



**LEAD**MN  
COLLEGE STUDENTS  
CONNECTING FOR CHANGE



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May 7, 2025

Chair Fateh, Co-chair Rarick and Co-chair Wolgamott,

On behalf of the student leaders representing 211,888 Minnesota students, we urge you to preserve the ability of the State Grant program to recognize negative Student Aid Index (SAI) numbers. **This is not a minor technical adjustment; it is a pivotal step toward ensuring that financial aid reaches those who face the most significant financial hurdles in pursuing higher education.** It is a necessary piece of information if Minnesota is to most effectively use its scarce financial aid dollars.

The federal policy allowing negative SAI values exists for a clear and vital reason—to identify and direct financial support to students from the lowest-income backgrounds as accurately as possible. A negative SAI doesn't just indicate a number below zero; it reflects a level of financial hardship more severe than what a zero SAI represents. These are often the students who qualify for the maximum Pell Grant and who rely on state aid for the supplementary support that makes attending college a possibility. Eliminating negative SAI limits our ability to identify them.

**Losing the ability to recognize negative SAIs in state grant systems would mean overlooking the needs of the most financially vulnerable students.** Treating all students with a zero SAI as having the same level of need strips our state grant program of its ability to strategically prioritize aid. Logically, a student with a \$0 SAI should be prioritized for aid over a student with a \$5,000 SAI. In that same way, a student with a *negative* \$5,000 SAI should be prioritized over a student with a \$0 SAI. Eliminating the negative SAI—or treating everyone below zero as equal wastes the nuanced data and information the FAFSA provides. This risks leaving those facing the deepest challenges without sufficient support and undermines the equity that state grant programs are designed to achieve.

By preserving the recognition of negative SAIs, Minnesota has the opportunity to ensure financial aid is better aligned with the real needs of students. Here's why this is vital:

1. **Accurate Representation of Need:** Negative SAI's provide a more nuanced and precise understanding of a student's financial situation, particularly for those whose families face extraordinary hardships or whose realities aren't fully captured by previous assessment methods. A student with a SAI of *negative* \$10,000 is not in the same financial position as a student with a \$0 SAI.
2. **Strategic Allocation of Funds:** With limited resources, recognizing negative SAI's helps prioritize aid for students who need it the most, ensuring that every dollar is used effectively to bridge gaps for the most vulnerable populations. Recognizing negative SAI's ensures that Minnesota is using all available data to best use its financial aid.
3. **Advancing Equity in Higher Education:** This policy ensures students from the lowest-income households are not overlooked or penalized due to their financial circumstances. It empowers them with the resources necessary to pursue higher education and fulfill their potential. By assigning them a negative SAI, the federal government has told these students that they have exceptional financial need. Minnesota should recognize that and work to support those students' college plans.

Adopting this policy is not just about numbers; it's about our collective responsibility to build a more equitable and accessible higher education system. When we focus financial aid on those who need it the most, we pave the way for a future where every student, regardless of their financial background, can succeed.

We urge the conference committee to act decisively and ensure that state grant programs retain the capacity to recognize negative SAI's. This decision will have far-reaching implications, not only for the students who will benefit today but for the inclusive and equitable society we strive to create.

Thank you for your dedication to this critical issue and for your thoughtful consideration. Together, we can strengthen Minnesota's commitment to higher education and empower the next generation of leaders.

Sincerely,

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Chair  
Students United

cc: Governor Tim Walz  
Commissioner Dennis Olson  
Sen. Putnam  
Sen. Duckworth  
Rep. Robbins  
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