be enrolled full time taking 12 credits per semester and maintain C average after 4 th payment. permit a full-time student enrolling for up to 12 semester hours to carry at least six credit equivalent hours of remedial courses as part of the minimum full-time course load, except	Maintain 12 credits per semester BUT 30 per year. All courses must maintain C or better.

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		that in the first semester of college level study, a student need carry only three degree credits.	
			Must remain and work in New York for # of years for which grant was awarded.
			Can take remedial work BUT must take 30 credits of additional work per year
			May complete credits in summer/winter sessions BUT Excelsior funds will not pay for them

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			If 30 credits are not successfully completed, second semester will not be paid for and student will owe for the tuition
			If 30 credits not successfully completed in any year, student becomes ineligible for any future Excelsior funds
			Excelsior is a “last dollar” award. That means that the value of the award is

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			determined after subtracting other grants and scholarships, such as Pell and TAP, from the tuition cost. If the amount of grants and scholarships exceeds the cost of tuition, the Excelsior award will be zero.
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APPENDIX C: SOME POSSIBLE SCENARIOS USING THE NET PRICE CALCULATOR:

<https://www.suny.edu/smartrack/net-price-calculator/>

Scenarios differ based only on family income and on attending Albany.

SUNY Net Price Calculator SCENARIO 1

Here's what you've told us. If you want to change any of your responses, just click on the 'Tell us' tab and you will be returned to the entry screen. Based on what you've told us, you are considered a dependent of your parents or guardians in this report with an expected family contribution (EFC) of \$0

Household Income:	\$30,000 - \$39,999
Household Size:	4
Number in College:	1
Housing Status:	On-Campus (Required By Campus)
Tuition Rate:	In-State
Student Type:	Freshman
Interested in Work-Study:	No

Here are your estimates

<u>Estimated Cost for 1st Year of Attendance</u>	
Estimated tuition and fees:	+\$10,119
Estimated housing and food:	<u>+\$14,620</u>
Cost Paid Directly to University at Albany	\$24,739
Estimated books, course materials, supplies, & equipment:	+\$1,000
Estimated miscellaneous personal expenses:	+\$1,250
Estimated transportation:	<u>+\$400</u>
Estimated total cost of attendance:	\$27,389
Estimated grants and scholarships:	<u>-\$17,853</u>
Estimated Net Price:	\$9,536
(Price of attendance minus grant aid)	
Estimated loans:	<u>-\$5,117</u>
Estimated out-of-pocket cost:	\$4,419

(Net price minus loans):

***Disclaimer:** These estimates are not a final determination (or actual award) of financial assistance or a final net price. They are only estimates based on the costs of attendance and financial aid of actual students in 2020-21. Price of attendance and financial aid availability change year-to-year; also, not all students receive financial aid. These estimates are not binding on the Secretary of Education, the State, or the College. Students must complete the Free Application for Federal Student Aid (FAFSA) to determine their actual eligibility for Federal financial aid that includes Federal grants, loans, or work-study assistance. For more information on applying for Federal student aid, go to <http://www.fafsa.gov>. The current Net Price Calculator (NPC) asks for the Expected Family Contribution (EFC), which is provided to students upon completion of the 2023-24 FAFSA. Beginning with the 2024-25 FAFSA, students will be provided a Student Aid Index (SAI) in place of the EFC. Once the NPC is updated in late Spring 2024, students can begin to enter their SAI for use in calculating the net price at their campus of choice.*

Here's what you've told us. If you want to change any of your responses, just click on the 'Tell us' tab and you will be returned to the entry screen. Based on what you've told us, you are considered a dependent of your parents or guardians in this report with an expected family contribution (EFC) of between \$5,001 - \$7,500

Household Income:	\$60,000 - \$69,999
Household Size:	4
Number in College:	1
Housing Status:	On-Campus (Required By Campus)
Tuition Rate:	In-State
Student Type:	Freshman
Interested in Work-Study:	No

Here are your estimates

<u>Estimated Cost for 1st Year of Attendance</u>	
Estimated tuition and fees:	+\$10,119

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Estimated housing and food:	<u>+\$14,620</u>
Cost Paid Directly to University at Albany	\$24,739
Estimated books, course materials, supplies, & equipment:	+\$1,000
Estimated miscellaneous personal expenses:	+\$1,250
Estimated transportation:	<u>+\$400</u>
Estimated total cost of attendance:	\$27,389
Estimated grants and scholarships:	<u>-\$5,564</u>
Estimated Net Price:	\$21,825
(Price of attendance minus grant aid)	
Estimated loans:	<u>-\$10,093</u>
Estimated out-of-pocket cost:	\$11,732
(Net price minus loans):	

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SUNY Net Price Calculator SCENARIO 3

Here's what you've told us. If you want to change any of your responses, just click on the 'Tell us' tab and you will be returned to the entry screen. Based on what you've told us, you are considered a dependent of your parents or guardians in this report with an expected family contribution (EFC) of between \$30,001 - \$40,000

Household Income:	\$100,000 and higher
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Household Size:	4
Number in College:	1
Housing Status:	On-Campus (Required By Campus)
Tuition Rate:	In-State
Student Type:	Freshman
Interested in Work-Study:	No

Here are your estimates

Estimated Cost for 1st Year of Attendance

Estimated tuition and fees:	+\$10,119
Estimated housing and food:	<u>+\$14,620</u>
Cost Paid Directly to University at Albany	\$24,739
Estimated books, course materials, supplies, & equipment:	+\$1,000
Estimated miscellaneous personal expenses:	+\$1,250
Estimated transportation:	<u>+\$400</u>

Estimated total cost of attendance:	\$27,389
Estimated grants and scholarships:	<u>-\$4,174</u>
Estimated Net Price:	\$23,215
(Price of attendance minus grant aid)	
Estimated loans:	<u>-\$5,124</u>
Estimated out-of-pocket cost:	\$18,091
(Net price minus loans):	

[Show Multi-Year Cost](#)

***Disclaimer:** These estimates are not a final determination (or actual award) of financial assistance or a final net price. They are only estimates based on the costs of attendance and financial aid of actual students in 2020-21. Price of attendance and financial aid availability change year-to-year; also, not all students receive financial aid. These estimates are not binding on the Secretary of Education, the State, or the College. Students must complete the Free Application for Federal Student Aid (FAFSA) to determine their actual eligibility for Federal financial aid that includes Federal grants, loans, or work-study assistance. For more information on applying for Federal student aid, go to <http://www.fafsa.gov>. The current Net Price Calculator (NPC) asks for the Expected Family Contribution (EFC), which is provided to*

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students upon completion of the 2023-24 FAFSA. Beginning with the 2024-25 FAFSA, students will be provided a Student Aid Index (SAI) in place of the EFC. Once the NPC is updated in late Spring 2024, students can begin to enter their SAI for use in calculating the net price at their campus of choice.