

# **“Merit” Awards: Myths, Realities, & Barriers to Access**

AN ANALYSIS OF THE PREVALENCE OF TEST-BASED SCHOLARSHIPS

**FairTest**

The National Center for Fair & Open Testing

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## EXECUTIVE SUMMARY

The world of undergraduate admissions has changed dramatically since the beginning of the pandemic. More than 80% of all four-year colleges and universities do not require fall 2023 applicants to submit ACT or SAT scores. The overwhelming majority of those schools plan to continue test-optional admissions policies permanently.

But getting into a school still does not mean you can afford to go there. Despite the movement to test-optional and test-free policies, there is a lingering public perception that most "merit" scholarships require the use of ACT or SAT scores to determine eligibility.

This report seeks to dispel that overly broad generalization while recognizing that the continued use of test results as a determining factor for financial aid represents a major deterrent to college affordability. When coupled with the prevalence of "merit" scholarship money (as opposed to need-based aid) in state systems, the process transfers wealth from poor to rich.

### Our findings include:

- Most people believe that the bulk of college scholarships require a minimum ACT or SAT score to qualify. This perception has been encouraged by the manufacturers of those exams, the National Merit Scholarship program, and several prominent statewide test-based scholarships including Louisiana's TOPS and Georgia's Zell Miller Scholarship.
- Both ACT, Inc. and The College Board aggressively promote the perception that winning scholarships depends on scores from their products without providing context as to how pervasive those programs are. The test prep industry aggressively reinforces a

perception that encourages students and their families to view merit scholarships through the lens of standardized test scores. As a result, students allocate extra time and effort toward test preparation to improve their chances of receiving merit scholarships.

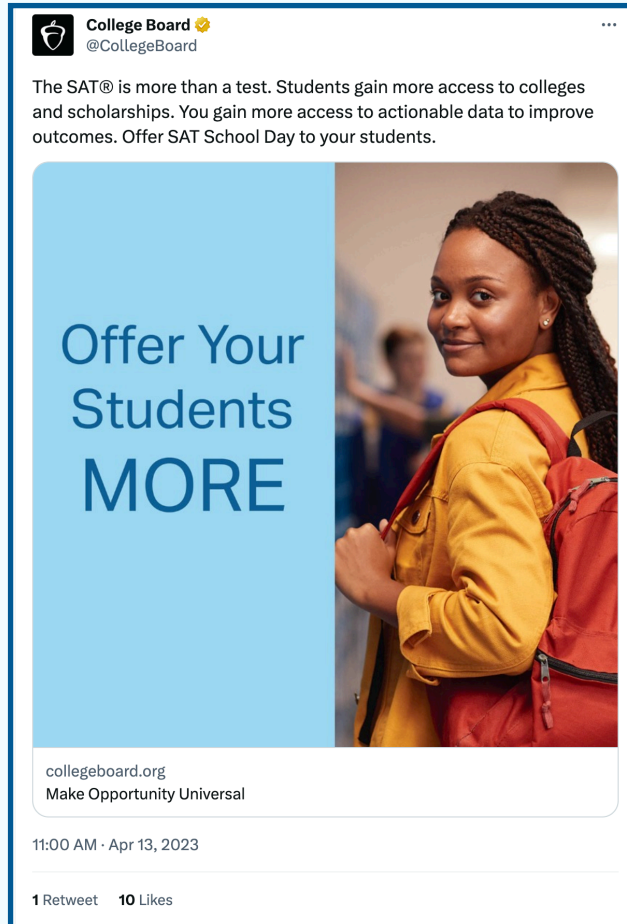
- In reality, less than one-fifth of state-funded merit scholarship programs and one-third of institution-funded merit scholarships at state flagship universities require standardized test scores.
- Many merit scholarship requirements still pose a barrier to college affordability for those who need aid the most. Students qualify to enroll but do not have enough funds to pay tuition. Especially for low-income and under-represented teenagers, scholarships that require test scores deter students from attending and, likely, from applying.
- Basing scholarships on factors other than test scores would have positive implications for enrollment diversity, just as test-optional policies have opened up applicant pools. Awarding "merit" aid based on test scores not only promotes inequality in higher education, but recent scholarship suggests that it may also have a negative impact on graduation rates.
- State-funded merit scholarships based on ACT and SAT results are "Reverse Robin Hood" policies. They transfer wealth from low-income families who buy lottery tickets and pay sales taxes to students from affluent backgrounds who post high test scores.

- Evidence does not support the “diamonds in the rough” justification for scholarships based on test scores. The claim that that a significant number of under-resourced students gain access to higher education because they receive financial aid due to high ACT and SAT scores ignores almost 100 years of data about the exam’s profound racial, gender and family income skews.

- Since 1980, state tuition funding has shifted from almost entirely need-based to more heavily “merit”-based. If policymakers wanted to ensure that large numbers of low-income and historically under-represented students could not afford to attend college, there is almost no better way than to require standardized test scores to qualify for financial aid.

- Colleges and state-sponsored programs should decouple the granting of aid from standardized test scores both for consistency and equity. Most simply, scholarship qualification rules should match admissions requirements.

- Scholarship requirements should be simple and transparent. Individual campuses and state systems should regularly publish data demonstrating how much financial aid is awarded through each channel.



A College Board tweet representative of the messaging constantly delivered to students, care-givers, and counselors about the importance of the SAT in giving “more access to scholarships.”



## INTRODUCTION

FairTest has worked for decades to reduce the misuse and overuse of standardized admissions tests and the resultant barriers to college admission they pose for women, low-income, Black, and Hispanic students. Since admission without requisite funding does not increase access to higher education, we have taken the initiative to quantify the extent to which scores serve as a determining factor for scholarships.

Understanding the connection between standardized tests and scholarships has become even more important given the diminished importance of testing in the admissions process. Before the pandemic, approximately 45% of colleges had made testing, like extracurriculars and AP courses, an optional component of an admission file. From January of 2020 to January of 2023, the percent of colleges that were either test-optional (allowing students to choose whether or not to submit tests as part of an application) or test-free (refusing to consider tests at all in admissions deliberations) rose to almost 86% of all bachelor's degree granting colleges. While the near-universal adoption of test-optional and test-free policies since the pandemic<sup>1</sup> has eased concerns of applicants and their supporters, the use of testing for awarding scholarships remains a sticking point for parents, college counselors, and policy analysts. Many in the admissions field have expressed alarm about colleges not following the same testing policies in the awarding of grant aid as they do in considering admissions.

Despite changes in admissions policies, using test scores as gatekeepers for grant aid neutralizes any real access to college for many low income students. Given the correlation between standardized test scores and family wealth and income, tying

financial aid to test scores has a "reverse Robin Hood" effect, with students of means benefiting from government subsidies while admittees from lower income and minority backgrounds struggle to afford college.

To better understand the extent of the role that testing plays in awarding aid we explored several questions:

- What percent of institutional and state funded scholarships require taking either the ACT or SAT?
- What percent of total scholarship money is tied to an ACT or SAT score?
- What percent of scholarships at test-optional institutions require a test score?

### Public Perception of Scholarship Requirements: Testing Matters

The general public perception of the connection between standardized tests and funding for college has been driven and encouraged by the origin story of the SAT as a scholarship test, the aggressive marketing of the National Merit Scholarship Qualifying Test (nee the Pepsi-Cola Scholarship Test) and the publicity surrounding several large state test-based scholarships, e.g. Florida's Bright Futures and Georgia's Zell Miller scholarships.<sup>2,3</sup>

<sup>1</sup> fairtest.org chronology

<sup>2</sup> The Big Test: The Secret History of the American Meritocracy, Nicholas Lemann • 2000, pp 29

<sup>3</sup> The Real Pepsi Challenge, The Inspirational Story of Breaking the Color Barrier in American Business, Stephanie Capparelli, pg 44

Many students and their families believe that if a student isn't either destitute or able to boast a perfect test score and 5.0 GPA (on a 4.0 scale) then scholarships are unattainable.<sup>4</sup> Aggressively pushed “diamond in the rough” narrative stories in which an accomplished student's achievements and subsequent college admission are credited to a single test score further solidify the belief that qualifying for college grant aid is intrinsically linked to taking standardized admission tests.<sup>5</sup> These anecdotes have created a perception that test scores are key to capturing scholarships.<sup>6</sup>

Test publishers are particularly culpable because of their constant messaging that their tests are the access point for scholarships.<sup>7</sup> Both ACT, inc and The College Board extensively market scholarship programs that are test based without providing any context as to how pervasive (or not) these programs are, thus encouraging students and families to view merit scholarships through the lens of standardized test scores. As a result, students allocate considerable time and effort towards test preparation to maximize their chances of receiving merit scholarships.

The college search and test preparation industries also generate fixation on scores by visually and organizationally placing test scores and lists of scholarships based on tests at the forefront of college and scholarship search websites.<sup>8,9</sup> The prominent display of test score requirements for scholarships, even when scores are not required, has further solidified the perception that standardized tests play a pivotal role in securing scholarships.

**“It helps you qualify for scholarships,”**

College Board

<https://bigfuture.collegeboard.org/plan-for-college/applying-to-college/tests/5-ways-the-sat-can-help-you> retrieved: 5/6/23

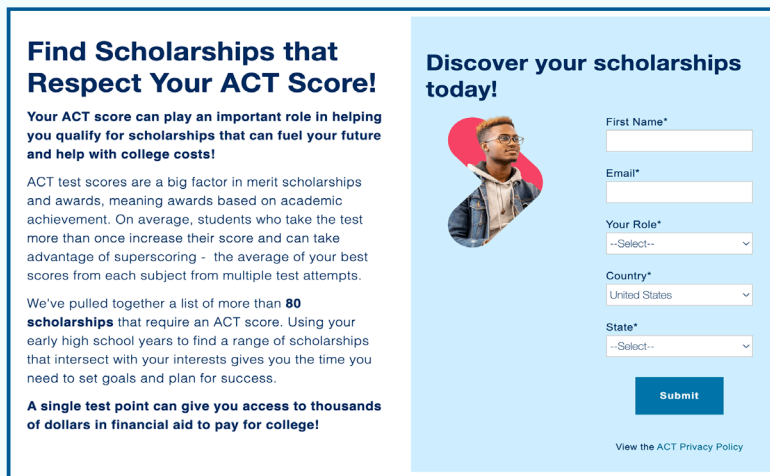
Also of note is the impact of several widely marketed, though ultimately small, scholarship programs, e.g. the Coca-Cola Scholars Program, and the Gates Millennium Scholarship, which further solidified the idea that either all or most scholarships require test scores in order to qualify. Universities themselves have done a poor

job in both financial aid and scholarships transparency and this has only become worse since 2020's explosion of alternative admission testing policies. Many universities that have adopted test-optional or test-free policies for admissions have been slow to clarify how those policies apply to scholarships eligibility.

**“Nothing can change a student's fortune faster than a big increase on the SAT or ACT,”**

- The Princeton Review

<https://www.princetonreview.com/college-advice/sat-act-scores-merit-scholarships#retired: 6/6/23>



**Find Scholarships that Respect Your ACT Score!**

Your ACT score can play an important role in helping you qualify for scholarships that can fuel your future and help with college costs!

ACT test scores are a big factor in merit scholarships and awards, meaning awards based on academic achievement. On average, students who take the test more than once increase their score and can take advantage of superscoring - the average of your best scores from each subject from multiple test attempts.

We've pulled together a list of more than **80 scholarships** that require an ACT score. Using your early high school years to find a range of scholarships that intersect with your interests gives you the time you need to set goals and plan for success.

**A single test point can give you access to thousands of dollars in financial aid to pay for college!**

**Discover your scholarships today!**

First Name\*

Email\*

Your Role\*

Country\*

State\*

Submit

View the ACT Privacy Policy

ACT's scholarship search page (retrieved May 2023)

One company described merit aid as “almost always determined from GPA and test scores.”<sup>10</sup> One company cites that college can cost more than \$100,000 and that “taking out loans leaves students burdened with long-term debt,” going on to write: “However, all this can be avoided with a strong SAT score.”<sup>11</sup>

One company used the University of Arizona to make the argument that

investing \$3,250 with a tutoring company will return \$32,000 by increasing an ACT from 23 to 27.<sup>12</sup> Another company cites New York University, Lehigh University, and University of Alabama in claims that prep led to “over 250 times return on my investment.”<sup>13</sup> Another even makes the argument that there are thousands of dollars of ROI to be gleaned at the test-free University of California system.<sup>14</sup>

The implicit and explicit citation of university merit scholarships allows these for-profit companies to use universities' own policies to convince parents that without paying for test prep college will be unaffordable.

### Admission versus Access

Since 2020, colleges and universities have rapidly and increasingly made submission of admissions tests either optional or irrelevant in the application process. The relaxing of testing requirements has had positive impacts for students as it has removed both a perceived and an actual barrier to applying to colleges. This has contributed to students applying to more colleges. According to Common Application, the company that runs an online application for almost 1000 colleges, from 2019 - 20 to 2022 - 23 applications

4 “Top Ten Myths About Scholarships.” (n.d.). Fastweb. Retrieved (4/27/2023) from <https://www.fastweb.com/financial-aid/articles/top-ten-myths-about-scholarships>

5 I'm a working-class Mexican American student. The SAT doesn't hurt me — it helps. Perspective by Isaac Lozano WSI. Retrieved: 4/10/2023

6 How the ACT and SAT Help Disadvantaged Students Get Into College, Rich Saunders, <https://www.chronicle.com/article/how-the-act-and-sat-help-disadvantaged-students-get-into-college/?cid2=gen-login-refresh&cid=gen-sign-in> JUNE 20, 2018

7 College Board. (n.d.). 5 Ways the SAT Can Help You. Retrieved (4/27/2023) from <https://bigfuture.collegeboard.org/plan-for-college/applying-to-college/tests/5-ways-the-sat-can-help-you>

8 PrepScholar. (n.d.). Guaranteed Scholarships Based on SAT/ACT Scores. Retrieved (4/27/2023) from <https://blog.prepscholar.com/guaranteed-scholarships-based-on-sat-act-scores>

9 College Board. (n.d.). SAT School Day Sign-Up. [online] Available at: <https://signup.collegeboard.org/sat-sd-educators/?xcmpid=oc484-pr-11-tw> [Accessed 27 Apr. 2023]

10 Krans Institute (2023, June 9). The huge financial rewards of SAT prep. Krans Institute. Retrieved from <https://www.krans.com/blogs/news/the-huge-financial-rewards-of-sat-prep>

11 Prep Expert. (2023, June 9). Investing in your future: The true value of test prep. Prep Expert. Retrieved from <https://prepxpert.com/investing-in-your-future-the-true-value-of-test-prep/>

12 Method Learning. (2023, June 9). Merit Aid: Value and Return on Investment. Method Learning. Retrieved from <https://info.methodlearning.com/blog/merit-aid-value-and-return-on-investment>

13 Prep Expert. (2023, June 9). Investing in your future: The true value of test prep. Prep Expert. Retrieved from <https://prepxpert.com/investing-in-your-future-the-true-value-of-test-prep/>

14 Bybee, D. (2023, March 8). What they don't say about test scores. Bybee College Prep. Retrieved from <https://bybeecollegeprep.com/college-applications/what-they-dont-say-about-test-scores/>

to its members have increased by 30%, with the greatest increases coming from underrepresented minority and first generation students.<sup>15</sup>

However, more applications do not necessarily translate to more acceptances and more acceptances do not necessarily translate to more enrollments. In order to effectuate greater enrollment (and ultimately college completion) among most underrepresented groups, aid allocation must also remove unnecessary perceived and actual barriers.

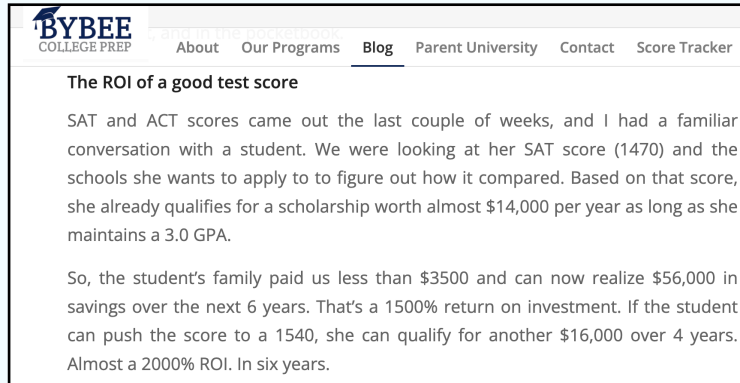
Because aid and admission are often processed under different administrative units, aid and admission policies frequently misalign. Divergent testing requirements for aid and admissions has created confusion among applicants, increased the burden on under-privileged families who are generally least supported in understanding college policies, and has contributed to the lack of belief in colleges being “truly test-optional.”

**“If you do well on the test, your scores could benefit your financial aid greatly!”**

*Get Schooled*  
<https://getschooled.com/article/5555-test-optional-should-i-still-take-the-sat-or-act> retrieved: 5/6/23

Any connection, perceived or otherwise, between test scores and merit awards will have a chilling effect on applicants, discouraging many otherwise qualified applicants from even applying. An annual survey of more than 12,000 students and parents reported that a plurality of respondents cited “taking SAT, ACT or AP exams” as

the toughest part of the application process and 82% cited financial aid as either extremely or very important.<sup>16</sup>



The screenshot shows a web browser displaying the Bybee College Prep website. The navigation menu includes 'About', 'Our Programs', 'Blog', 'Parent University', 'Contact', and 'Score Tracker'. The main content area features a blog post titled 'The ROI of a good test score'. The text of the post discusses a student's SAT score of 1470 and the resulting scholarship of \$14,000 per year. It also mentions that the student's family paid less than \$3500 for tutoring, and that the student can realize \$56,000 in savings over the next 6 years, resulting in a 1500% return on investment. If the student pushes the score to 1540, she can qualify for another \$16,000 over 4 years, resulting in almost a 2000% ROI in six years.

Excerpt from one of several blogs about the ROI of \$3,500 tutoring on Bybee College Prep (retrieved June 2023).

<sup>15</sup> Preston Magouirk, Mark Freeman, Trent Kajikawa, Honeiah Karimi, Brian Heseung Kim, (2023, March 2). Deadline Update. Retrieved from <https://s3.us-west-2.amazonaws.com/ca-research-publish/Deadline+Updates/DeadlineUpdate-030223.pdf>

<sup>16</sup> Princeton Review. (n.d.). College Hopes & Worries. Retrieved from <https://www.princetonreview.com/college-rankings/college-hopes-worries>



## RESEARCH AND FINDINGS

### Defining “Merit” Scholarships

Before we could analyze relevant data we had to define “merit” scholarship. The formal definition of a merit scholarship, the popular usage of the term, and colleges’ definition are similar but not the same.

By some definitions, a merit scholarship is any scholarship that is not exclusively based on financial need. By other definitions merit scholarships are scholarships that are based on “objective academic” criteria. Colleges’ websites list a wide range of scholarships on their “merit scholarship” pages, including some that are awarded based on personal characteristics such as legacy status, high school attended, or geography. For example, Tulane University lists under its merit scholarships a Musicianship Scholarship which requires that students “having designated any music concentration as either their first or second major” to be considered.<sup>17</sup> State definitions of merit aid are equally inconsistent and varied. For the purposes of this report, a merit scholarship is any scholarship that explicitly lists high school GPA, an admission test score, or both as a required criteria in determining eligibility for the award.

While there are more than just two standardized tests that colleges may consider in the admission process, academic tests such as Regents (New York), MCAS (Massachusetts), AP, and IB tests were each connected to only one scholarship. No scholarships considered a minor test like the Classic Learning Test (CLT). Thus when we refer to admissions tests we mean the ACT and the SAT exclusively.

For the sake of simplicity, we do not attempt to distinguish between scholarship, grant, or award. Our use of scholarship, grant, and award is effectively interchangeable, referring to funds awarded to pay for college that do not need to be repaid. Our analysis hinges on the adjectives used to describe the funds: need-based, merit-based, or specific purpose. Need-based awards are based on an evaluation of family/student financial standing; specific purpose are those awards that are neither need-based nor merit-based (like Delaware’s Educator Support Scholarship, which is awarded for students pursuing high need fields of study where there are shortages of teachers) and do not list GPA or test scores as a criteria for eligibility.

To capture as broad a picture as possible about the current relationship between test scores and scholarship eligibility we investigated scholarships from the two sources that students are most likely to access: state scholarship programs and institutional merit scholarship programs at flagship institutions. For state-funded scholarships, we recorded both merit and need-based programs. For institutional awards, we only looked at merit scholarships at flagship institutions. By covering these funding sources, we are confident that we’ve captured a broad, representative sample of widely accessible scholarship opportunities that would likely over-represent scholarships that require test scores.

For each scholarship we recorded the published eligibility requirements. We tracked whether a minimum GPA or test score was required and the required score or GPA cut-off. Some scholarships required either a minimum score or a minimum GPA but not both while others didn’t require a specific numeric minimum though they did require a score.

<sup>17</sup> Tulane University. (n.d.). Merit Scholarships. Retrieved from <https://admission.tulane.edu/tuition-aid/merit-scholarships>



Whenever possible we recorded the dollar value of the award. In order to standardize the value of each award we calculated a maximum lifetime value of the award. For scholarship programs that did not list the maximum award, we calculated an estimated lifetime value assuming that bachelor’s degree programs require 124 credit hours or 8 semesters to complete. Because of the inconsistency of the publicly available information on awards, we’ve decided not to include our analysis of funding availability in this report, but we hope to do so in future reports.

**State-Funded Merit Aid Programs**

To identify state funding sources, we began with the Education Commission of the States database of merit and need-based aid from 2020.<sup>18</sup> We further added to the initial list of scholarships using the National Association of State Student Grant and Aid Programs program finder.<sup>19</sup> We verified the continued existence of those programs for students matriculating in 2022 and added any new programs. We restricted our consideration to programs that were available to high school graduates for full-time pursuit of bachelors degrees.

While community colleges, associate degree programs, and certificate programs are important, funding for those programs are often designed differently than programs for four-year colleges and bachelor’s degree programs. For that reason we excluded scholarships that are restricted to those programs.

In our analysis of state-funded programs, we found award programs in 49 states and Washington DC. The only state where no state-funded college scholarship programs were found was Rhode Island. In all, we collected information on 359 state programs.

For these scholarship programs, we also wanted to gain understanding of the percentage of these programs that relied on test scores. Each program was categorized as merit-based, need-based, or specific purpose. Further, when we disaggregated merit-based scholarships by test and GPA requirements, we

found that about half of merit scholarships considered test scores. Out of all state-funded scholarships only 14% required an admission test. These data indicate that the use of test scores as a metric for scholarship eligibility is much less common than media attention and public sentiment suggests.



In fact, in states that attract the most attention for the non-curricular test based scholarships, Florida and Louisiana, the percent of students who receive the scholarship is even lower. In Florida, the Bright Futures scholarship was awarded to roughly 33,000 2021 - 2022 high school graduates, which was merely 16% of the graduating seniors in the state.<sup>20</sup> Louisiana, on the other hand, awarded a slightly above average percent of students, 33%, their TOPS scholarships, which impacted roughly 15,000 students.<sup>21</sup>

**Flagship Institutions Merit Scholarships**

In order to gain a more comprehensive understanding of merit awards, FairTest also surveyed merit programs at flagship universities. Though there is no official government or higher education designation of flagship institutions, the term is used to refer to institutions of significant impact and influence in each state. The institutions categorized as the flagship are often the oldest, the largest, or the highest ranked in the state. Sometimes they are all three. Based on those characteristics we compiled a list of 51

### Merit Scholarships

Awarding is on a rolling basis and all applicants will receive a response by April 15, 2023.

**What Are Merit Scholarships?**

LSA Scholarships defines merit scholarships as any scholarships that do not have a need-based aid requirement. Our office awards approximately 40 of these scholarships each year to incoming students. The criteria for these awards varies depending on the specific scholarship.

University of Michigan College of Literature Science and the Arts defines merit as anything not based on need but doesn't provide eligibility criteria for each scholarship.

Number of Scholarship Programs	
Need-based	95 (27% of all scholarships)
Specific purpose	138 (39% of all scholarships)
Merit-based	120 (34% of all scholarships)
GPA required	92 (26% of all scholarships)
Test score required	55 (16% of all scholarships)
GPA and test score required	41 (12% of all scholarships)
GPA or test score required	14 (4% of all scholarships)
<b>Total State Funded Scholarships Reviewed</b>	<b>353</b>

**Table 1:** Characteristics and number of state scholarships

<sup>18</sup> Education Commission of the States. (n.d.). Need- and Merit-Based Financial Aid (All). Retrieved from <https://reports.ecs.org/comparisons/need--and-merit-based-financial-aid-all>

<sup>19</sup> National Association of State Student Grant and Aid Programs. (2022). NASSGAP Annual Survey. Retrieved from <https://www.nassgapsurvey.com/survey/program-finder/program-finder.asp>

<sup>20</sup> Florida Student Financial Assistance State Grant Program Reports. (2023, May 23). Retrieved from <https://www.floridastudentfinancialaidsg.org/PDF/PSI/BFRReportsB.pdf>

<sup>21</sup> TOPS Eligibles by School and Parish 2022. (2023, May 23). Retrieved from <https://mylosia.la.gov/wp-content/uploads/TOPS-Eligibles-by-School-and-Parish-2022.pdf>

institutions that are generally accepted as flagships. These flagship institutions (1% of all colleges and about 2% of all public four-year institutions) enroll approximately 1.1 million students and account for approximately 8% of undergraduate students enrolled in all four-year institutions and approximately 11% of undergraduate students in four-year public universities.

Using the school's websites we identified scholarships that were funded by or administered by (did not require applications to a third party) the institution. While this is not a complete list, it is comprehensive and likely representative. One important confounding factor in this analysis is that some institutions' evaluative criteria are internal, thus preventing their inclusion in this analysis.

At University of Michigan (UM), for example, most aid is awarded based on need. The few merit scholarships (or scholarships with additional applications/process) at UM are awarded by the schools and colleges, not the financial aid office, nor by the undergraduate

admissions office. This decentralized process, while likely better for equity, meant that none of the almost 40 scholarships awarded by the College of Literature, Arts, and Sciences (LSA), for example, were included in this evaluation.<sup>22</sup>

Despite the limitations, we identified 477 merit scholarships at these flagship institutions, categorized them, recorded the eligibility requirements, and calculated the estimated lifetime value.

About 33% of institutional merit scholarships required SAT or ACT scores for eligibility. This relatively low percentage demonstrates that the public's perception that test scores provide access to a majority of scholarships is inaccurate.

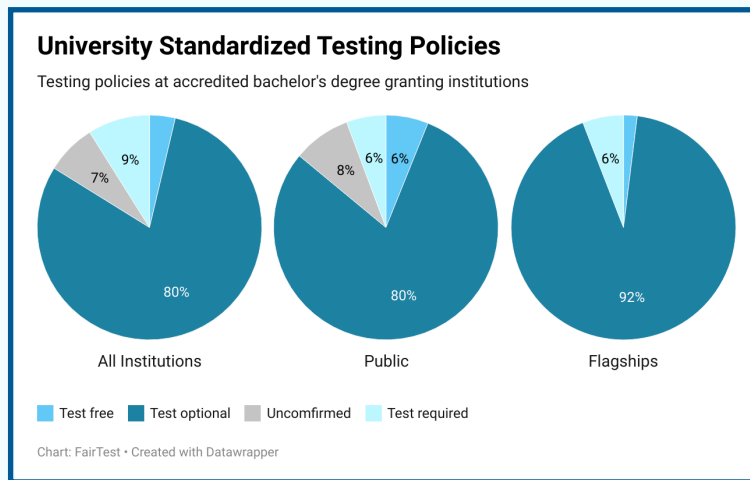
Of the total flagship merit scholarships requiring

test scores, 9% were linked to the National Merit Scholarship Corporation (NMSC). Evaluating the policies of NMSC associated scholarships proved to be exceptionally difficult. This corporation touts that it has thousands of institutional partners and \$3 million in awards annually, but doesn't make explicit that the vast majority of these scholarships are only accessible if the student 1) is a child of an employee of a partner corporation or 2) meets particular requirements, such as listing a particular institution as their first choice.<sup>23</sup> Additionally, the giving rate and buying power of National Merit Scholarships are a pale reflection of what they once were. In 1956, its first year, the National Merit Scholarship Corporation gave out approximately \$5,500,000 (adjusted for inflation) in varying amounts to 556 scholarship winners based on their needs, yet in 2022 it gave only \$3,000,000 to 2,500 scholarship winners.<sup>24, 25, 26, 27</sup>

Our research found no scholarships for which test scores alone would qualify an applicant for the award (even NMSC's flagship scholarship named PSAT/NMSQT scholarship has other criteria beyond the test score). Once again the perception created that the test provides access to a vast amount of scholarships and significant funding is unsupported by available data.

**Admission Outpacing Affordability**

Notwithstanding the misperception of the pervasiveness of testing requirements for scholarships, existing requirements create a barrier to college affordability to those who need aid the most.



	Number of Scholarships
GPA required	449 (94% of all scholarships)
Test score required	155 (32% of all scholarships)
GPA and Test score required	133 (28% of all scholarships)
GPA or Test score required	5 (1% of all scholarships)
National Merit Affiliated	42 (9% of all scholarships)
Scholarships at Test Optional/Free Institutions	418 (88% of all scholarships)
Scholarships at Test Optional/Free Institutions requiring ACT/SAT	98 (5% of all scholarships)
<b>Total Scholarships Reviewed</b>	<b>477</b>

**Table 2:** Characteristics of scholarships reviewed

22 University of Michigan. (n.d.). Merit Scholarships. Retrieved from <https://lsa.umich.edu/scholarships/prospective-students/merit-scholarships.html>

23 University of Florida. (2023, May 20). Cost and Aid: Scholarships. Retrieved from <https://admissions.ufl.edu/cost-and-aid/scholarships>

24 Luce, H. R. (1956, October 4). The 'Big Four' in World Affairs. *The New York Times*, p. 24.

25 The New Look in Foreign Policy" by Walter Lippmann, published in *The New York Times* on September 11, 1955, on page 193

26 National Merit Scholarship Corporation 2021 990 Tax forms. Retrieved from: <https://projects.propublica.org/nonprofits/organizations/362307745>

27 National Merit Scholarship Corporation. (2023, May 19). 2022 National Merit \$2500 Scholarship Winners. Retrieved from <https://www.nationalmerit.org/s/1758/blog.aspx?pgid=1683&gid=2&cid=1381>

Nationally, over 80% of universities no longer require standardized tests in order to apply for admission. However, the percentage of scholarships that require test scores hasn't kept pace. The paradox of a near universal shift to more flexible admissions test policies coupled with a stubborn clinging to test requirements for some forms of public scholarships creates a situation where students qualify for admission, but not for aid necessary to afford attendance. The high correlation of standardized test scores with family income operates to further disadvantage those applicants and admittees most in need of aid. Given both the perceived and real importance of affordability of college, especially for low-income and under-represented students, scholarships that require scores will deter students from attending (and likely from applying).

Regardless of the motivation for the initial decision to implement revised testing policies, very few institutions have returned to requiring testing once they have experienced the test-optional world. Of the three state systems that currently require testing, Florida never suspended the requirement, Georgia system has gone from required to optional to optional at some campuses, and, in a case of political ping-pong, Tennessee announced a five-year pilot, published a report stating that testing does not provide useful predictive information for the vast majority of students, and then returned to requiring testing before the completion of the pilot period.<sup>28, 29, 30</sup>

Beyond these anomalous institutions, approximately 20% of public colleges require testing for admission but 26% of flagship scholarships require testing for eligibility. If states are requiring testing more frequently for merit funding than for admissions, then they run the risk of effectively telling low-income students that while they may have the qualifications to attend college, the state is uninterested in helping them do so.

Basing scholarships on factors other than test scores would likely have positive diversity implications for admissions, just as test-optional admissions policies have opened up the composition of the applicant pool. Awarding “merit aid” on the basis of test

State	\$0 - \$51,591	\$67,083 - \$83,766	2022 State Mean	\$110,244+
FL	905	992	983	1122
AK	1108	1171	1191	1267
LA	1033	1139	1171	1272
GA	966	1034	1060	1160
TN	1121	1158	1200	1255

Table 3: Mean SAT score by selected family income ranges

scores not only promotes inequality in higher education but recent scholarship suggests that it may have a negative impact on attendance and graduation.<sup>31, 32</sup> Most universities already award some scholarships based on residency, participation in a sport or activity, affiliation with a particular organization or school, service to state or community, or any other number of non-academic factors.<sup>33</sup> Extending this practice to all scholarships offers the societal benefit of de-escalating the perception of the utility and importance of test scores and would do more to support belief in the veracity of university's commitment to test-optional or free admission than simple statements of intent.

The disparity in test score use for admissions and for state grant-aid reinforces inequity by erecting a barrier to affordability, even when the tests do not present a barrier to admission.

**Reverse Robin Hood: The Rich Get Richer**

Not only do merit scholarships based on standardized test scores erect affordability barriers, they effectively constitute a reverse wealth transfer.

Contrary to a belief popularly repeated in some circles, test-based merit scholarships statistically do not principally reward so-called “diamonds in the rough”—it's crucial to dispel this fallacy from the outset. An oft-cited rationale for the introduction of the SAT into the admissions process at the turn of the 20th century was that

State	\$0 - \$36,000	\$36,001 - \$60,000	2022 State Mean	\$60,001 - \$80,000	\$80,001 - \$100,000	\$100,001 - \$120,000	More than \$120,000
FL	16.1	18.7	18.7	19.9	20.7	21.2	22.6
AK	17.2	19.2	20.6	20.7	21.5	22.3	23.5
LA	17.6	19.2	19	20.4	21.0	21.5	23.0

Table 4: Mean ACT score by selected family income ranges

28 University of Tennessee. (2021, May 27). University of Tennessee Not to Require ACT, SAT Scores Through 2025. Knoxville News Sentinel. Retrieved from <https://www.knoxnews.com/story/news/education/2021/05/27/university-tennessee-not-require-act-sat-scores-through-2025/7472075002/>

29 Martin, L. C. (2022, January 20). Standardized Testing in Admissions – Supplemental Information. Memorandum to Members of the Education, Research, and Service Committee of the Board of Trustees, University of Tennessee System. Retrieved from <https://trustees.tennessee.edu/wp-content/uploads/sites/3/2022/02/ERS-Committee-Supplemental-Information.pdf>

30 University of Tennessee. (2022, May 9). University of Tennessee to Require ACT, SAT Scores Again. Knoxville News Sentinel. Retrieved from <https://www.knoxnews.com/story/news/education/2022/05/09/university-tennessee-require-act-sat-scores-again/9672654002/>

31 Dominique J. Baker, Kelly Rosinger, et al (April 2023). National Analysis of Variations in State Financial Aid Program Design and Student Success. Retrieved from <https://static1.squarespace.com/static/5d9f9fae6a122515ee074363/f/644bed77c1eeb56ac73cdee/1682697592064/ISBrief-NationalAnalysisofVariationsinStateFinancialAidProgramDesignandStudentSuccess.pdf>

32 Gurantz, O., & Odle, T. K. (2022). The Impact of Merit Aid on College Choice and Degree Attainment: Reexamining Florida's Bright Futures Program. Educational Evaluation and Policy Analysis, 44(1), 79–104. Retrieved from: <https://doi.org/10.3102/01623737211030489>

33 SUNY. (2020). The Excelsior Scholarship is leading the way to college affordability. Retrieved from <https://www.suny.edu/smarttrack/types-of-financial-aid/scholarships/excelsior/>

it was a mechanism that allowed Harvard and other Ivy League schools to discover qualified low-income students, in contrast to the achievement tests used previously that favored “rich boys whose parents could buy them top-flight high-school instruction.”<sup>34</sup> However, from its inception the SAT failed to deliver on that ideal.<sup>35</sup> The test has consistently generated discrepant results along gender, economic, racial and educational lines. Anyone arguing that using standardized admissions tests provide access for under-resourced students is ignoring almost 100 years of data, research and studies.

A recent study showed Florida’s Bright Futures as one of the clearest and most direct examples of merit scholarships transferring wealth from poor families to wealthier, whiter families. Bright Futures is funded by lottery sales, which generate most of their revenue from poor communities, but is awarded at far higher rates in the wealthiest communities.<sup>36</sup> More tellingly, one study found that raising test score requirements for Bright Futures in 2013 eliminated more than half of all previously qualified Black and Latino students.<sup>37</sup> This pattern of disproportional distribution of state test-based scholarships to wealthy families repeats in South Carolina, Georgia, Arkansas, Tennessee, Kentucky, and Louisiana.

In Louisiana, a state in which only 50% of entering freshmen are white, nearly three quarters of the Louisiana TOPS Scholarship were awarded to white students and approximately 40% of the recipients came from households with incomes roughly twice Louisiana’s annual median income.<sup>38, 39</sup>

In Arkansas, where the sole criterion for the Academic Challenge Scholarships since 2015 has been an ACT cutoff of 19, 74% of scholarship awards were granted to white families earning more than \$50,000 above the average family income in the state.<sup>40</sup> As the chart above shows, any policy-maker who looked at annual testing reports could easily have predicted these outcomes based on longstanding test patterns.<sup>41</sup>

**“Poor Black people are buying tickets, and rich White kids are getting the benefits,,**

- Jonathan Cohen, Author

The predictable racial and income-based outcomes of these programs have been a topic of discussion for decades.<sup>42</sup> Even the College Board’s former President acknowledged the test’s potential to perpetuate segregation in higher education. In 1997, Donald Stewart said increased reliance on standardized tests runs the risk of “the resegregation of higher education.”<sup>43</sup> Whether the ACT or SAT is used, the disparities by income, education, race, and gender remain. If a state or university wants to ensure that large numbers of low income students couldn’t afford to attend college, there is almost no better way than to require a standardized test in order to qualify for grant aid.

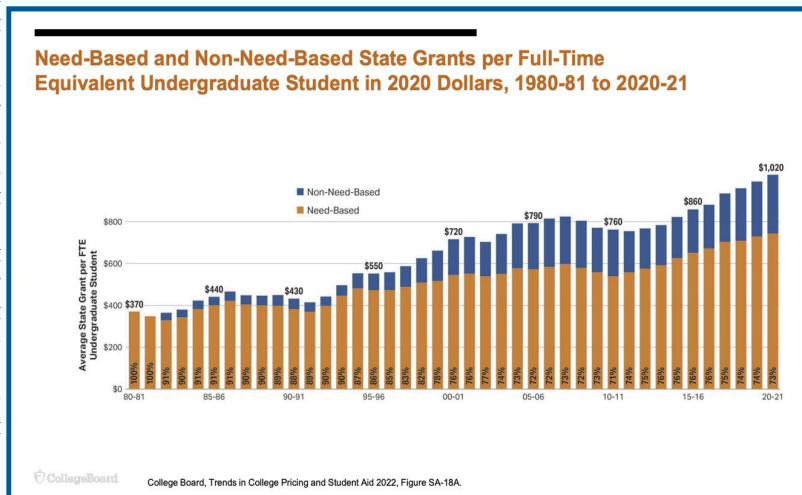
Even more damning than the predictable nature of these outcomes is the response from states when these inequities are exposed. Both

Florida and Louisiana stopped tracking Bright Future recipients’ family income.<sup>44</sup>

Unfortunately, since 1980, state grant aid has increasingly shifted from almost entirely need-based to more merit-based.<sup>45</sup> Unless universities and states halt this pattern, colleges will increasingly look like the country club playground of the wealthy. Particularly given the public mission of taxpayer funded universities like the state flagship schools, skewing their population towards the privileged runs counter to the broader social mobility mission of public higher education.

**“Beyond shifting whom the state is helping, merit scholarships send a message to students. And that has made some of them question their place,,**

- Naomi Harris, Wall Street Journal



College Board, Trends in College Pricing and Student Aid 2022, Figure SA-18A.

34 Nicholas Lemann, *The Big Test: The Secret History of the American Meritocracy* (Macmillan, 2000): 38-40.36  
 35 Hammond, B. G. (2020, August 17). History of the SAT reflects systemic racism. Inside Higher Ed. Retrieved from <https://www.insidehighered.com/admissions/views/2020/08/17/history-sat-reflects-systemic-racism-opinion>  
 36 Kuo, L. (2022, December 15). Unequal futures in Florida: Poorer communities fund scholarships for wealthier kids. Orlando Sentinel. Retrieved from <https://www.orlandosentinel.com/2022/12/15/unequal-futures-in-florida-poorer-communities-fund-scholarships-for-wealthier-kids/>  
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 45 Ma, Jennifer and Matea Pender (2022), Trends in College Pricing and Student Aid 2022, New York: College Board.





## THE SOCIAL COSTS OF LINKING TEST SCORES TO AWARDS

A fundamental purpose of the government is to educate its citizenry – enabling it to contribute productively to the continued growth and development of the country. Towards that end, the United States of America has provided free compulsory primary and secondary education since the early 20th century. Higher education has never been mandatory and has never been entirely free. In fact, the first American colleges predate universal public school and centered on providing predominantly religious education to the scions of the wealthy.<sup>46</sup> Almost a century after the founding of the first private college, public colleges emerged. The growth of public colleges was spurred by the first and second Morrill Acts, which established land grant colleges and HBCUs. State universities were initially conceived as free and in service of the public good.<sup>47, 48</sup> From the early 1800's to the late 1960's public universities continued to be largely tuition-free (though some of them still charged fees). As America moved through the 20th century, funding of public higher education shifted onto the shoulders of states, eventually transferring a growing burden on to individual students (and their families). Merit aid emerged concurrent with the shifting of the cost of higher education to students and their caregivers.

In recent decades, the cost of a college education has skyrocketed, federal and state funding of higher education has stagnated, and state aid programs have shifted increasingly from need-based funding to merit-based. This movement is particularly pernicious

when the importance of college education in current labor markets makes broader college attendance an important factor for individual economic success and for the prevention of rampant inequality and the growth of a permanent underclass. From the mid-1990s to 2010 state aid went from almost entirely consisting of grants for low-income and middle-class students to “merit based” aid requiring an above average ACT or SAT score to qualify.<sup>49</sup> One 2019 analysis found that 10 states and Washington D.C. spend more than two-thirds of their financial aid budgets on grants that reward students for their high school grades and test scores, regardless of family income.<sup>50</sup> A more recent analysis found that in FY 2020, states allotted a little less than 41% of funding to need-based programs.<sup>51</sup>

One outcome of shifting state aid away from need-based programs to merit-based criteria has been to provide even more benefits to the most well-off students in society, as research has shown that merit-based programs disproportionately “benefit middle- and upper-income students and have little impact on college graduation rates.”<sup>52</sup>

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52 Kolodner, M. (2015, June 23). States moving college scholarship money away from the poor, to the wealthy and middle class. The Hechinger Report. Retrieved from <https://hechingerreport.org/states-moving-college-scholarship-money-away-from-the-poor-to-the-wealthy-and-middle-class/>



## RECOMMENDATIONS

Increasing access to college admission will only have limited impact on increasing equitable educational outcomes. Students have to be able to pay for college. As college admissions policies shift to encourage a greater swath of society to attend universities, it's time for college administrators and policy-makers to reconsider the marketing, policies, and practices that discourage under-resourced students from believing in the affordability of higher education. Perception drives applicant practice. We must work to not only ensure that funding is available for low-income and under-represented students but that those students and their adult support system understand that the funding is available to them. Specifically, education leaders, the media, school counselors, state agencies, and scholarship providers can pursue the following strategies.

- **Decouple Financial Aid from Standardized Tests Scores.** Given the tenuous connection between test score requirements and student success and the clear disparate score results, state agencies and institutions should avoid eligibility requirements that reward test performance rather than scholarship. Institutions should not require admission test scores as an eligibility requirement for financial aid.
- **Decrease Requirement Complexity.** Some institutions have attempted to address scholarship access by creating dual scholarship pathways for score submitters and non-submitters. This is a less than ideal approach to addressing these concerns. The most sensible and equitable practice would be to completely remove test scores from scholarship and grant consideration.
- **At a Minimum, Match Scholarship Requirements to Admissions Requirements.** If a public college does not require submission of standardized test scores for admission, it should not require test scores for aid that would make admission affordable for a worthwhile candidate.
- **Increase Program Transparency.** Most scholarship information sources are unclear or incomplete, creating additional burdens on low-income and under-privileged students to understand and apply for scholarships. Funders and institutions should ensure that eligibility transparency and simplicity from a student's perspective is the core of their information architecture, clearly listing metrics of evaluation, award amounts and limits, first- or last-dollar approaches, and deadlines.
- **Increase Data Transparency.** Colleges and state scholarship programs should publish how much of their overall financial aid is given through various grant and scholarship programs. The public needs to know what money is available and how it is distributed—who are the beneficiaries of the allocation of public funds.
- **Shift the narrative.** States and institutions must work to inform the public about the nature and allocation of gift aid. High school students, college counselors, and parents should be made aware of the disconnect between perception and reality of merit awards and discouraged from putting undue weight on test scores; but also understand the extent of regressive merit aid in the small percentage of states that invest heavily in those programs. Media should be discouraged from hyper-focusing on anecdotal stories, rare high value "merit" awards, and viewpoints that misrepresent scholarship funding sources, amounts, and eligibility.



## CHARTS AND DATA

Table 5: Summary Data: Universities and Scholarships

State	# of State Scholarships	Flagship Institution	Admission Test Policy	# Institutional Scholarships	Undergraduate Enrollment '21
AK	4	University of Alaska Fairbanks	Test Optional	13	678
AL	7	The University of Alabama	Test Optional	26	7,593
AR	11	University of Arkansas	Test Optional	18	6,065
AZ	3	University of Arizona	Test Optional	8	8,483
CA	6	University of California-Berkeley	Test Free	3	6,931
CO	2	University of Colorado Boulder	Test Optional	8	6,727
CT	2	University of Connecticut	Test Optional	7	3,663
DC	2	-	-	-	-
DE	8	University of Delaware	Test Optional	0	4,617
FL	17	University of Florida	Test Required	10	6,787
GA	10	University of Georgia	Test Required	14	5,819
HI	2	University of Hawaii at Manoa	Test Optional	6	2,939
IA	9	University of Iowa	Test Optional	6	4,521
ID	3	University of Idaho	Test Optional	6	1,656
IL	7	University of Illinois Urbana-Champaign	Test Optional	2	8,297
IN	10	Indiana University-Bloomington	Test Optional	5	9,482
KS	7	University of Kansas	Test Optional	10	4,119
KY	9	University of Kentucky	Test Optional	12	4,721
LA	9	Louisiana State University	Test Optional	16	7,045
MA	13	University of Massachusetts-Amherst	Test Optional	4	4,872
MD	16	University of Maryland-College Park	Test Optional	3	6,072
ME	4	University of Maine	Test Optional	7	2,316
MI	5	University of Michigan-Ann Arbor	Test Optional	1	7,290
MN	3	University of Minnesota-Twin Cities	Test Optional	12	6,883

Table 5 (cont'd): Summary Data: Universities and Scholarships

State	# of State Scholarships	Flagship Institution	Admission Test Policy	# Institutional Scholarships	Undergraduate Enrollment '21
MO	10	University of Missouri-Columbia	Test Optional	21	4,843
MS	4	University of Mississippi	Test Optional	7	3,580
MT	3	The University of Montana	Test Optional	15	1,542
NC	10	University of North Carolina at Chapel Hill	Test Optional	1	4,690
ND	7	University of North Dakota	Test Optional	5	1,755
NE	4	University of Nebraska-Lincoln	Test Optional	23	4,736
NH	4	University of New Hampshire-Main Campus	Test Optional	10	2,795
NJ	11	Rutgers University-New Brunswick	Test Optional	1	7,105
NM	10	University of New Mexico-Main Campus	Test Optional	10	3,077
NV	5	University of Nevada-Reno	Test Optional	3	3,412
NY	14	University at Buffalo	Test Optional	4	4,309
NY	14	Stony Brook University	Test Optional	9	
OH	6	Ohio State University-Main Campus	Test Optional	7	8,423
OK	10	University of Oklahoma-Norman Campus	Test Optional	16	4,582
OR	5	University of Oregon	Test Optional	21	4,589
PA	8	The Pennsylvania State University	Test Optional	1	16,049
RI	0	University of Rhode Island	Test Optional	4	3,340
SC	8	University of South Carolina-Columbia	Test Optional	21	6,174
SD	3	University of South Dakota	Test Optional	9	1,231
TN	12	The University of Tennessee-Knoxville	Test Required	21	5,948
TX	7	The University of Texas at Austin	Test Optional	6	9,060
UT	6	University of Utah	Test Optional	11	5,361
VA	12	University of Virginia-Main Campus	Test Optional	4	3,889
VT	5	University of Vermont	Test Optional	7	2,932
WA	7	University of Washington-Seattle Campus	Test Optional	2	7,252
WI	10	University of Wisconsin-Madison	Test Optional	3	8,465
WV	4	West Virginia University	Test Optional	25	4,313
WY	4	University of Wyoming	Test Optional	13	1,477



Table 6: Flagship Merit Scholarships Summary

	Number	Percent
<b>Institutions</b>		
Total	51	-
Total with scholarship data available	50	-
Test Optional/Free Institutions	46	-
<b>Scholarship programs</b>		
Total merit	477	-
Requiring ACT/SAT scores	155	32%
Requiring National Merit	42	9%
Requiring a test but not National Merit	113	24%
Requiring minimum GPA	449	94%
Requiring both ACT/SAT and minimum GPA	133	28%
Requiring either GPA or ACT/SAT	5	1%
<b>Scholarship programs at institutions not requiring admissions tests</b>		
Total scholarships programs	418	-
Not requiring ACT/SAT scores	319	76%
Requiring ACT/SAT scores	98	23%
Associated with or requiring National Merit status	37	9%
Requiring ACT/SAT but NOT associated with or National Merit status	61	15%

Table 7: State Scholarship Programs Summary

	Number	Percent of all programs	Percent of merit programs
<b>States</b>			
States (includes DC but not RI)	50	-	-
<b>Scholarship programs</b>			
Total programs	353	-	-
Need-based	95	27%	-
Merit-based	120	34%	-
Specific purpose	138	39%	-
<b>Merit scholarship programs</b>			
Requiring minimum GPA	92	26%	77%
Requiring ACT/SAT scores	55	16%	46%
Requiring both ACT/SAT and minimum GPA	41	12%	34%
Requiring either GPA or ACT/SAT	14	4%	12%

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