



NEW YORK STATE SENATOR

Daniel L. Squadron

## Squadron, Senate Democrats Fight to Make College Affordable

DANIEL L. SQUADRON May 9, 2016

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# College in New York State: Affordability and Success

Policy Group Initiatives Would Help Over 1.3 Million New Yorkers; Make Higher Education More Affordable by Reducing Student Loan Debt, Increasing Savings For Families, Expanding Access to College Credit for High School Students

*Initiatives to Enhance Readiness and Increase Graduation Rates and Employment Will Help More New Yorkers Achieve College Success*

**Albany, NY** The Senate Democratic Conference today unveiled a policy package to reduce the costs of college and increase success rates in achieving a degree in New York State. The

initiative, detailed in a white paper released today titled '*College in New York State: Affordability and Success*' presents solutions to financial barriers faced by New Yorkers seeking higher education and details a package of policy proposals for consideration to increase affordability, reduce student debt, and increase college success. This white paper was generated by the Senate Democratic Policy Group and is part of the Conference's overall mission to make New York a more affordable state to live, work, and raise a family.

"Education is the great equalizer in our society and we need to do more to ensure all New Yorkers are able to achieve, and pay for, a quality higher education," **Senate Democratic Leader Andrea Stewart-Cousins** said. "Too many men and women in our state have been denied access to a higher education due to financial constraints, or found that continuing their education was simply too expensive and were forced to enter the job market without a degree. These New Yorkers deserve help from their state government, and that is precisely what the Senate Democrats are trying to provide."

The '*College in New York State: Affordability and Success*' proposal identifies two areas of focus to improve college accessibility in New York State: affordability and success. It identifies the challenges faced by students and their families affording, entering, and completing college, and finding jobs in their communities and presents 15 policy initiatives to help defray costs and provide tools to increase access and success for students. The Senate Democrats understand that for New York State to prosper, New Yorkers from all economic backgrounds must have access to quality higher education without incurring crippling debt.

**Senator Daniel Squadron, Democratic Policy Group Chair**, said, "College should mean a better job and a better life -- too often for New Yorkers it means high costs, big debt and a struggle to succeed. The ideas we are putting forward are an important step in ensuring more New Yorkers can afford college, are prepared to complete it and are able to find work when they are done. I thank Leader Stewart-Cousins, Policy Group members Senators Latimer,

Montgomery, and Serrano, Higher Education Committee Ranking Member Senator Stavisky and the entire Democratic Conference.”

**Senate Democratic Deputy Leader Michael Gianaris**, said, “For our economy to grow and thrive we must ensure access to high quality, affordable higher education and financial aid. By expanding access to programs like TAP and other financial aid programs for part-time students and creating open-source libraries where they can access digital textbooks for free New York would go a long way to make higher education affordable for everyone. An investment in creating more opportunities and resources to help all New Yorkers receive quality, affordable education is an investment in the future success of New York.”

**Senator George Latimer, Democratic Policy Group Member**, said, “A college education is much more than a step on the way to financial success and security. It is an opportunity for students to actively make themselves into people ready and capable of solving complex problems and achieving bigger goals. I’m proud of our commitment to ensuring access to affordable, quality education for all New Yorkers and to provide financial incentives for graduates to locate in and help revitalize rural and suburban communities.”

**Senator Velmanette Montgomery, Democratic Policy Group Member**, said, “New York State has a proud history of raising influential innovators and visionaries and we must make it possible for all New Yorkers to have an equal opportunity to work hard and succeed. Our proposals provide a detailed plan to both make college more affordable and provide resources to promote student success that will contribute to building a better future for our great State.”

**Senator Jose Serrano, Democratic Policy Group Member**, said, “A college education is the most effective tool for climbing the socio-economic ladder and realizing the American Dream. By providing students with the resources they need to succeed while avoiding burdensome debt we can stimulate local economies in the short term and generate long term revenue in our

communities by reducing student debt, the most significant barrier to home ownership for college graduates. Implementing the plan detailed in these policies isn't just the right thing to do, it's the right economic thing to do for New York."

The policy initiatives to support college affordability and success for more New York students and families include:

- *Providing relief to recent graduates crushed by student loans* by providing tax deductions, expanding loan forgiveness, and encouraging employers to help repay loans.
- *Assisting students and families trying to afford college* by improving college savings accounts like 529s, expanding tuition assistance, and reducing textbook costs.
- *Increasing the number of students graduating from high school college-ready* by expanding early college high schools, providing college readiness coursework to 7<sup>th</sup>-12<sup>th</sup> graders, and improving advising.
- *Supporting college students who want to graduate on-time and get a job* by scaling proven programs that increase graduation rates and post-college employment.
- *Aiding veterans working to achieve a college degree* by making it easier to adjust to campus life, get college credit for military experience, and enroll in courses flexibly to accommodate military service.
- *Delivering for New York taxpayers who want to decrease costs and increase NY's economic output* by increasing the number of New Yorkers with college degrees which has been shown to generate significant savings and financial returns to the state.

**Senator Liz Krueger**, said, "Higher education is the doorway to economic opportunity and upward mobility, and it should be open to all New Yorkers. People who are working hard to put themselves or their family members through college deserve a helping hand. It's vitally important that we start to make college more affordable and accessible in our state, and ease

the burden on New York's students and families."

"Over the years, a college degree was almost a guaranteed path to a successful career. Students of all backgrounds could better themselves and could count on upward mobility," **Senator Toby Ann Stavisky** said. "Unfortunately, college debt and a lack of job opportunities are making obtaining a college degree more problematic. More than 60 percent of New York students graduate with college debt, a statistic that troubles me as a state legislator, a resident of this state and a mother. I applaud my colleagues in the Democratic Policy Group for recognizing the problem so many young people face in New York and around the country. I was especially pleased to see the DREAM Act, as well as tax incentives, as a way to make college more affordable and the expansion of college prep in high schools to make college more accessible. Affordability and accessibility are paramount. If we want students to be successful contributing members to society, we must make a college education obtainable at both the four-year and community college levels."

**Senator Kevin Parker**, said, "I am proud to support the 'College in New York State: Affordability and Success' initiative that will make college more affordable for young people within my district and across New York State. We can no longer allow finances and flawed policies to hinder and deter our ambitious students from unlocking their full potential and realizing their dreams. I applaud Democratic Conference Leader Andrea Stewart-Cousins for her leadership and foresight to develop a working group focused on delivering real solutions to the challenges we face as a State when educating our children. I stand ready to work with my colleagues in the Legislature to pass the package of legislation recommended by the Democratic Policy Group and get it to the Governor's desk before the end of session. This must be a priority as our students can no longer afford a quality education, much less the cost associated with waiting for the Legislature to act."

“Our veterans develop new skills and knowledge every day while serving in the military,” said **Senator Joseph P. Addabbo, Jr., the ranking Democratic member of the Senate Committee on Veterans, Homeland Security and Military Affairs.** “We need to make sure they can get academic credit for all they have learned and complete their college degrees more quickly. By doing so, we will help to ensure that our former servicemen and women are even better equipped to reenter the workforce once their tours of duty are completed.” Addabbo is the sponsor of S.4233, which would allow former servicemen and women to pursue service-related academic credit at State University of New York (SUNY) and City University of New York (CUNY) institutions.

**Senator Jesse Hamilton,** said, “College represents an important gateway to good paying jobs for millions of New Yorkers. That is why it is critical to advance the measures we announce today, initiatives that will foster affordability, success, and access to college for the next generation. I am proud to stand with colleagues in putting forward these policies that help prospective college students, current students, recent graduates, and all New York families secure higher education. When passed, these initiatives will pave the way for career success for New Yorkers for years to come.”

“According to the National Center for Education Statistics, young adults with a Bachelor's degree earned more than twice as much as those without a high school credential.” said **Senator Leroy Comrie.** “We have to continue to find smart, sustainable methods to provide financial relief and greater accessibility to higher education for all New Yorkers. I would like to thank Conference Leader Stewart-Cousins and the members of the Senate Democratic Policy Group on their efforts in creating a framework for more affordability measures, debt-relief and pathways to higher education for our students.”

**Senator Jose Peralta,** said, “Paying for a college education has practically become a privilege. Higher education costs have skyrocketed and continue to increase, making college

unaffordable for so many, many New Yorkers. Among the initiatives included in our package intended to reduce costs of college is my proposal to allow parents to save tax-free tuition dollars for every child planning to attend a higher education institution. We must ensure we provide access to quality and affordable college education for all New Yorkers.”

“Earning an education should be a right, not just an option available to those who can afford it. Many students want to better themselves and further their careers, but are unable to do so because tuition continues to skyrocket, and the fear of monumental debt outweighs the passion to pursue an education,” said **Senator Tim Kennedy**. “I’m a proud co-sponsor of legislation that extends the period of loan repayment for students who choose to live in New York State counties that have experienced a population loss since 2000. If enacted, we would be opening up opportunity twofold: allowing students to further their education without the heightened anxiety that current repayment plans present, while simultaneously investing in the growth of our cities. New York has a responsibility to ensure that attaining a college education is affordable and attainable, and through this legislation we’re seeking to do just that.”

**Senator Brad Hoylman**, said, “With the cost of a college education skyrocketing nearly 50% since 2004 and a record 61% of New Yorkers now saddled with some form of student debt, New York is confronting a crisis in higher education. If we’re going to meet the demands of a globalized and competitive market, we simply cannot afford to let students mortgage their future in the pursuit of a degree or find themselves priced out of an education all together. Thanks to the leadership of Senators Stewart-Cousins and Gianaris, the Democratic Conference has put forward a comprehensive, common-sense package of reforms to ensure greater affordability and accessibility for all New York’s students.”

**Senator James Sanders Jr.**, said, “The importance of attending college cannot be overstated, but for far too long, a lack of opportunity and financial means has prevented bright young

people from continuing their education. I wholeheartedly support the proposals outlined in this initiative which identify critical areas where assistance can be provided and improvements can be made in ensuring that all New Yorkers have a fair chance to go to college. As a Marine Corps veteran, I am especially proud to have introduced a bill (S.7510), which would have CUNY and SUNY study how to increase the availability of its existing campus services, programs and resources for veterans attending its schools.”

"The initiatives highlighted in this report will serve to address the serious challenges facing millions of New Yorkers trying to achieve a higher education in our State by making college more affordable and helping New Yorkers build a path to success," said **Senator Gustavo Rivera**. "Young New Yorkers are finishing college with daunting amounts of debt. Not only does this sets them back as they are just entering their professional lives, but it is having a lasting impact our workforce and economy. I commend the leadership of our leader, Senator Andrea Stewart Cousins, for leveraging a number of bills members of our conference carry to find a comprehensive solution to this multi-faceted issue that continues to impact millions of New Yorkers."

“The experiences and opportunities that come of a college education are a harder sale today than they were a generation ago. The cost to attend and the debt incurred after graduating has many prospective students and parents weighing the worth and return on investment. Open and equal access to higher education is paramount. Whatever gets in the way of that, be it cost or military service, we need a better way to accommodate all,” said **Senator Martin Malavé Dilan**.

“I applaud the Senate’s focus on increasing college access, affordability, and completion,” said **SUNY Chancellor Nancy L. Zimpher**. “Investment in public education that spans the pipeline and helps prepare more New York State students for success in college and career is the best investment New York can make. The State University of New York looks forward to



reviewing these proposals and working with the Democratic Conference on behalf of our students, faculty, and staff.”

**Laura L. Anglin, president of the Commission on Independent Colleges and Universities (cIcu)**, a statewide association of more than 100 private, not-for-profit colleges and universities in New York State said: “Higher education pays dividends for us all and is a worthwhile investment. cIcu fully supports initiatives that create opportunities for students to pursue their college and career aspirations. We need to do all we can to help our future leaders earn a college degree.”

"IAVA is proud to support the veteran-related initiatives that are part of the Affordable College Higher Education White Paper. Veterans bring unique experiences to college campuses, greatly contributing to the diversity on campus. It's in the interest of college campuses to attract this talent and provide a supportive environment in which these leaders can thrive. According to IAVA's member survey, 30 percent of our student veterans identified availability of support programs for military students as a reason why they chose their school. By investing in programs on campus, schools can both support their current student body and attract the interest of more veterans and their families," said **Jonathan Schleifer, Chief Policy Officer, Iraq and Afghanistan Veterans of America.**

**Clara Haskell Botstein, Bard College’s Associate Vice President for Early Colleges**, said "We at Bard College applaud the New York State Senate Democratic Conference’s focus on college affordability and success for New York students and the Conference’s call for the expansion of early college high schools as an effective way to achieve these goals. Far too many students who begin postsecondary education leave without degrees or credentials, and too often saddled with debt. By investing in models, such as early college high schools, that are proven to increase college affordability and completion, the State can help many more students achieve their full potential in higher education and the workforce and thereby

build a stronger New York."

**Christian González-Rivera, Senior Researcher, Center for an Urban Future**, said "Our research has shown that TAP rules have made it difficult for nontraditional students, especially working adults, to go back to school on a part-time basis. We applaud the New York State Senate Democratic Conference for recognizing that working poor New Yorkers with family or work obligations simply cannot afford to quit their jobs to enroll in classes full-time, and that they need access to financial aid to get the skills they need to be competitive in the labor force."

**Frank Sanchez, CUNY Vice Chancellor for Student Affairs** said, "The City University of New York strives to assist all students in reaching their higher education objectives. Successful programs such as ASAP and CUNY Start have contributed to increased completion and retention rates. The Senate Democratic Conference's acknowledgement of these programs and the call for increasing access to them as well as continued support of our SEEK and College Discovery programs will lead to continued student success. The City University of New York was recently designated as the #1 Military Friendly Public University System; initiatives to support Veterans are invaluable to provide these deserving men and women with education and skills needed to pursue careers."

**Joseph Awadje, Chairman of the CUNY University Student Senate** said, "The USS Student Senate is encouraged by the Senate Democratic Conference's focus to maintain college affordability to NYS students. More than eight out of ten CUNY undergraduate students graduate free of federal student loan debt. Initiatives to expand and enhance the State Tuition Assistance Program for part-time, independent students and undocumented students will greatly assist CUNY students who may struggle to achieve their goals of completing their higher education."

“As a nonprofit working to eliminate finance as a barrier to education, American Student Assistance knows that college students and alumni today need practical solutions to help them manage their education debt,” said **John Zurick, ASA executive vice president**. “Student loans are such a large factor in the lives of recent graduates that they are increasingly playing a part in many career decisions. In fact, 76 percent of respondents to our Life Delayed survey said that an employer’s offer of assistance with student loan repayment would be the deciding factor or have considerable impact on their decision to take a job. We all benefit when student loan borrowers are able to successfully manage their higher education debt, which is why we strongly support new and innovative solutions, such as providing employers with a tax incentive to help employees pay student loans.”

**Ginny Donohue, Executive Director of On Point for College** said, "As a nonprofit working in Syracuse and Utica to help more New Yorkers access higher education, we thank the New York State Senate Democratic Conference and its Policy Group for highlighting the importance of increasing access to free, electronic resources to reduce textbook costs, as high textbook costs can be a serious burden for many seeking a college degree. We look forward to working with the Conference and others on initiatives to increase college affordability and success for New Yorkers across the state."

**Carl Rist, Director, Children's Savings & Senior Advisor, Asset Building, Corporation for Enterprise Development (CFED)**, said, "CFED applauds the proposals from the New York State Senate’s Democratic Conference to expand college savings accounts for kids as part of a broader strategy for increasing college aspirations and college success. Having worked in state and local communities across the country to design and implement these kinds of savings accounts, we have seen first-hand the impact of this strategy. We look forward to working with New York’s state’s leaders in bringing the power of college savings to all children in the state.”

The Democratic Policy Group was formed by Senate Democratic Leader Andrea Stewart-Cousins to develop policy initiatives and work with the Conference to introduce related legislation focused on affordability across the state, job creation, meaningful tax and mandate reform, and closing the upstate/downstate economic divide. The Policy Group is headed by Senator Daniel Squadron and includes Senators George Latimer, Velmanette Montgomery and José M. Serrano. The group works with members to identify, study, and act on identified needs. Findings and recommendations have been published as white papers that help guide legislative action. Previous Policy Group white papers and action plans include:

- Upstate Left Behind: Job Loss, Policy Challenges, and a New Path to Create Jobs Across New York State: <https://www.scribd.com/doc/293359176/Upstate-Left-Behind-Job-Loss-Policy-Challenges-and-a-New-Path-to-Create-Jobs-Across-New-York-State>
- Pre-Natal to Pre-K: Supporting New York's Young Families:  
<http://www.scribd.com/doc/298706186/White-Paper-Pre-Natal-to-Pre-K-Supporting-New-York-s-Young-Families>

For a full copy of the Senate Democratic Conference Policy Group's white paper, '*College in New York State: Affordability and Success*', please visit:

<https://www.scribd.com/doc/311741193/White-Paper-College-in-NYS-Affordability-and-Success>

For a full list of legislative initiatives for consideration to address college success policy proposals, please visit: <https://www.scribd.com/doc/311993105/White-Paper-Legislation-Appendix-College-Success>