



# Sacred Heart UNIVERSITY

STUDENT FINANCIAL ASSISTANCE

**Testimony for the Higher Education & Workforce Advancement Committee  
From  
Julie B. Savino, Sacred Heart University  
March 11, 2014**

My name is Julie Savino; I am executive director of University Financial Assistance at Sacred Heart University. I am here today to **express our support for the Governor's Scholarship Program, to identify areas for consideration in program administration, and to better serve the needy students of Connecticut.** Our long term experience with the Connecticut Independent College Student Grant (CICSG) Program, as well as a year's experience with the new Governor's Scholarship Program (GSP), provides the basis for suggested changes.

While the statute for the Governor's Scholarship Program intends to assist the most financially needy students, difficulties have surfaced. I would like to highlight five challenges and to suggest address potential changes. While specific issues will impact our institutions differently, I would like to suggest some changes that can be made in order to meet the greatest amount of need for the greatest number of students.

1. **Challenge:** A fixed dollar amount based on the value of the Federal Estimated Family Contribution (EFC), which often changes during an academic year, may result in fluctuating awards to students, resulting in an unanticipated out of pocket family contribution.  
**Change:** Allow for the EFC to be determined at a fixed date and time for the year.
2. **Challenge:** Awarding by EFC band a fixed dollar amount does not allow an institution to reach as many students who qualify from a limited allocation. It also does not allow for an institution to take into consideration federal, institutional and/or private resources some students have verses others, suggesting some students in an EFC band may need more or less grant assistance than others.  
**Change:** Grant financial aid directors some flexibility by allowing them to award UP TO the maximum grant award set for the need-based grants.
3. **Challenge:** The current maximum award for need-based grants is \$3,000 for full-time and \$750 for part-time students, resulting in significant unmet need for students. The current maximum for full-time is less than one-half of the 2012-2013 CICSG maximum grant of \$7,875. The latter figure based on the calculated general fund expenditures per full-time equivalent student provided for Connecticut students enrolled at four-year state universities in Connecticut as defined in statute. In addition, it is well below the federal Pell Grant maximum for 2013-2014 of \$5,645, scheduled to increase for 2014-2015 to \$5,730.  
**Change:** Increase the maximum need-based grants that may be awarded to at least \$4,000 for full-time students and \$1,000 for part-time students.



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4. **Challenge:** The current grant distribution method through incremental steps of federal EFCs combined with incremental steps for enrolled credits to determine full-time and part-time status; is not always cut and dry, and subject to change. These administrative details cause delays in delivery and subsequent changes to awards that confuse students.

**Change:** To reduce the administrative burden on financial aid directors and confusion for students, eliminate the cliffs/steps:

- a. Part-time eligibility defined as students with an EFC below \$11,000, taking less than 12 credits.
  - b. Full-time eligibility defined as students with an EFC below \$11,000, taking 12 or more credits.
5. **Challenge:** Currently there exists a restriction that a needy student who qualifies for a need-merit-based grant (\$4,500 maximum) and a need-based grant (\$3,000 maximum) cannot receive both. This restriction severely limits the higher education options of the state's most needy students. Instead of being able to attend an in-state private college of their choice, they will be forced to choose a state school or attend an out-of-state college that can afford to offer the aid that we cannot. Private out-of-state institutions will be more than happy to offer scholarships to Connecticut's best and brightest students who also happen to be needy.

**Change:** Strike the restriction that allows students to receive either a need-based award or a merit-based award so as to allow the best and brightest needy student to receive both.

In the past, the legislature has recognized the critical need for student aid to improve access to a college education. The Governor's Scholarship Program is a critical source of grant assistance helping Connecticut students who lack the resources to go to the college of their choice in Connecticut and we want to thank the State Legislators for that support.

Working together for a well administered program with sufficient funding, we will continue to keep the greatest number of higher education options open for the state's most needy students - to attend either an in-state private college or Connecticut state school of their choice.

Thank You.