
Public Hearing

before

THE COLLEGE AFFORDABILITY STUDY COMMISSION

“The College Affordability Study Commission will hold three public hearings at which students, parents, and other members of the public are invited to provide their thoughts and recommendations on increasing the affordability of higher education in New Jersey”

LOCATION: Rowan University
Glassboro, New Jersey

DATE: January 20, 2016
10:30 a.m.

MEMBERS OF COMMISSION PRESENT:

Dr. Frederick Keating, Chair
Dr. Nancy H. Blattner
Jonathan R. Boguchwal
Donald C. Doran
John Gorman
Dr. Tim A. Haresign
Dr. Ali A. Houshmand
Dr. Peter P. Mercer
Giancarlo Tello



ALSO PRESENT:

Erin Basiak
Adrian G. Crook
Margaret Roberts
Office of Legislative Services
Commission Aides

Hearing Recorded and Transcribed by
The Office of Legislative Services, Public Information Office,
Hearing Unit, State House Annex, PO 068, Trenton, New Jersey

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PUBLIC HEARING NOTICE

The College Affordability Study Commission will hold three public hearings at which students, parents, and other members of the public are invited to provide their thoughts and recommendations on increasing the affordability of higher education in New Jersey.

The hearings will be held at the following places at the dates and times listed:

Wednesday, September 16, 2015
10:30 AM – 3:00 PM

Union County College
Roy Smith Theater
Cranford Campus
1033 Springfield Avenue
Cranford, New Jersey 07016

Wednesday, November 18, 2015
2:30 PM – 7:00 PM

The College of New Jersey
School of Business Lounge
2000 Pennington Road
Ewing, New Jersey 08628

Wednesday, January 20, 2016
10:30 AM – 3:00 PM

Rowan University
Enyon Ballroom
Chamberlain Student Center
201 Mullica Hill Road
Glassboro, New Jersey 08028

The public may address comments and questions to Adrian G. Crook, Sarah Haimowitz, Commission Aides, or Larkin Cugnitti, Secretary, at (609)847-3850, fax (609)984-9808, or e-mail at acrook@njleg.org. Written and electronic comments, questions and testimony submitted to the commission by the public, as well as recordings and transcripts, if any, of oral testimony, are government records and will be available to the public upon request.

All persons who are testifying should submit 15 written copies of their testimony the day of the public hearing. Persons who are not presenting oral testimony may submit written testimony for consideration by the commission and inclusion in the record by e-mailing the commission aide.

Issued 9/2/15

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DR. FREDERICK KEATING (Chair): Good morning, everyone.

UNIDENTIFIED MEMBER OF AUDIENCE: Good morning.

DR. KEATING: Thank you.

It's my pleasure to welcome everyone here to Rowan University.

And let me begin by thanking Dr. Houshmand and Rowan University for their hospitality to the New Jersey College Affordability Study Commission. We are in the middle of our term, just for the record, of 18 months. This is our third and final public hearing as we travel the state. We were in Union County; we were at the College of New Jersey; and now we're at Rowan University in the southern part of the state. So this completes our geographic and programmatic cover of all of the colleges and universities, with the hope that we will hear from the people in this region with regard to the theme of college affordability.

At this time, I'm going to ask the Secretary to take roll.

MR. CROOK (Commission Secretary): Dr. Blattner.

DR. BLATTNER: Present.

MR. CROOK: Mr. Boguchwal. (no response)

Is not here; okay.

Mr. Doran.

MR. DORAN: Present.

MR. CROOK: Mr. Gorman.

MR. GORMAN: Present.

MR. CROOK: Dr. Haresign.

DR. HARESIGN: Present.

MR. CROOK: Dr. Houshmand.

DR. HOUSHMAND: Present.

MR. CROOK: Dr. Mercer.

DR. MERCER: Present.

MR. CROOK: Mr. Tello.

MR. TELLO: Present.

MR. CROOK: And Dr. Keating.

DR. KEATING: Present.

As I said, this Commission will be taking testimony today with regard to, again, the theme of college affordability in our state. Following this, just so the public is aware, we will return to Trenton for hearings in February, March, and April. And at that time, we will begin the subcommittee Executive Sessions, with regard to reporting out on our three subcommittees, to start the draft aspect of this report after the commencement month of May; we will begin in June.

We will try not to limit those of you who wish to speak; however, we're looking at a goal to possibly keeping it in the 15-minute range. If your testimony is something that we need to hear more, we're just going to give you a little freedom to roam, and ask that you respect that consideration of time.

If you have written testimony, we would ask that you would leave it with the Office of Legislative Services so that we can reflect on it. And if you did not bring it and you would like to bring it, I would direct you to Adrian to get consideration to send it to the Commission members at a later date.

At this time, we'll begin testimony.

Adrian, if you would.

MR. CROOK: Yes; first up we have Senator Cunningham.

DR. KEATING: Senator, before you begin; if I may say, on behalf of the Commission, thank you for taking time from your very busy schedule to come and share the work of your leadership in the Senate's discussion with regard to college affordability. I've talked to you before, and it has always been a good conversation with regard to a student focus.

So we welcome you here today, and we're anxious to hear your words.

SENATOR SANDRA B. CUNNINGHAM: Thank you so much.

And first of all, let me thank you and your Commission members for investing in New Jersey in your way -- by participating in trying to help us to come up with an answer for college affordability.

Your leadership in this has been just what we needed; it's the shot in the arm. You're making people aware of the issues, and I look forward to your recommendations very soon.

DR. KEATING: Thank you.

SENATOR CUNNINGHAM: As you know, a few months ago, Senate President Steve Sweeney announced a new program called *New Jersey: Investing in You*. And one of the things that was at the head of the list was higher education -- the need to help our young people in New Jersey to become educated in New Jersey; to receive a solid education; and hopefully to stay in New Jersey to help the growth of New Jersey.

We realize that we can't do that unless we, as a State, are willing to invest as much as we can in helping our colleges and universities fit the needs of the modern world.

So in trying to figure out how we could do this, Senator Sweeney and myself have been traveling around the state visiting various colleges and universities, and talking directly to students about their issues -- what their experiences have been; what they would like their experience in college or university to be; and how they'd like to invest -- not necessarily in New Jersey -- but in their own futures.

So after doing this for the last few months, we have come up with a few pieces of legislation. Let me say that there's nothing written in stone here; these are just drafts of how we'd like to accomplish helping young people go to college in New Jersey and get a good, solid education for as little money as possible.

On a few things that we have come up with, is something called *dual enrollment*. This bill would require all school districts with a high school to enter into a dual enrollment agreement with at least one institution of public (*sic*) education. Current law already requires all public institutions of higher education to enter into such agreements. The bill would further require that courses taught as part of a dual enrollment program be equivalent to the rigor of other courses taught on the campus of the institution of higher education.

School districts would be required to pay the cost of tuition for dual enrollment programs, and the partner institution would be required to provide the discounted rate of not more than 75 percent of its established tuition rate. We think that dual enrollment is a good way to give our young

people the opportunities to experience what college would be like. It's a program for high school juniors and seniors.

A second program, or idea that we've come up with, is a four-year degree at our county colleges. This bill would permit all county colleges to apply to the Secretary of Higher Education for authorization to offer some bachelor degrees. Now, the applications must specify what degree the institution plans to offer; it has to demonstrate that there is a need to address, especially in terms of workforce development; demonstrate that it is not duplicative of degree programs already offered by a four-year institution; identify sources, such as the facilities, libraries, and number of full-time faculty that would be involved; identify any costs associated with the creation of the degree program; and the estimated cost of a four-year degree.

Four-year institutions would be provided with notice and opportunity to object to an application under the bill. The bill would further require community colleges to apply for reauthorization every four years. They also have to have demonstrated a continuance of the unmet workforce need; provide enrollment, graduation, and job placement data for the approved program; and demonstrate that the primary mission of the community college has not shifted away from career development, and preparation to transfer to senior institutions.

One of the issues is -- one of the roles of the community colleges, of course, is to help with workforce development. In many of our urban areas, specifically, there has been a problem with people -- many of them a lot of older than the traditional students -- getting four-year degrees

and trying to get training so that they can get a job as soon as possible. Community college sometimes can be more accessible and more convenient.

Another bill that we've come up with, or are proposing, is a financial literacy and counseling bill. You know, this is interesting. We went to a few of the colleges and we heard, over and over, wherever we went -- students talked about -- they chose their particular school that they were going to, but they had no idea what other schools costs, what the fees were; there was nothing. And many of our students are first-time college students -- they are in families where they are the first ones to go to college. In many cases, their parents cannot offer the kind of guidance to them, for them to make the best decision when choosing how they are going to pay for college.

So we thought, since this is something we heard wherever we went, we would come up with a piece of legislation that would expand the current requirements -- that all high school students receive financial literacy instruction -- to include instruction on available State and Federal tuition assistance programs, including grants, scholarships, and student loans. The bill would be required to instruct, to incorporate issues associated with student debt, requirements for repayment of that debt, and the consequences of failure to repay the debt.

The bill would also further require that school districts ensure that every high school student meet with a guidance counselor in the 10th and 11th grades to discuss all of the issues with how to pay for college.

The guidance counselor would also be required to discuss dual enrollment options available to the student, and the impact that dual enrollment would have on the overall cost of their education.

Another piece of legislation that we're looking at is something called -- it's a \$4,000 grant for four-year degrees at State colleges. As you know, the New Jersey STARS program has been successful. This program would not replace New Jersey STARS; it would be in addition to New Jersey STARS. The bill would establish a per-year grant for students attending a four-year State institution of higher education. The grant would be paid out in \$2,000 increments each semester, for no more than eight semesters. The grant would be available for students in the top 15 percent of their high school class. And the students would have to maintain a 3.0 grade point average throughout their college. The grant would be available for students who have an annual family income of less than \$250,000.

Another program we're looking at is called *Einstein Scholars*. This bill would establish the Einstein Scholars program. The program would be a full scholarship -- of course, excluding housing -- at any public institution. Students in the top 5 percent of their high school class could apply to the Secretary of Higher Education, who would develop criteria for selection. Ultimately, 25 students would be selected.

We have a tax credit for student debt for STEM industries. This bill would provide a refundable tax credit to cover the amount of a student's annual student loan payment. The bill would require that the student attended school in New Jersey, work in New Jersey, and work within a STEM industry. This bill would not apply retroactively.

These are just some of the things that we've been looking at, and thinking about, and talking about. All of this is a result of information that we received from students themselves, on what their issues are in what they thought they needed to continue their education.

As you can see, when Senator Sweeney said he wants us to invest in New Jersey, he means it. And he means that he is going to do whatever he can to invest in New Jersey, because it's important that we help our young people be the best that they can be. And they can only do that if we give them the best education possible.

So that's my presentation. Let me also say, nothing is written in stone at this point; but these are pieces of legislation that we are looking at.

DR. KEATING: Thank you.

Any questions from the members?

Dr. Houshmand.

DR. HOUSHMAND: Senator Cunningham, I thank you for taking time from your busy schedule to be here. Thank you for your commitment to higher education, and to the accessibility and affordability of education.

I truly, from the bottom of my heart, believe that the greatest equalizer in human society is education. And I think every single child, every single individual in this state -- and, indeed, in this country -- deserves a solid education. And it should not be a luxury, nor should it be affordable only to the few. Every single person should have it.

And I assure you -- at least myself, and this university, and all of my colleagues that I work with including the members in here -- we are truly dedicated and committed to this concept of, "What can we do in order to come up with various programs so that the students can benefit, and our society, and our state can benefit?" Because you know that a great

workforce in any region means companies, means jobs, means quality of life -- everybody benefits once people are educated.

Specifically, when I looked at the list of the proposed bills that are being considered, I am finding most of these things-- I just wanted to make a comment about the four-year degree at county colleges--

SENATOR CUNNINGHAM: Yes.

DR. HOUSHMAND: --to see if there was a way we can deal with this issue, because it is critical. Obviously, we all know that county colleges do a magnificent job.

SENATOR CUNNINGHAM: Yes.

DR. HOUSHMAND: They are currently educating more than 300,000 of New Jersey's citizens; and we are very proud, as an institution, to have a very, very close collaboration with all of them, especially the ones in our region. And the issue of a four-year degree in a county college would have consequences that I would like to at least state, and then propose an alternative -- possible solutions.

There is the issue of capacity -- total number of seats available in the state is, of course, very important. And given that the totality of the high school kids who are about to graduate and be recruited into the institutions are limited and fixed-- In fact, if you look at the population -- the demography of our region -- you will see that there is a population drop in the Northeast and the Midwest of the United States, to the benefit of the South and West of the United States. So suddenly you are looking at increasing the total capacity of undergraduate institutions for a population that is substantially smaller. And bringing these guys; and then, on top of that, the issue of hiring faculty members, the issue of accreditation, the

issue of having laboratories and infrastructures, to a certain degree become very, very taxing.

In my view, an alternative -- a better alternative is what we just announced with two of our partners, Rowan College at Burlington County and Rowan College at Gloucester County. We just introduced the notion of 3-plus-1, where a student can take courses; where the third year of the curriculum is going to be ours -- our faculty, so we don't have to worry about accreditation, we don't have to worry about job loss for our faculty in AFT or AAUP. And then we will loan this thing to our colleagues; and our colleagues can deliver this thing at the cost of county college. And doing so right now, we have, therefore, a whole degree that will cost \$25,000 or less.

And if you can couple on top of that the possibility of securing internships from various entities -- companies throughout the State of New Jersey-- Imagine if the thousands of companies -- or not companies; anybody, including the State, including the local governments. If every business or entity in this state just recruits one of those students and provides \$7,000 per year of internship in return for 500 hours of work per year, we can provide that degree entirely for free; and the students can accrue 2,000 hours of work under their belt, and then they can go on and be productive and successful citizens. And in doing so, no damage will be done to the four-year institution; we don't have to worry about accreditation; the quality will remain intact; and furthermore, our county colleges -- our precious county colleges will be substantially more utilized because now they have many more students.

The rest of the proposals that you were saying -- I can tell you, every one of us, in one way or another, are doing them. For example, I can

tell you, for the past four years, we have been doing dual credit. Our dual credit actually is a 50 percent discount; and if the students who take them score a “B” or better and come to Rowan, we give that 50 percent back to them in scholarships; so it costs them zero.

And I believe that, truly, at the State level, we should have a dual enrollment that only allows county colleges to offer these courses to the students in high school. I think the county colleges are a better fit to do that; they are much more affordable, and they are engaged in almost every county within the state.

So the bills that you proposed are wonderful. I urge you to look at, and I urge my colleagues to look at, the notion of a four-year degree at the county college, because I believe that it is not the right solution. The rest of it -- I’m pleased, I’m grateful, and I promise you we will do everything we can to promote these ideas along with you.

Thank you.

SENATOR CUNNINGHAM: Thank you very much. And I appreciate your comments.

Let me just say that we will make sure that if this happens, that county colleges are not going to duplicate what the four-year colleges and universities are doing. That’s very important. They are only going to address issues of workforce development in areas that now there’s just not enough supply for.

You know, in my other life -- for the last 10 years I’ve run a foundation; it’s the Sandra and Glenn Cunningham Foundation. We give out scholarships to young people going to college. And it’s interesting, because I really found out how difficult it was for a lot of kids getting into

good four-year schools, through the scholarship and through our foundation, and realizing how every single dollar matters.

In my Foundation, we take “C” students, because we think that it is easier for an “A” or “B” student to get a scholarship. But I think what I’m saying here is, the most important thing that we need to be conscious of is trying to provide an education for every single person who wants to go to school.

DR. HOUSHMAND: Yes.

SENATOR CUNNINGHAM: And in some areas, it is more accessible or reasonable to start -- to go with the community college first.

The main thing is that we’re all on the same side; we’re here to make sure that we come up with the best programs possible. There is no one way of doing anything.

DR. HOUSHMAND: That’s true.

SENATOR CUNNINGHAM: So I’m sure if we keep that in mind, we will work together to provide the best possible chance for every one of our students.

DR. HOUSHMAND: Thank you.

DR. KEATING: Anyone else?

Okay; let’s go to Nancy, then Peter.

DR. BLATTNER: Senator Cunningham, I want to also -- with my colleague, who is the President here -- thank you for your interest and your dedication to higher education; because for our students at Caldwell, that means everything.

I want to just ask you -- as you, and Senator Sweeney, and others of your colleagues think about higher education -- to keep in mind

the 67,000 students that the private, the independent colleges and universities do serve. And I think there is sometimes -- and I know this is not the case for you, because you've been in forums where I have spoken before and talked about students who we serve at Caldwell. But I think it is important, particularly for people in the audience, to know that there is the misperception sometimes that private institutions are catering to an affluent class of students, when in reality -- and using only my campus as an example, of which many of the other privates are very much like Caldwell -- we have a very diverse population; more than 40 percent of our students are ethnic minorities. We have more than 40 percent of our students also who are first generation. Not necessarily a corollary between those two statistics, but some overlap.

And so for many of our students who aren't blessed, as you said, to come from families -- like our own, perhaps, that can provide this guidance to our children or to our grandchildren, even -- people come to Caldwell because there are small classes where faculty and staff know them individually. And for those "C" students who you just spoke about -- of which we have an abundance -- they are able to be successful and to get an education because they're given a lot of individual attention. We work with them in a support area where, if they need additional tutoring, if they need to work with their faculty members, they are able to get that because our class size tends to be 20 or fewer. Where if they're in an institution where -- an excellent institution, but the classes are much larger, they may not be able to get that kind of individual attention and they become lost.

So I would just ask that, as you're thinking about higher education, that the independent sector and those institutions -- like

Caldwell, Bloomfield, Centenary, Felician, and others that I could name -- are not forgotten about, because we're very committed to the mission of public higher education in the state for our citizens.

SENATOR CUNNINGHAM: Thank you very much. And believe me, we will not.

DR. BLATTNER: I appreciate that.

SENATOR CUNNINGHAM: I do understand that.

DR. BLATTNER: Thank you.

SENATOR CUNNINGHAM: And we do appreciate the work that you do as well--

DR. BLATTNER: Thank you.

SENATOR CUNNINGHAM: --all of the independents.

DR. BLATTNER: Thank you.

DR. KEATING: Dr. Mercer.

DR. MERCER: Senator, I too want to thank you for being here today.

I want to focus, briefly, on the point made by Dr. Houshmand about the four-year degree proposal. And my concern is that the workforce development criterion may prove to be somewhat unruly.

Workforce needs can fluctuate quite dramatically in a relatively short space of time. And there would be a concern, I think, on a number of parts, that to establish criteria that relate to workforce development may lead to structures being put in place that then become outmoded or ill-suited.

And so I would urge that -- as part of this very important debate that you've helped initiate -- we not let the best be the enemy of the

good. There is a lot of good to be done in the proposals you've outlined today -- even though most of us are already engaged in them, to some degree.

And again, I want to thank you very much for being here.

SENATOR CUNNINGHAM: Thank you very much.

DR. HARESIGN: Thank you.

I also want to thank you for your interest in higher education, across the board. And I like the proposals you put forward.

I also have some concerns about the community college piece, but I am not completely opposed to it. I think this will be discussed among our group quite a bit--

SENATOR CUNNINGHAM: Sure.

DR. HARESIGN: --and we'll probably be making recommendations.

I did have one question on the tax credit. And I understand the desire to advance the STEM field. As someone who works in the sciences, I'm familiar with that; I'm supportive of that. But I wonder if there might be a -- is there a reason for not thinking about the tax credit for all students, for all student debt, rather than just students working in the STEM? With the same provisions: they went to school in New Jersey, got their degree in New Jersey, and are working in New Jersey.

SENATOR CUNNINGHAM: Quite honestly, we did not think about that. That is something that we can talk about, certainly.

DR. HARESIGN: Thank you.

SENATOR CUNNINGHAM: Thank you.

DR. KEATING: First of all, Senator, as Chair, I would just like to, again, thank you. I know it's redundant, but I think it's needed -- that we thank you for taking time from your schedule to come here.

Your position paper -- and that of Senator Sweeney and the Senate leadership -- has been received by each and every member of this Commission and carefully reviewed. And as some have alluded to, we will be going, as I mentioned earlier -- once we complete our cycle of public hearings, we'll be back in Trenton in February, where we'll begin to flesh out and debate -- as you can see, we have debate (laughter). We will put debate into action and try to come out with a composite report for, hopefully, a consensus opinion.

If I may take off the Chair hat and put my community college hat on for one quick second, because we appear to be literally caught in the crossfire of the debate of where New Jersey goes with its community college system.

SENATOR CUNNINGHAM: Sure.

DR. KEATING: When I read the paper -- the position paper that the Senate leadership has put out, the one component under the expanding role of the county college was limited, in the bachelor consideration, to the applied sciences.

SENATOR CUNNINGHAM: Yes.

DR. KEATING: I have expressed this to my colleagues, I've expressed it to some of my colleagues in other parts of the state with regard to the *lane*, shall we call it, in which county colleges could expand their role, yet not duplicate or complicate the bachelor's degree aspect of the senior partners.

SENATOR CUNNINGHAM: Sure; yes.

DR. KEATING: I'm hoping that this Commission will take under consideration, really, what you wrote -- which is the applied sciences. And when I hear the concern that the design of vocational- or career-oriented degrees will be kind of scattered and back-and-forth with regard to the demand of labor--

I also recognize that -- it's something that I've personally looked at, and professionally looked at with regard to California and Florida, recognizing different aspects. But the California pilot, where they are allowing community colleges to expand their role, but they're limited in that role expansion to the applied sciences -- which pretty much plays to our sweet spot -- to the labor aspect, and the development aspect of programs that would be somewhat terminal in their major; and then, with our workforce investment boards and the Department of Labor, specifically.

What I guess I'm trying to ask is, when you go back and talk to the Senate President and others, that this consideration of a posture or position that might be palatable to both sides -- still allow New Jersey to expand its opportunity and serve its labor demand, and yet keep it to where we don't have maybe this conflict or natural rub with regard to domain.

SENATOR CUNNINGHAM: Right.

DR. KEATING: In my humble, one-person opinion, there is a lane of difference, that I would think and hope that we would take up, which is consistent with what you have suggested -- the applied sciences.

So I'm just offering it to make sure my head is clear that the writings of the Senate leadership does infer the applied sciences as the possibility of that expansion.

SENATOR CUNNINGHAM: Yes.

DR. KEATING: And I would concur with my colleagues that I think the relationship and the partnerships that we have with senior institutions should pretty much stay that way -- that with regard to the 3-plus-1 and the 2-2, and the relationship, I very much feel in a similar fashion -- that that might be the proper structure for our state, and not limit us to say we just want to keep it as business as usual.

So that is just my two cents, from my seat up here as well.

And lastly, the high school dual enrollment program: I strongly ask that you take it back to Senate President Sweeney and others that the idea that we would have concurrent enrollment of a high school student, but they would be State-driven and State-directed -- they exist, and they exist almost throughout our state; but I believe they exist in different ways--

SENATOR CUNNINGHAM: Right.

DR. KEATING: --and in different styles of delivery. And I think that the concern would be, having lived on that side of the conversation in a high school population, that the idea -- that it would be consistent, affordable; and that the State, and the school district, and the county college would share in the cost, so that when that cost comes to the table, there's a two-way, three-way split; with possibly some consideration of student pay, with an understanding that those who are on free and reduced would have to be taken care of as well.

I guess, once again, suggesting that this is a component that the Senate strongly look at. It would strike me that the goal of New Jersey would be to give a semester or a year of college opportunity to every senior and junior in our state; and with a model of affording it, and making it part

of the system so that all could participate if they should so choose or be capable of. And not lose the fact that maybe an equivalent thought could be given to a high school student who aspires to the trades or the vocational aspect -- where they could get a certificate; or staffing credential with credit, without credit; or a certificate that would lead to credit. That all students would have an equal opportunity to participate in the dual enrollment.

So the dual enrollment for all; and the dual enrollment as an established practice, with the affordability being somewhat eased, if not erased, by the opportunity of a three-way, four-way split. Then all students could.

SENATOR CUNNINGHAM: Certainly.

Thank you; I appreciate that, especially bringing up the point about the students who might want to do vocational training, as opposed to going to college, but who are able to get a certificate as soon as possible.

One of the issues that we have in some of our urban areas, certainly in Jersey City -- we've talked a lot with the K-12 Board of Education about students who want to drop out of school. They don't want to necessarily go to college, but they need a certain amount of college or they need some sort of vocational training. And that issue hasn't been addressed as well as it could be.

So I appreciate your comments.

DR. KEATING: And if I may, one more second.

The idea that high school students, looking at the community colleges -- the environment that would be the most appropriate to deliver that type of training -- that would then lead and somewhat direct them even

to the possibility of the applied sciences as some future goal that would be in keeping with that vocational labor demand consideration.

SENATOR CUNNINGHAM: Yes.

DR. KEATING: It almost plays one to the other.

SENATOR CUNNINGHAM: Right.

DR. KEATING: For then it's an all-inclusive aspect of guidance into the next level, and the affordability going there, as to what it can lead you to.

SENATOR CUNNINGHAM: Right; thank you.

DR. KEATING: You can take that for discussion with the Senate President.

SENATOR CUNNINGHAM: We will. Thank you.

DR. KEATING: Thank you again for coming today.

SENATOR CUNNINGHAM: Thank you for having me. Have a good day.

MR. CROOK: Okay; well, it looks like we have several faculty members from our host here at Rowan; so maybe we can do those.

Can we hear, first, from Monika Shealey; she is the Dean of Education here at Rowan.

M O N I K A S H E A L E Y, Ph.D.: Hello, Commission members. Thank you so much for the opportunity to come before you today.

I'm the Dean of the College of Education; and, as you know, Rowan started as a teachers' college and we're very proud of the history of providing high-quality educational experiences in South Jersey and beyond.

I'm honored to have the opportunity to share with you some of the exciting work taking place in the College of Education. This work

represents our desire to make college more affordable and provide opportunities for teacher candidates to gain a competitive edge in the job market.

I have three strategies I'd like to share with you today.

One is the Community College Collaboration. We're standardizing our syllabi with our CGC for gateway courses, to ensure a more seamless transition for our students. Our monthly meetings with the Dean of Liberal Arts address issues of recruitment, curriculum, and advising. We hope that this work will serve as a model for our other community college partners.

Number two: streamlining credits for our Teacher Education programs to ensure completion in four years. With assistance from our colleagues in the Colleges of Humanities and Social Sciences, and Math and Science, we have developed 3-plus-1 and 4-plus-1 options which would provide our students with an opportunity to earn a bachelor's degree in three or four years in their content area; and a master's degree in the fourth or fifth year.

The master's degree in Teacher Education would be provided through a residency model. For those of you not familiar with the residency model, it is very similar to what happens in medical schools. Our students will receive their courses, their experiences, all in P-12 schools under the guidance of Master Teachers in the districts.

We've learned some valuable lessons from those pilots that we have been conducting for the last three years through our Garden State Teacher Quality Partnership grant, which was funded by the U.S.

Department of Education; as well as the Woodrow Wilson Foundation Fellowship program, that was offered by that Foundation as well.

Our trend data, collected in the College of Education, reveals that in the area of mathematics, our students were taking five to six years to complete their degree requirements for a bachelor's in Math and a bachelor's in Education. And Physics and Chemistry students were talking about five years; and for our transfer students, six years. In the area of Biology, our students were taking five to five-and-a-half years; and in Social Studies, five to five years (*sic*); as well as English, five years.

Starting in Fall 2017, our students will have the opportunity to graduate in four or five years with a bachelor's degree and a master's degree. This gives them a higher credential with deeper knowledge in teaching and learning, and moves them up a step on the district's salary schedule.

We work with Dr. Horacio Sosa in the Rowan Global Division to secure a 15 percent discount for our students taking master's courses during their final year; and students may exercise senior privilege and begin taking some of those graduate courses in their final year as an undergraduate student.

In order to address the other barriers to completion, we've taken on State-required content exams that are aimed at ensuring highly effective teachers, but may have unintended consequences for those students who have been traditionally underserved.

There are two content exams that are provided by ETS: the Praxis Core and the Praxis II. Praxis Core is required at entry to teacher education, and Praxis II is required prior to their culminating experience, which is the clinical teaching experience. Praxis Core is usually taken

during the end of their freshman year or beginning of their sophomore year; and during the time they take the test, the content is really high school content from, probably, 11th grade. But what we found is that many of our students who cannot pass the Praxis Core at entry or Praxis II at exit spend an additional semester, year -- sometimes two years taking the test, over and over again, and taking courses that are not required for degree completion.

Particularly in the area of Elementary Education, we've worked with our colleagues in the Colleges of Humanities and Social Sciences, and Science and Math to ensure that our dual coordinate majors align to the Praxis II, which addresses content.

We've also worked to develop a Praxis lab. We launched our Praxis lab, with support from the Rowan IT Department, this month, where we provide support through software, hands-on training to our students, and resources to pass the Praxis I Core, as well as Praxis II for Early Childhood and Elementary majors. We found that over 40 percent of our Elementary Education majors were failing the Praxis II when they took it for the first time.

We're working with our county college partners to create similar resources that will assist our transfer students as well.

And the final strategy I'd like to share with you is the September launch of our Center for Access, Success and Equity. The Center for Access, Success and Equity is housed within the College of Education, and it will support knowledge production, professional development, and policy engagement by addressing the most vexing issues facing public education. The three areas will focus on our research, professional services, and policy engagement; and the aspects of the work of

the Center most germane to this discussion today are in the areas of research and policy engagement.

With the new Center, that provides a home for our new Ph.D. program, we will be able to study the impact of local and State initiatives aimed at college and career readiness, as well as the impact of policies and practices designed to provide greater access to college and make it more affordable.

I'd like to thank you for your time. The College of Education is committed to the University's four pillars, which include access and affordability. We look forward to opportunities to partner with the Commission to address barriers in providing high-quality P-16 education.

DR. KEATING: Thank you.

Any questions from any of the membership? (no response)

Dean, would you be leaving us a copy of your presentation; or do you care to submit it at a later date?

DR. SHEALEY: I will submit it at a later date, but provide for you some information on the College of Education and the strategies that I mentioned.

DR. KEATING: Yes, if we could have something that we could look back on and reflect--

DR. SHEALEY: Exactly.

DR. KEATING: --not just for the moment today.

DR. SHEALEY: Exactly.

DR. KEATING: Okay.

DR. SHEALEY: Thank you.

DR. KEATING: Thank you very much.

DR. HARESIGN: Oh, wait; I just had one--

DR. KEATING: Oh, wait; I'm sorry. Hold--

DR. SHEALEY: Sure.

DR. HARESIGN: Just a quick question. And I don't want to get bogged down into details, so maybe you could include, with your testimony, a few more details.

Being from the sciences and working with students who are going for both a science degree and the education degree, I understand the problems with trying to get them through in a reasonable amount of time. So, again, I don't want to spend a lot of time here, but if you could include information as to how you're attempting to streamline that process to get them through in the four years or five years, depending on particular degree, that would be very useful.

DR. SHEALEY: I'd be happy to. And I really would like to applaud the efforts of our College of Science and Math colleagues, who were the first to sign on with our accelerated degree options, and challenge us to make sure that we don't lose any science majors trying to get through the teacher education portion of their degree, because of the bureaucracy and some of the red tape they face.

So thank you for that comment, and I will be sure to include that.

DR. HARESIGN: Thank you.

MR. CROOK: Okay; could we have, as a group, maybe, some more faculty? Can we have Connie Knox, Sean Hendricks, and Rory McElwee please come up?

DR. KEATING: Good morning; welcome.

However you ladies would like to proceed.

R O R Y M c E L W E E, Ph.D.: Good morning. My name is Rory McElwee; I'm the Associate Vice President for Student Retention here at Rowan University.

As you know, and as you already heard President Houshmand speak about this morning, affordability is a core value of Rowan University, as is access. And the two go very much hand-in-hand.

As we all know, higher education can be transformative. But as our Vice President for Student Life, Richard Jones, always says, "College is not an intuitive process." And institutions have a responsibility, but also a glorious opportunity to provide the support that students need to be able to welcome them into an institution, support them through success, as well as achieve timely graduation -- which is such a key to affordability.

Over the past few years, Rowan University has engaged in systemic campus change in many ways -- collaborate across all divisions in support of our students. And through these changes, we have achieved significant increases in retention and timely graduation for students.

However, I want to make it clear that we look not just at our overall rates for increases in retention and graduation, but also for various different populations, especially students from underserved populations.

And so I will be sharing a few of these statistics here with you today.

Our retention rates have significantly increased over the past number of years. I'll focus on just a few data points today from the past three years. I have also submitted written testimony, which includes my remarks today and much more information.

For students who come in through our regular admissions process as freshmen, over the past three years we've increased our freshmen-to-sophomore retention rate by 5 percent, to 91 percent this year. And importantly, our retention rates for students, again, who enter through our regular admissions process, to the senior year, also increased by 5 percent, to 80 percent for this year.

When we look at students from underrepresented populations -- if we look at, for example, students who were Pell-eligible, or who are first-generation students -- we see increases, in each year, in terms of retention -- anywhere from a 2 to 5 percent increase as well for students from the underrepresented populations.

For graduation, I'm going to be focusing my comments on four-year graduation rates; and the reason for that is because time-to-graduation is one of the major determinants of affordability. As Complete College America outlines, when you're computing what is the cost of a fifth or sixth year at a four-year institution, you need to take into account not only cost of attendance, but also the lost professional earnings that the student would have been able to achieve had they not been enrolled in school. Complete College America, for four-year institutions, puts this figure at almost \$70,000 per year for each additional year of college.

So we focus, in our remarks today, on four-year graduation rates.

For those freshmen who came in through our regular admissions program, we see four-year increases over a two-year period of 7 percent, to 53 percent graduating in four years.

For some students from underserved populations, we see even larger gains over a two-year period. For our students who are Pell-eligible, we see a 9 percent increase in the four-year graduation rate; and for students from underrepresented minority groups, we see growth of 10 to 20 percent in those four-year rates.

I would note that, over a two-year period -- and this data is for students who entered in Fall 2010, compared to Fall 2008 -- many of our five-year graduation rates are exceeding the seven-year graduation rates of the cohort from two years before.

When you see changes like this in retention and graduation, you know that it's due to the whole campus working together. There is no single factor that is going to make a difference; it's the whole institution together -- or be responsible, solely, I would say.

But what I want to focus on today is talking about our advising redesign process. Because college is not an intuitive process, we know that we need to provide guidance for students -- proactive guidance that's going to closely track, monitor, and support the students as they come into the institution and successfully move through the institution to graduation.

We've more than doubled the number of professional advisors that we have on campus; and we've organized a centralized structure that provides consistent support, training, and availability for students to those professional advisors; while also strengthening their relationships with faculty members through mentorship opportunities.

These professional advisors, in addition to closely tracking students, provide early intervention based on feedback from the faculty members about how they're doing in class, so we can take at-risk students

and move them back into good standing. We closely educate students about time-to-degree, number of credits taken per semester so that they can graduate on time and, therefore, more affordably. And we also link students to the many other campus resources available to support their success.

One particular manifestation of this new system of professional advising -- and many other aspects of the supports Rowan is providing for students -- is our Achieving the Dream Scholarship and Support (*sic*) Program. This is a program that welcomes students from underrepresented groups, underserved populations in as freshmen, and provides some financial assistance, as well as academic support, so that they can be as successful as possible at Rowan University.

For this group, again, from underserved populations, we see freshmen retention rates in excess of 90 percent into the sophomore year. This is the first year that we have a senior class in the Achieving the Dream Program, and we are anticipating a four-year graduation rate of 65 percent or higher for this group of students from underserved populations. This is evidence that this approach can work. Again, universities and colleges all across the state have the opportunity and the responsibility to provide this kind of proactive support. It makes a difference.

This month, Rowan University is also launching an Affordability Task Force here on campus. And this group will be, among other things, conducting an institutional self-assessment that was put forth by the Lumina Foundation, called the *Beyond Financial Aid* institutional self-assessment. This is going to help us reflect and document ways that our university, right now, is effectively supporting students in completing their

education in the most affordable way possible -- as well as identifying ways that we can further improve our affordability here.

So in summary, the many ways that Rowan University is supporting affordability, timely completion, as well as our very innovative partnerships with our Rowan College partners and other community colleges -- we feel that these are wonderful lessons that we have learned, that we would like to share with others, that can help students to achieve success and graduation in a very affordable pathway.

I'd like to thank Rowan University and our President for the opportunity to do this work; and also, again, to the Commission for the opportunity to speak with you today.

DR. KEATING: Thank you.

Before we move on, are there any questions?

DR. HARESIGN: Thank you for your testimony.

And I applaud you for the gains that you have made here. They're very, very outstanding gains. I know how hard this task is.

Do you have any data on the students who are not completing in four years, and what the major impediments to those -- what do those students report as the reasons for not finishing or dropping out?

DR. McELWEE: We do have some; certainly, I do hear-- As you heard Dean Shealey earlier, we have students who are completing programs that can be very difficult to complete in four years, in some cases -- dual majors, or for other reasons. We also know that although our tuition structure is such that anywhere from 12 to 17 credits can be taken for the same cost -- tuition cost -- we do have students who, for a number of reasons, may end up taking 12 credits a semester, versus the 15 that's really

necessary to graduate on time. And so that's part of our campus messaging, and our advising mission is to increase awareness about that.

Financial issues, where students may stop-out for a period of time to work; health issues; family issues -- these are many of the reasons that may be impediments to continual progress or achieving the milestones we'd like to see for our students. At Rowan University, we also have a substantial number of transfer students, of course, and they are such a diverse group that, in terms of their educational history, number of credits that they have coming in-- And they may also have a unique set of challenges, especially for our many students who have significant responsibilities off campus -- whether those are employment, family responsibilities, or otherwise; to fit into the model of the 15-credits-per-semester and achieve graduation in four years is very challenging.

And so we do pride ourselves on having flexible programs supporting students on whatever is the timeline that is appropriate for them. But our advisers are very key in getting students into academic programs that are appropriate for them and in which they can succeed, and educating them about these factors so that they can make informed decisions as to what is going to be the appropriate pathway for them to a degree.

DR. HARESIGN: Thank you.

DR. KEATING: I want to thank you for your work. And having personally and professionally had a taste of your work, with regard to the relationship -- just a little bit off the record -- it's excellent. And what you have offered will be taken into careful consideration, and I think time-to-degree is an unforgotten consideration in the equation of affordability.

So I applaud the fact that you're focused on it, and what you are doing here at the University -- we know it works, from having our partnership relationship.

So just a little aside.

Thank you.

DR. McELWEE: Thank you very much, and thank you for your partnership.

MR. TELLO: Dr. Keating?

Hi; thank you for coming. My name is Giancarlo.

I have a question on the Project Graduation Quest, in terms of inviting students who might not finish with a degree to come back. Is there a possibility for them to enroll at the community college partner, in case the cost may have been a factor in it? Like, what ways -- what steps incentivize them to finish that degree, besides the obvious -- having a degree?

DR. McELWEE: Yes, I'd be happy to address that.

Project Graduation Quest is our outreach program for students who have left Rowan University without a degree -- to invite them to come back and complete a degree. And, in fact, just in December, we sent out a letter to almost 100 of our former students who live in the region of RCGC or RCBC to inform them of exactly what you just said -- that we would welcome them to reenroll at Rowan University; they can go back into their original major, into a new major here on campus in a traditional program, or in a degree-completion program at one of our partner community colleges.

So I think that -- the Rowan Colleges and the programs that are emerging because of that -- that will increase affordability and access for

what are normally working adults who fall under the Project Graduation Quest umbrella. This is going to be game-changer, in terms of the opportunity for these students to complete.

MR. TELLO: Thank you. It sounds great.

DR. KEATING: Okay, we're going to move on.

Go ahead -- package deal.

Okay.

MR. CROOK: Okay, I guess we have some students from Rowan. Can we have -- it looks like Jeffrey Eker and Christopher Corujo; if they could come up together. Oh, and I'm sorry -- and on-deck we'll have Phoebe Haddon and Craig Westman.

DR. KEATING: Good morning, gentlemen.

Good morning.

J E F F R E Y E K E R Jr.: Good morning. My name is Jeffrey Eker; I'm a senior Electrical and Computer Engineering major here at Rowan University, with a minor in German Studies.

I'm here today to talk a little bit to my experience with internships and how it has affected my college affordability.

So I will, sort of, start with my background. I have had five internships starting in the summer of 2011. I worked at the Naval Surface Warfare Center in South Philly; I did that again the following summer. Moving into private industry at L-3 Communications in North Philly the next summer; in 2014, to Lockheed Martin Space Systems company in King of Prussia; and the following summer -- this past one, in 2015, at Rockwell Automation in Boston.

I personally hold a role representing a bunch of students on the international level in the Mid-Atlantic region of the United States with the Institute of Electrical and Electronics Engineers.

And so I'll first talk to the financial support that has come from these internships and how it has helped me moving through my college experience.

So obviously I get, basically, funding that I can use towards my college education, and that allows me to not have to take as many loans. And not having to take loans is obviously huge. Moreover, there's a side to that where I actually learned a lot about financial management in these internships. For instance, what is a 401(k), and why am I getting 10 letters in the mail every month about it? This is something that's been huge. I have been able to learn a lot about managing my financial records and what it means to make money, and applying it to what is a very expensive college education. This was especially useful before high school, going into college; and has certainly continued moving into that space.

So I'll switch from the financial support aspects of it, which I think are pretty self-explanatory into the effects on academic success.

So obviously not having to do a work-study at university or do a part-time job has given me a lot of free time. I mentioned at the beginning that I have a role at the international level with the Institute of Electrical and Electronics Engineers. I would not have been able to do that if I was working a work-study job or if I had a part-time job helping me pay for my college. This has given me almost every single incredible opportunity that I've had -- has been through having this free time to excel and achieve above what is normally expected. And of course, you can move

through a four-year degree program, it will be hard with a part-time job. But having that extra free time to be able to move forward and do these amazing things and get this amazing experience has, one, given me a world of experience and, two, made me extremely qualified going into the job market. Even before I went into college, I was very privileged to be able to have two internships which allowed me to adjust, to understand what is a professional workload. A lot of times you see people dropping out of college just because they're not expecting -- you know, what's this shift in culture and the amount of work that I have to do to succeed in a college environment? Having those internships allowed me to understand what I had to do to succeed and move forward in that degree program.

So I have also seen a lot of industry benefits through my internships, and I can speak to that -- especially through the Rowan Engineering Clinic Program. As you look at the "try before you buy" aspect-- And I work with, now, a couple of the different companies that I have had internships with to help them find new interns, moving forward. And there is so much to speak to the amount of overhead that goes into bringing someone on and training them, when you first start a job, that they don't have to do if they have had an intern. And even better, if you rewind that back into an engineering clinic at Rowan -- first of all, they have a student working on a problem that they need to solve. They're really not paying them wages, and they can say, "You know what? This guy is working really great for us" -- or gal -- "and we want to bring them on as an intern." And then they say, "Okay, well now they're in our professional environment." And then they say, "Okay, I want to bring them on as a full-time." And the amount of overhead and time that that saves them is huge.

So not only is the student benefiting incredibly from this experience, but the industry as well saves time and money, and finds quality candidates by this filtering process with, for instance, the Engineering Clinic Program.

And I have had a lot of opportunity to interact with a lot of people around the world internationally and in academic programs. And every time I mention that clinic program, they say, “Well, that’s really amazing. I have such a hard time finding an internship.” And a lot of times, even when I’m applying out into full-time jobs or internships, it’s “How do I avoid the black hole of where everyone’s résumés go?” It’s incredibly overwhelming. Companies receive thousands of résumés for, maybe, a handful of internships. So it’s, how do you filter them? I think, at least with my experience through this Engineering Clinic Program, it has been an excellent way to stand out, and find not only a good fit for the company, but a good fit for me -- where do I want to go?

So I guess, sort of, the takeaways from this are that I gained an incredible amount of experience from this; I’ve gained financial support that has allowed me to have a lot more free time in my college experience. I mean, the experience that I have gained interacting with industry has allowed me to move forward with my start-up venture. I’ve started a company now. And that time and the ability to gain that experience has allowed me to do so.

So I guess, in conclusion, I’d like to really thank the Commission for giving me the opportunity to be before you today and to speak.

And I guess I’ll take any questions that you have, and then pass it on.

DR. KEATING: Peter.

DR. MERCER: This is just a comment.

I think that's one of the most articulate and compelling presentations I've ever heard on the subject of internships.

If you would like to consider having a video done of your presentation, I personally would like to buy a copy and show it to my students. (laughter)

MR. EKER: Thank you.

DR. KEATING: I would echo my colleague's thoughts. I'm sure your university is proud of you, and your Dean is proud of you. I think that you bring a face to the conversation, that we're having in this Commission, with regard to where does the internship piece fit in; how can we hopefully promote it; how can we find a way to get companies and businesses. The President of your University has been very aggressive in pushing businesses and industry in southern New Jersey into that conversation.

And I think you put a face on it, and you put a very attractive face-- Not just physically, but you know, you make perfect sense with regard to the benefit to the company, as well as to the student and the institution. And the idea of the affordability runs right down the middle of that road.

So congratulations; thank you for giving us that insight. And as my colleague said, if you wouldn't mind putting a piece of that in writing, we wouldn't mind having that testimony, okay?

MR. EKER: Right, absolutely. I have created a one-page summary which I believe will be passed on to you.

Thank you for taking the time to discuss this important topic.

DR. KEATING: Thank you.

CHRISTOPHER JOHN CARUJO: Good morning, ladies; good morning, gentlemen. My name is Christopher John Carujo; I'm a senior at Rowan University, about to graduate as a major in Public Relations and with a minor in Advertising

Unfortunately, my colleague over here just basically made every point I wanted to make; and he answered every point I had earlier and covered everything. I'm sorry, I don't remember her name, but the Senator, the first speaker -- she covered everything that I basically wanted to hear.

So without any further delay, I don't want to take up anymore of your time.

Thank you very much.

DR. KEATING: No, we're not going to let you get away that easily. (laughter)

MR. CARUJO: Of course.

DR. KEATING: We want to hear the student perspective. Am I safe in concluding that you're going to talk about an internship that you had within your program of study?

MR. CARUJO: Yes, there are internships available, I know, in Public Relations. I've received numerous e-mails, and I'm following up on applications now.

Unfortunately, it's very much that my own personal finances came into conflict many times. When I hear that internships are unpaid, then it means that I do have to find employment elsewhere on my own.

I have been employed, through various employers, since 2009. Unfortunately, the housing has been what majorly affected my finances. I was placed on a wait list going into the 2014 Fall semester, and I rented off campus for one semester. And unfortunately, on a minimum wage -- I'm pretty sure you guys already know, it's not very much a living wage; it's not supposed to be a living wage. So I withdrew from the University for one semester, and I came back in the fall as a commuter. And right now, I just moved back in at 220 Rowan Boulevard. So seeing that the new dormitories, I would like to say, are being constructed right now, I think the housing issue is already being covered. So hopefully, future students won't have to go through their own bank accounts just so they can stay in school to finish their degrees.

Thank you.

DR. HARESIGN: So if -- and I don't what to put you on the spot, but if there could be one thing that would help you to get through financially, what would that be? Would it be better access to loans -- what would it be?

MR. CARUJO: I would just recommend housing available for students in all four years, based on distance instead of a housing lottery. My commute was 72 miles one-way on Tuesdays and Thursdays last semester. And that approximated out to \$25 a week for gasoline alone, plus vehicle maintenance, expenses -- which was anything from broken tire rods, given my vehicle, to inflation, brakes -- anything that could go into making a vehicle run.

And, really, I was working at a TGI Friday's restaurant as a host and server, so I was able to secure an income; I was able to pay for it all on

my own. Unfortunately, it was at the expense of my college experience in my senior year, and I was unable to intern in the fall semester because of these expenses.

So as I said, in the future I would hope that housing would be available for students who desire to live on campus for all four years of college -- that they might have the opportunity to take out loans and then deposit whatever money they make in internships and employment. And then, this way, based on their experiences, they can be hired right out of the university, and they can start paying off their loans immediately, as soon as they graduate, without any deferments whatsoever.

DR. KEATING: Thank you.

MR. CARUJO: Thank you, gentlemen; thank you, ladies.

MR. DORAN: That's a very, very good story; and I just wanted to follow up.

Did you say you stopped-out of college for a period of time and came back?

MR. CARUJO: Yes. I took off the Spring 2014 semester because, given my program, the Capstone courses I needed were not available until this fall. So to avoid running up my loans or any other expenses any further, I withdrew from the University for one semester -- through the summer -- and then I came back in the fall.

MR. DORAN: Well, I would like to commend you for coming back. The issue is that most students, when they leave, typically don't come back. And nationally, the number one reason why students find it difficult to come back is financial. And you have been able to put that together. So I would just like to commend you for your ability to find it in

yourself, and to find the means to come back and complete your education. It's well done; congratulations.

MR. CARUJO: Thank you very much.

DR. KEATING: Okay. I think both of you gentlemen gave us a little bit of a one-two punch from two different directions, and we greatly appreciate it. The housing piece is an interesting piece of affordability, that we not lose track of, that's part of the cost of college education. So thank you again for putting a face on that.

Thank you both.

MR. EKER: Thank you.

MR. CROOK: Okay; next up, can we have Phoebe Haddon and Craig Westman; and then, on-deck, could we please have Bob Regensburger?

PHOEBE A. HADDON, Esq.: Good morning.

Can you hear me?

Good morning. I'm Phoebe Haddon, H-A-D-D-O-N. And I am the Chancellor at Rutgers-Camden University.

And with me is Craig Westman, who is our Associate Chancellor for Enrollment Management.

And we're very pleased to be here. I know that Nancy Cantor is also part of this Commission. And if you know anything about Nancy, you know that she is committed to the issues of access and affordability. And if she were here, I'm sure she would confirm that I am right with her and in support of the many things that you have been talking about this morning, because they are critical to the success and survival of New Jersey.

I also want to echo the importance of putting faces on these issues, because that's what gives it grit and meaning. And so I appreciated the opportunity to hear from the Dean, as well as the students here at Rowan. And I can assure you that if we weren't traveling so far, I could have, as you could, many students who would say the same things that were said and with the same passion.

So we're all in this together, and it's critically important for us to think globally about how we do this.

I have to say that Dean Shealey and I got to know each other this past summer when we went to the Department of Education together to talk about some of these issues of access, as well as affordability -- but also to talk about college completion -- as a result of an invitation to the summit that we had at Rutgers-Camden. Along with us, went Camden County College officials; and it was a wonderful opportunity to get to know what was going on.

We invite Senator Cunningham to come visit our campus as well. I had a chance to get to know Senator Cunningham when I first came here about a year-and-a-half ago; and I know that she's committed to these issues.

By way of personal background, before I move into the testimony that I want to make, I want to say that I am a fourth-generation public educator. I actually grew up in New Jersey; I'm a North Jerseyite. I went to Passaic High School; my mother was a guidance counselor in Passaic High School. And I saw the transition from the time that I was at Passaic High School -- the only high school in Passaic at the time, public high school -- from an integrated, diverse in terms of wealth, public high

school,; to one that was very poor, and African American, and Latino in predominance.

And that transition was over about 10 years; and it's one that really stayed with me, in terms of opportunities, and access, and really framed my own career.

I came to Rutgers-Camden from the Deanship at the University of Maryland where, as you can well imagine -- this was about eight years ago -- law schools, in particular, were dramatically facing the issues of access and affordability in ways that we had never had to deal with. And so I came to become President in part -- or Chancellor, as we call it -- in part because of my real commitment to public education; but also concern about whether or not we would be able to address these issues of affordability in a way that will retain the opportunities -- for many of us, like those of you who are sitting before me experienced -- for the more needy students who are coming up in these times.

And so I'm happy to be at a place called Rutgers-Camden, that has both a first-rate Rutgers degree opportunity for our students, but also has a tradition of serving nontraditional students, as we characterize them: first generation students, 60 percent of whom, presently, are transfer students; and students who commute.

So Rutgers-Camden is really a very special place. It is one that really has been committed to civic engagement, and so we have been very committed to working with the Camden schools as part of that civic engagement -- that's what got us the invitation to the Department of Education summit -- and it really is focused on access in a dramatic way.

The scholars programs that were discussed today are very, very important; but so are the more general opportunities for students to have full scholarship support -- when we're able to do so -- and to make it possible, like the students who just spoke, to be able to have a good and solid education without having to worry about working in dramatically fulsome ways. But also to have those opportunities, like internships, and opportunities to study abroad, and other things that are very important for liberal education.

I am a big proponent of liberal education, and I think that public research universities the size of mine can truly address some of the issues that you are talking about because of the resources that we have been able to get from the public, but also from our private grantors. And we want to make sure that we have the opportunity to innovate in ways that will preserve the liberal education experience for all New Jersey citizens who are able to access college.

So I want to talk, in particular, about our *Bridging the Gap* program. And Craig Westman is going to talk in detail about how that works. But in its broad contours, what we have done, in order to address the issue of affordability for our students, is to look at what was available in terms of the Federal, as well as State, grants that are available in New Jersey; and then to craft an approach that will enable a huge number of our students to come without any cost for tuition, and residential support.

So what we have done is to look at the numbers and talk about our growth for the future; and to now announce a program that will start in September that will enable students who come from families with incomes of \$0 to \$60,000 to have a complete full ride. And students who are from

families with income of \$60,001 to \$100,000 will have half tuition and other support available.

Given the fact that we have Pell and State support, that enables those students to come at about \$3,000 a year. So that's about \$12,000 for the full ride for someone who is able to do it in four years. And we have made a commitment to people who are not able to finish in four years -- for them to continue with that support.

I'm going to let Craig, now, talk about why we decided this was an important way to do this. And I am happy to answer any questions. I would like to submit a statement, and we do have a statement about Bridging the Gap for you. We think it's a tremendous opportunity. It's calibrated so that a school our size can do it. It's not necessarily available to everyone, but it's something that we think ought to be supported.

Thank you.

C R A I G W E S T M A N, P h . D . : First of all, let me just thank, briefly, the members of the Commission for the opportunity to speak on college affordability and the Bridging the Gap program, as the Chancellor noted.

And quickly, let me just say that the existence of this Commission is, I think, a very personal item to me because, as a child of a struggling working-class single parent -- of a mother with no college education -- having the ability to go to college made a difference in my life. And looking at the combination of Federal and State aid that was provided to me, and loans, and working several jobs, afforded me the ability to do it.

So having a program like Bridging the Gap, I think can make a difference, as the Chancellor said, to a lot of our students; our freshmen

coming in who are, by and large, first-generation, working-class families. And as a matter of fact, the program itself will help roughly about 65 percent of our incoming class, coming in.

So we have, in the \$0 to \$60,000 range, we have about-- Out of an incoming class of 400 students, we have about 189 who fit within that adjusted gross income band. We looked at using the expected family contribution, which is a formula calculated by the Federal government when they fill the FAFSA out; and we also looked at adjusted gross income for families. And the reason we went with the adjusted gross income on this program is because many of the working-class families may own businesses. And so, for example, a business would count against them when it came to an EFC because it becomes sort of an investment piece that the Federal government looks at. We wanted to have that door open for these families, specifically families who live off of *X* money. So that adjusted gross income tells us, from the FAFSA and from the taxes -- it lets us know exactly what the families have to live off of.

So for families between -- had to have an adjusted gross income between \$0 and \$60,000; after Federal and State aid is applied, the Bridging the Gap program comes in and picks up the delta -- the difference that remains between the tuition and the general campus fee.

As the Chancellor noted, for families with income is between \$60,001 up to \$100,000, which is often a group that's overlooked when it comes to need -- and there is still need there, especially with families that have many students, many, perhaps, in college -- this program comes in, and after Federal and State aid is applied, then the Bridging the Gap program comes in and picks up 50 percent of the difference that remains.

And as the Chancellor noted, it's about \$3,000 that the University, on average, would -- that the campus would pick up for these students.

We did not include work-study, and we did not include, per se, other institutional dollars upfront, because we wanted be able to still give work-study to these students. Because we're talking about low-income students who still, even after we pick up the remaining -- still have additional need, as the Chancellor noted, when it comes to even just living expenses as well.

And we know our students are hardworking; we know the preponderance of them do already work 20 to 40 hours a week. So we can help them with their tuition and fees; then Federal work-study comes in and we know if they work less than 20 hours, they can be successful -- and work on campus, as well. So we have that interconnection there with the students.

So, really, it's a partnership. To see it as a partnership between the Federal government, the State -- we included TAG as part of our modeling -- and then Rutgers University at Camden as well; it's a three-way partnership. And so it's a stool; and all three legs, sort of, have to be there. And changes in financial aid programs at the State and Federal impact a program like this as well.

MS. HADDON: So in addition to what we've been able to do with Bridging the Gap, I wanted to mention a few other things that you have been concerned about in the questioning earlier.

One is that we have partnerships with our county colleges in South Jersey. We are a big proponent of collaboration; and our programs are similar, though not the same, as have been discussed with Rowan. In

particular, we have a premier partnership arrangement with Camden County College and Atlantic Cape; we have very close connections. To the extent that we can, that are not precluded by the exclusive arrangements, we have the same connection with Burlington and Gloucester communities.

We want to always, though, think about innovation. And so we stand open and can talk more about the kinds of 3-plus-3 programs that we have; as well as opportunities to use our online programs in a more dramatic way -- to make sure that people not only get through the four years or five years that's needed to get through an undergraduate degree; but that can truncate that degree, or enable them to go on and have graduate degree programs.

I also want to speak in favor of the investment in New Jersey -- focus that Senator Cunningham was talking about earlier. Because I am a big proponent of the principle foundation of that document that was presented by Senator Sweeney, and really want to urge us to really think about continuing to address the need for building and renovation on all of our campuses. If we are going to continue to be first-rate and competitive, we have to have that ability.

Our nursing and science building is about to go into the real part of the building; it's, right now, steel beams. But next year, we will break ground on -- truly break ground on that building, and that will house our nursing program that is now on our campus and waiting for the building.

We also are a big proponent of public-private partnerships, and are looking forward to the opportunity to have a business building built

with public-private funding, if that becomes available again in the Camden area.

And finally I wanted to add that many of you probably read the Jack Kemp Cooke Foundation report that was issued last week about the question of affordability -- particularly how it's been impacted by very selective institutions that are not seeking out the students who we are talking about, even though they can do the work. And they made a proposal to think about a merit award that was focused more on need than what those selective institutions have.

I think that it is not going to be the case -- that those institutions will serve the folks who we are talking about -- the people in New Jersey who can do the work, and need to have the opportunity to have the kind of education that is available nationally, as well as make them competitive in the workforce here.

So I would urge us to think creatively and openly about ways that we can work in a collaborative way in New Jersey, and in a way that will enable the students to truly have an opportunity to thrive.

Any questions?

MR. DORAN: Thank you. It's an excellent presentation.

I'm Don Doran, of Ocean County College; and I just have a couple of follow-up questions.

One is the gap that we're bridging is between what the students are receiving in terms of financial aid -- State and Federal financial aid -- and then what is left there for them, in terms of the family contribution to the tuition and fees?

MS. HADDON: Yes, yes.

MR. DORAN: Okay. Now, in terms of living expenses -- are we doing it for students with living expenses.

DR. WESTMAN: Yes, we have taken it into consideration that, for our students who live on campus -- directing some of our grant dollars that we had outside of the program to help those students.

The preponderance of our students -- over 80 percent of them commute.

MR. DORAN: Okay.

MR. WESTMAN: So with a program like this, Bridging the Gap hits their denominator. They are commuters; we're hitting that tuition and fee component that is the outstanding piece to that. And so by doing that, we're also, then, helping to hit the loans.

Now, we may have students who do want to have a broader experience; and if they do wish to take loans out, and live on campus at another level, then that's fine. But we have looked at that, too, to help with the residential costs for some of these students.

MS. HADDON: So it was calibrated, in part, with the fact that most of our students are commuters and most of our students are working; and they're working many more hours than we would like for them to work.

MR. DORAN: Now, in terms of loans, do you have an idea of what their loan packages might be like for these students, these cohorts?

DR. WESTMAN: We don't. We modeled -- we did do modeling to see what that would be like -- the variant being that their financial aid packages vary, from student to student, because Federal and State aid is based on their expected family contribution. That does vary. But with a program like this, we're hoping to -- for those new, incoming

students, and as the program goes forward, to reduce that average loan debt -- which is pretty close to what the national average is.

I think it's interesting, with the program that Rutgers University-Camden is -- the *Washington Monthly* has noted that it's "the best bang for the buck in New Jersey." And one of the things that the Chancellor put forward to us was, let's not rest on our laurels -- our low-cost laurels. What else can we do to provide access to these students?

And so when we did the modeling, we factored in all those components in there to ensure that we could really help and cover those costs for those students, even those ones who wanted to have the on-campus experience of the residential piece.

MR. DORAN: Well, I'm sure their average debt would be less, given this program.

One last question: Any data on persistence rates out over four, five, six years?

DR. WESTMAN: Well, not for this program yet. We're hoping-- It's a completion program, and so you have to be in academic good standing, and take and earn 30 (*sic*) credit hours a semester. So part of this, too, as the Chancellor noted, is to reduce the number of hours our students are working -- which we know many are working 20 to 40 hours a week -- so they can concentrate on their education. The Bridging the Gap comes in and covers that tuition and fee gap, allowing them, then, to concentrate on their studies.

So you have to earn 30 hours, and you have to maintain your good academic standing to remain in there. So we want them to complete; it's a completion program to help these students out.

MR. DORAN: Thank you.

MS. HADDON: So if you were talking about retention before this program, we certainly have statistics about that, and I'm happy to submit them.

But what we have also done is focus on student success. So the last several years, since I have been there, we've had retreats every year that are focused on how do we make sure that those students who are coming from county colleges, or students who are coming directly into our campus, actually are able to graduate. And we have been much better about gathering data about who those people are; as well as those who have left, who we are now inviting back to complete their graduation. Because it actually makes no sense for us to have the number of students who actually don't graduate from college, as we know is true nationally.

MR. DORAN: Thank you.

MR. TELLO: Hi, Chancellor Haddon.

MS. HADDON: Yes.

MR. TELLO: Thank you for coming; my name is Giancarlo. I'm the student representative on the Commission. I'm also a student at Rutgers University-Newark.

MS. HADDON: All right.

MR. TELLO: So I'm part of that Rutgers family.

MS. HADDON: Yes.

MR. TELLO: My initial question -- I have three different ones. My initial one is on the fees aspect of it. So I think that the Bridge program says it covers tuition and general campus fees. Is there any consideration taken into account for the other fees that students end up

accruing: parking, for example; books. For example, in some science courses, I needed to purchase a clicker (laughter) -- which seems like it would be a lot easier if the school just purchased them in bulk and then we borrow it for the semester, instead of each spending \$50 for something we'll use, maybe, 10 minutes a week. Is there any consideration given to that, or are those separate costs that the student is expected to purchase?

DR. WESTMAN: So currently that was taken into consideration. And we know that, again, with our students, there is still unmet need; there's still a large percentage of unmet need. And so we have looked strategically at using the grant aid that we have, that we purposely set aside to actually help with that.

When you talk about the clicker, for example -- Federal financial aid, when it's reported as tools, does consider that into the cost of attendance, and we do take that-- And I think that's a great question, because that was one thing that had come up -- that the Chancellor wanted to make sure that we look holistically at those costs of attendance, and then to make sure that we can cover it for these students -- for these working-class families. So, yes.

MR. TELLO: Good; thank you.

My second question is, at the end of the one-pager that we received -- when there is no more capacity, that Rutgers-Camden can strengthen the academic requirements.

That worries me just a little bit, just because some of the students who need this education are the ones who obviously don't have the highest academic credentials.

MS. HADDON: Right.

MR. TELLO: And maybe those “C” students, who Senator Cunningham was talking about -- and I worry that this will end up possibly excluding those students. Like, how do we compensate for that?

MS. HADDON: What we decided to do was to make sure that we could afford this program. And so we will adjust, in many different ways, as we move forward. But we need to have a concrete example; we are hypothesizing at this point about what we can do with growth.

And so that calibration can go from the graduate school programs, it can go from our centers -- there are other ways, other than simply the question of access at the very beginning, that that question can be answered.

But we needed the concrete example. And I should add that we really wrestled with whether or not we should make this available in our collaborative programs with county colleges; and that is clearly on the table. We wanted to have a year or two, again, of concrete numbers to figure out just what that calibration looks like if we are going to be able to address the needs of the two core cohorts that we have identified. So we will be talking about that.

MR. TELLO: Perfect; thank you.

And I was a transfer student myself, from Bergen Community College into Rutgers-Newark, so (indiscernible) being great.

My last one, while it is probably a little bit more personal -- I’m an undocumented student; and I know, for this program, it kind of makes sense financially to be able to accept students who can get financial aid from the Federal government and from State governments. Is there any way to recompense, or to help out those students who possibly don’t fall

into the categories that could qualify for that aid? I assume that it's just institution by institution, regardless.

MS. HADDON: This is one program; and so we, as Craig Westman has alluded -- we have other support for student needs. And so those would be addressed otherwise.

MR. TELLO: Thank you.

DR. KEATING: I know Dr. Houshmand had a question, but he had to leave for a second.

I don't want to lose you, but I want to respect your time. But my colleague was insistent that-- Oh, here he comes. I was going to say, we could dance. (laughter)

DR. WESTMAN: No, you don't want to see me dance. (laughter)

DR. KEATING: By the way, while we wait for Dr. Houshmand -- Chancellor, I would just like to compliment you on the program. Congratulations on the program, Bridging the Gap.

MS. HADDON: Thank you; we are very proud of it. Thanks.

DR. KEATING: We do have your document; it is in the record with us, and we will give it careful consideration when we get into deliberation when we get back in Trenton.

MS. HADDON: Thanks.

Dr. Houshmand.

DR. HOUSHMAND: Yes, Chancellor, thank you for being here.

And I did really want to applaud you for -- you, as well as Nancy, for introducing at the hearing the Gap program. This is a wonderful program; I really do believe that.

All of our institutions have to seriously look at our finances and see if we can provide this kind of opportunity. Because at the end of the day, it is leveling the playing field for everybody.

MS. HADDON: Yes.

DR. HOUSHMAND: (Indiscernible) want to introduce, especially with the kind of --some of the population that we are dealing with in our region. This is a blue collar region, and we need to really be very mindful of providing as much support as we can so that the people really achieve their dreams. And thank you for that; I just wanted to applaud you.

MS. HADDON: Thank you very much.

MR. CROOK: Okay. Well, since the next two people represent the business industry, maybe they can come up together. Could we have Bob Regensburger, with Lockheed Martin; and Tyler Seville, with New Jersey Business and Industry Association?

And we'll have Mr. Regensburger go first.

R O B E R T R E G E N S B U R G E R: Good afternoon, Mr. Chairman. I'm Bob Regensburger with the Lockheed Martin Corporation in Moorestown, New Jersey. And we're best known for being along Interstate 295 with that thing that looks like a ship in the cornfield, just adjacent to our main facility. (laughter)

I'm very pleased to be able to offer some comments here to this Commission. And I would just like to thank Rowan, also, for their partnership that we've enjoyed for, now, quite a number of years.

Our business is a changing business; and, like many, the need to become more competitive, the need to develop new strategies in how we hire and how we develop our work force are certainly very much in the forefront of everything that we do.

Dating back to the latter part of 2011, I met with the Secretary of Higher Education, Dr. Rochelle Hendricks, and I offered to her an opportunity, potentially, to work with Lockheed -- and the State as a whole to work with Lockheed -- to develop a model, if you will, that would enable effective collaborate relationships to be effected between the State, the higher education communities, and industry -- and with Lockheed Martin taking a role in that initiative.

So subsequent to that, the Secretary and I met on several occasions; and among one of the key partnerships and among one of the key opportunities that we found was to work with Rowan and to develop a strategy partnership with Rowan -- which we did in the early part of 2012. And that collaborative relationship has paid many dividends -- not just for Lockheed, but also for Rowan students as well.

And what we really set out to achieve was, how do we work together; how do we work to establish the necessary talent pipeline for the future; and how do we integrate better the academic instruction with the needs of industry?

And what we have found, heretofore, has been that we would take a new-hire engineer from a higher education institution, and what we

would find is that it would take three to five years to bring them up to speed to make them effective in our line of business. Admittedly, the work that we do is very specialized; but in that respect, we're not much different than other businesses as well.

So what we wanted to do was to establish -- and what we have done is to establish a set of clinics, a set of other collaborative teaching experiences for the Rowan student; and we've, more importantly, brought them into our workplace through a series of internships that we found to be very, very effective. And we believe that the students feel very similarly about that.

And in fact, we've taken this partnership to another level in which we are integrating curricula developed by Lockheed Martin into the engineering curricula here at Rowan. And we see that in doing so we're teaching the key tenants, for example, of radar fundamentals, which are part of what we do at Moorestown, New Jersey, for our government customers; and we're seeing these classes expand over time. In fact, we're now looking at the opportunity to bring such classwork into a master's degree program, which we think will have great benefit for both industry and for Rowan as well.

So in bringing the interns into our business -- the interns have the opportunity, obviously, to gain firsthand experience in what we do, and work with our customers and other partners that we have. And we're seeing that, at the same time, on the affordability side, this internship, many times, turns into part-time employment; and that part-time employment, of course, helps the student offset the cost of their college tuition.

I'll note that we have, over the past number of years now, hired 65 Rowan graduates; we're very proud of that fact. And to date, we've had about 32 interns, about half of which have occurred over the past several years or so, which we think is great progress over a relatively short period of time.

We also look forward to working with Rowan and the continued development of the South Jersey Technology Park at Rowan University, just one mile west of here. We're working with Rowan University's leadership right now to see how we can advance even further the collaborative partnership that we have, by further construction of new facilities at that site, and for having Lockheed potentially take up a full-time occupancy at that location.

So we see the value of partnerships are very, very key, very important to us and to the academic community. And we're very pleased to share with you the results of what we've done together.

And at this point, I'll offer up any opportunities for any questions.

DR. KEATING: I'm not seeing any; but first of all, let us thank you for being patient and waiting for us, both of you.

But also the idea of the internship conversation --- I mean, again, you're giving us feedback on that, that this Commission I think is taking very seriously, and we'll take into our deliberation as we prepare to write.

But just for one comment, or one voice -- this whole idea of opening the doors with business and industry to allow the students in this state to have an opportunity to get in for real work experience, like we

heard from the gentleman earlier-- But I think we're also under the affordability theme, looking for more from that partnership that pushes it out into the paid internship relationship or the part-time employment consideration, where we're true partners in the affordability or the cost of that education.

So thank you for leading the way -- I'm familiar with your work, and applaud it -- and for taking time to meet with us, as a Commission. We greatly appreciate it.

MR. REGENSBURGER: Thank you very much.

DR. KEATING: Okay; please stay, if you could. I know you are on a tight schedule, but--

TYLER SEVILLE: Good morning, Chairman Keating, members of the Commission.

My name is Tyler Seville, Associate Director of Education and Workforce Development for the New Jersey Business and Industry Association.

On behalf of our 20,000 member companies, I appreciate the opportunity to testify, and I thank you.

I would also like to thank Senator Cunningham, as well as the Senate President, for their interest in college affordability as well. Their call for additional dual enrollment programs and accelerated bachelor's degrees are critical components of college affordability.

As the premier business advocacy organization in the state, we take great pride in ensuring that our employers, as well as the greater State of New Jersey, have a highly educated, highly skilled workforce. We believe that an affordable, post-secondary education is a critical component of the

State economy, as post-secondary institutions help individuals become more employable, more productive employees, and are less likely to be dependent on selected public services.

Despite the fact New Jersey touts a highly credentialed population, employers continue to look for the highly skilled workforce that they need so they can compete in the 21st century global economy.

Therefore, we would like to offer four recommendations to be considered: one, provide more stackable credential opportunities; two, expand on competency-based education programs; three, offer more partnerships for dual enrollment; and four, encourage more working-while-learning opportunities.

While I will be providing my written testimony, in the interest of time I'm going to expand upon only two of these recommendations.

So according to our 2016 Business Outlook Survey, employers have told us overwhelmingly they're looking for job applicants with post-secondary credentials; but this does not necessarily mean a bachelor's degree. While 77 percent of businesses surveyed said they are very likely or somewhat likely to recruit from a four-year college or four-year university, businesses also said they were very and somewhat likely to recruit from a community college and a county vocational school -- 80 percent and 74 percent, respectively.

So it's clear, from our perspective, not every New Jersey resident needs to pursue a four-year degree immediately after graduating high school to find either employment or to tap into a meaningful career. That's why we would like to first encourage the Commission to look into

having New Jersey's higher education institutions offer more stackable credentials.

Academic and industry-driven certificates, licenses, and associate's degrees can offer a more affordable first step for pursuing a post-secondary education. These credentials may vary based on institution and industry, but are often competency-based, offering particular skills leading to employment.

While some post-secondary credentials, like an associate's degree, offer distinct pathways to higher education and employment, industry-driven and other equivalent credentials should also be stackable as well, either through a career track offered at a university, or through a transfer agreement between institutions. In doing so, job seekers would be able to enter the workforce at an accelerated pace, while offering them the foundation for additional education if interested.

Second, I would like to recommend the encouragement of more working-while-learning opportunities. Finding a meaningful career is often a primary motivation for many going to college, especially to the growing number of students working while pursuing a post-secondary education.

However, a student's skill set, learned while employed during their time at college, may not fully support their career goals. Post-secondary institutions could play a more connecting role for students tapping into their local employers, developing programs that can lead directly into a career.

And NJBIA is willing to help. In fact, we are working with the State Employment and Training Commission, the SETC, to help encourage

employers, as well as State government, to partner together to expand more of these partnerships.

While encouraging semester-long internships and externships is a good start -- and, actually, a great start -- institutions working with employers, on a year-round either research opportunity or an apprenticeship capacity, could provide a combination of paid work and real world experience a working student needs to succeed. Likewise, many employers continue to offer tuition assistance programs to help employees complete a credential. In fact, studies have shown that even if an employee leaves after the completion of an employer-provided and funded program, businesses are still willing to continue this benefit and offer them to other employees.

Although stronger tax incentives could encourage the growth of employer-provided tuition assistance, many employers typically want to ensure their investment is beneficial to the workplace as well, and pursuing an education that is relevant to that job.

Once again, thank you for the opportunity to testify; and I welcome any questions.

DR. KEATING: Okay; questions?

DR. HOUSHMAND: I wanted to make, first of all, the comment about the importance of partnerships within industry -- in all facets of it. Because, yes, internships and having opportunities in industry is extremely important. But I really think that the state of higher education in this country is such that this partnership must go far beyond just internship.

I think when Mr. Regensburger spoke about the relationship that we have -- we actually have a degree program, Combat Aircraft

Engineering, that is being taught by Lockheed Martin to our engineering students. We need to even start looking at the idea of curriculum development, the needs of the industry, stacking up-- For example, the stacking up is a brilliant idea; we have a degree here called General Studies that we have à la carte -- a hundred or so certificates that are being created in every department across the University. So the student takes the first two years; they can take them at a county college. And then instead of getting the next two years as a degree, they get three certificates, and they can pick and choose what they want. They can do a certificate in Finance, a certificate in Writing, a certificate in Radio and TV -- whatever the certificates are. And then they can get it, and then go work; and come back and finish the next one. And each of them is a separate credential, so they get a degree. And I really think that every one of our students can do this kind of thing. This is not rocket science, it is not difficult.

But the key to it is to partner with industry in everything that they do -- whether you build an infrastructure, whether you build a curriculum, whether you even share faculty. Think about, for example -- Lockheed Martin goes and spends millions of dollars to hire researchers to come and sit in a cubicle and do research. Some of them are really highly educated people who love to teach. Wouldn't it be wonderful if we could somehow hire these individuals collaboratively, so 50 percent of the time they are teachers, 50 percent of the time they are researchers; and the research is all secret and can stay with Lockheed? I think we need to look at these opportunities. Because relying on the State taxpayers and relying on the students to fund higher education in this country is completely out

of the question. And those of us who think that one day those good old days will come back, they better think again. It's not going to.

So I strongly urge us to do this kind of thing. This is the kind of opportunity that we need to do in order to really progress. And if you go down and drive around this campus, you will see every building that is being built -- apart from the ones that we have got through the Bond Act -- all of them are through public-private partnership, and that's how it should be.

We need to pass the buck onto other people; use other peoples' money to build a campus so that we don't have to charge the students. (laughter) And that's why I think it is very important.

Thank you.

DR. KEATING: Okay. Anyone else? (no response)

Okay, we're going to thank you again for your--

MR. REGENSBURGER: Thank you.

MR. SEVILLE: Thank you.

DR. KEATING: --for your patience, with regard to your testimony.

Tyler, is there a chance that we could get your position paper that you were reading -- as a document from NJBIA; that we could have it as a piece of testimony that you provided as part of our deliberations?

MR. SEVILLE: Sure, I'd be happy to share that. What I would actually love to do is submit my written testimony, and I am sure that I can pass it along to OLS and that will reach the Commission.

DR. KEATING: Yes, I think I agree with my colleague, and also all of us who -- this is, in many cases, the piece that's missing in our

deliberation, of where the business and industry sector comes in to partner up. We always talk about it, but I think this is starting to crack down the wall; that we recognize that there's more to it than that, and that this would be a critical piece of the puzzle of affordability.

So if you could, it would be nice to have NJBIA on the record, so to speak.

MR. SEVILLE: Absolutely.

DR. KEATING: Your testimony is; but also a document that we can work with.

MR. SEVILLE: Absolutely; I would be happy to help.

DR. KEATING: Okay.

MR. SEVILLE: And I do want to applaud Dr. Houshmand, as well as Lockheed, for their excellent work in public-private partnerships. They have been a shining example in terms of how higher ed and business can partner together. So thank you both.

MR. REGENSBURGER: Thank you.

DR. HOUSHMAND: Thank you.

DR. KEATING: To those of you who are present, we've reached two hours. All of us have been patient and have been sitting. I'm not of thought with my colleagues that we're going to adjourn, because some of you have been waiting for two hours to speak; and we have to respect that, and we have to respect your time.

So what I am going to propose is we just take a five-minute break to allow all of us to at least stretch legs and use the restroom, if necessary and wanted. And then we'll come right back into session in, literally, five, six minutes.

And those of you-- And we have one, two, three, four groups that have petitioned to formally speak; others may be thinking about it. So we have a workable number. So I'm going to ask my colleagues to be patient -- that we do nothing more than a break, and that we come right back into session and hear the four that have petitioned formally, and anyone else who has elected to come up at that time.

So those of you who have waited -- could you just give us five minutes for you and for this Commission to stretch the legs, and make some movement, and maybe get some refreshment; and we will come right back, I promise you, into session. And those of you who have been patient -- we'll get to you right away.

All right; so, five minutes -- I'm going to ask for a little bit of a break.

(recess)

(return from recess)

DR. KEATING: I thank everyone for their patience. That five minutes turned into a little more.

But we're back in session, and thank you for staying on.

So if you would.

MR. CROOK: Okay; next up, could we have -- both with CollegeWorks USA, we have Larry Masi and Monica Amadio.

MONICA AMADIO: (off mike) Yes.

MR. CROOK: You got it? All right.

DR. KEATING: Good afternoon.

LARRY A. MASI: Good afternoon.

DR. KEATING: Thank you for your patience.

MR. MASI: Thank you for having us here.

DR. KEATING: The floor is yours.

MS. AMADIO: Okay.

Thank you for having us today.

I would like to reiterate our appreciation for, and reinforce the importance of, your work around the topic of college and higher education affordability.

My name is Monica Amadio; I am President and Co-Founder of Earning Social and CollegeWorks USA. In addition, I have a 15-year history in teaching, technology, entrepreneurship, and financial literacy at the high school level.

Further, I've earned a master's degree from Rowan University in School Administration, and participated in creating curriculum for the National Academy Foundation that is used by tens of thousands of students nationwide.

This morning, though, we are here representing CollegeWorks USA and Earning Social, and QuantumCash -- a public-private partnership to deliver financial literacy and financial stability in a new and creative way.

We are mission-driven commerce -- the ultimate public-private partnership that, not only do we give back, but we empower our consumers to actually earn on their spending.

How do we do that? Through a unique and patented multiplied rewards system called *QuantumCash*. We help students -- like the senior who was here who could not participate in the internship -- by providing supplemental income to students before school, during school,

and after school. So before they are in college, as they are preparing to come to school, while they're in college, and then post-graduation.

We have submitted two packets for your review: one is entitled *CollegeWorks*; and the other is the presentation for college affordability.

In both you will see an outline of our identification of the college affordability challenge, and the three distinct silos for pre-enrollment, during college, and post-graduation; and what we believe is the preparation and involvement of the parents, the students needing to know more about their financial responsibilities, and then avoiding debt sticker shock after they graduate.

So we have a way to address all three, and we would like to provide some information about that, without diving in too deeply or absorbing too much time.

We can deliver this new platform in the context of financial literacy education. We can incentivize our customers and members to take actions, like participating in online courses on financial topics, like preparing to pay for college education. We can also provide courses on life skills and soft skills. We can offer benefits for parents and students to purchase -- which are necessary in today's day and age -- things like identity theft protection and roadside assistance.

The reality, though, is that parents, as much as students, need financial literacy. So while we support the effort to include financial literacy in the education process, we need to take it one step further and bring the parents into that education as well.

So how do we involve the parents and the students, and how do we incentivize them to take action, like participating in financial literacy

education? The fact is, we pay them. We use merchant-funded rewards to drive traffic and reward our members for doing so. We call it *crowd shopping*; and the bigger the crowd, the more the members can earn from retailers they already love, doing things they already do every day.

As an instructor for 15 years -- including the topic of financial literacy education -- I believe, personally, that financial literacy education must begin earlier than high school; and that the high school curriculum, as it is written, needs to be expanded to include higher ed costs and college costs. So there are other topics that should be woven into this curriculum.

I agree with the remarks, otherwise, of Senator Cunningham during her testimony here today. But we can deliver the platform that creates engagement so we encourage participation. So not only -- we can have a beautiful financial literacy platform, but if people aren't actually engaging in it, it won't do us any good. So we implore you to consider our platform as a method of engaging and causing active participation of both the students and the parents.

On a local level, we've discussed how we can support Rowan with a three-year degree initiative. Students who are taking 18 credits or more, and taking classes all summer, may not have the ability to work outside of school. Or they work too many hours and suffer the consequences of either poor health or poor grades.

In an effort to combat that, and to support the student and the University, we would like to submit our program -- Earning Social and CollegeWorks USA -- as a means to deliver supplementary income to students while they're in school.

So if I can parlay the tagline that the gentleman who spoke earlier said, which is “working while learning” -- and we wholeheartedly believe in the internship process, and that working while learning is important -- we want to add that we would like to offer “earning while learning” so that students don’t need to worry as much about where they will get their disposal income while they’re in school -- or as parents, as they prepare for their student’s education, they can use our platform to save in the New Jersey Best 529 Plan or post-graduate to service their student loan debt.

Thank you.

And I would also like to introduce Larry Masi. He is the CEO of QuantumCash that owns the four patents -- we have four patents on the intellectual property that powers our entire platform. And he’s also my father, so we work well together. (laughter)

MR. MASI: Thank you, Monica. That was an excellent explanation, and I’m going to fill in some of the blanks. Because I’m looking at your faces, and I’m hearing the question without it being asked yet, “Where’s all this money come from?”

If you would take your little plastic-covered college sponsorship, *CollegeWorks*, and flip to this page that has QuantumCash and then the three *CollegeWorks* circles on it, right? I think this is sort of important.

What we’ve done is, in essence, built a cloud-computing platform. Everybody knows what that is; it’s like Google, and Yahoo, and-- A platform in the Cloud that the students understand. We’ve run four focus groups with the blessing of Rowan and their endorsement. But Dr.

Jeff Hand, who heads Strategic Enrollment, helped us facilitate that here at Rowan.

So the feedback that we've gotten directly from the students is really crystal clear. We know what they want, when they want it, and how they want it, and how much they need to earn.

But in essence, this is the column that would answer that question: Where does all the money come from? What's all the money? We're faced, as a country, with a \$1.2 trillion debt; trillion. I have yet to meet the person who can answer the question, "How long will it take to pay off a trillion dollars if we paid \$1 every second, continuously."

DR. HOUSHMAND: It would be 317,000 years.

MR. MASI: How many?

DR. HOUSHMAND: It would be 317,000 years.

MR. MASI: That was close; 38,000. Okay, so you're the highest, but that's great. (laughter)

DR. HOUSHMAND: Just do the math.

MR. MASI: Because nobody else has come close to you. And you did it with as calculator. It's 38,000 years; it's preposterous.

I say that only to emphasize the magnitude of the problem facing this country. Yes, affordability is absolutely essential. Which is why, when you go to the other handout that we gave you about affordability -- that's this column over here -- that's the young parents; that's the couple who needs to save \$5,000, \$6,000, \$10,000 a year for eight or nine years in a New Jersey Best 529 account to be able to get matching funds to keep those students in New Jersey. So we can customize our programs to do this -- to keep students here.

However, when they're in college -- in this middle column -- the student wants to earn \$100 to \$200 a month. They said \$500 a month would change their life. We know that our platform is capable of generating more than that for the average student. Why? Because we've built the mathematical algorithms -- the software, the Cloud computing -- and we have 2,000 major merchants and service providers already under contract through Earning Social -- which we own and built -- to fund crowd shopping. What does that mean? We're all familiar with linear cashback rewards; we see people on television, "Spend, spend, spend and you'll get 1.5 percent everywhere you shop."

Students can't do that. To earn \$1,500, they would have to spend \$100,000; it's preposterous. However, they all have 400 to 600 contacts in their social database, right? We know that, because that's the numbers that are out there, and that's the numbers they confirmed. So we built a mathematical algorithm based on them knowing not 400, but 4. And the four mushroom, through social media -- Instagram, Facebook, Twitter -- into their social universe; and we built the platform that tracks all the shopping and rewards them. So their parents, aunts, uncles, everybody -- and even people they don't know -- participate in crowd shopping.

The merchants -- here's where the money comes from -- it's the reallocation of advertising and marketing dollars. Two of the top advertisers in the country are Verizon and AT&T. What do you think they spend? They spend \$4 billion each. Everybody has a cell phone; everybody has one. So they're just advertising \$8 billion to get churn.

Ladies and gentlemen, what we have built is something that we think can generate enough jobs in New Jersey to rival *salesforce.com* -- which

employs 15,000 people in Silicon Valley. We can partner with institutions like Rowan University and Rowan College, and other institutions and New Jersey businesses. We presented to the New Jersey Chamber of Commerce, Tom Bracken. If I would quote him, I would say Tom said, “Larry, I don’t know any company that wouldn’t want to use what you’ve developed. This is an amazing customer acquisition tool.”

So what we’re looking for here, *a*) if you don’t understand what we’ve presented in this short time, we would be glad to re -- just reappear at a hearing and give you a full presentation with a slide deck and answer questions; or; if you have enough information today, inclusion in your report to say, “Here’s a solution that New Jersey businesses might want to take a look at to help the students, because we need more of those public-private partnerships.” We have the merchants; we’re looking for sponsors right now, which is why you have the sponsor packets just to show you what we’re doing. We’re attacking one of the biggest problems in the country. You can’t take the magic eraser and wipe out \$1.2 trillion in debt. But if we can give a student \$100, \$200, \$500 a month while they’re in school, we’d change their life while they’re in school; we’d ease the pain of that student who said he couldn’t commute, he couldn’t pay for gas. We know those problems; we’ve done the focus groups.

And then when they graduate, they cross that line which is -- this is the red line here (indicates). Dr. Keating-- I know he knows that the students don’t know what they’re facing until they graduate and they get that first bill. “Oh my goodness, how am I going to pay it?” Fifty-five percent of students with college loan debt don’t believe that they’re going to pay it. That’s a horrible, horrible thing.

So we're not trying to be the only solution, but we are a viable solution for the students who are carrying that massive debt. And we can help ameliorate the problem for the students in school now, for the ones who have graduated, because we can give them something called *debt service*.

As a real estate guy -- I'm a real estate developer, marketer by vocation; I know the term, and you know it too. If you buy an investment property, and it generates enough revenue to cover the mortgage, it's a good investment. That's called covering the debt service. What we're doing, right now, our country is giving students the mortgage without even the property. We give them a degree, but there's no guarantee of a job.

So what I'm suggesting is our company can deliver the cash-flow platform to help them service their debt without impairing their job.

Now, here's the bottom line. There's no cost to the government; there's no cost to the institution; there's no burden to the taxpayer. It's the epitome of a public-private free enterprise system that can empower -- empower families and students across our country.

Thank you.

DR. KEATING: Questions?

DR. HARESIGN: Yes.

DR. KEATING: Tim.

DR. HARESIGN: Okay, thank you for your presentation.

I don't think I completely understand it. It almost sounds too good to be true.

MR. MASI: Yes.

DR. HARESIGN: So let me see if I can ask you in a different way.

So let's say I'm a student. First of all -- and I want to sign up for this, because it sounds like you're offering me free money, is what it sounds like. Does it cost me anything?

MR. MASI: It's not free money; it's generated by the students' participating in what they already do, which is social media.

If you just walk around the campus, you'll see every student just like this, right? (looks at cell phone)

DR. HARESIGN: Yes, so I'm in, and I tell you--

MR. MASI: So they're bringing--

DR. HARESIGN: --I'll give you my contacts.

MR. MASI: Okay, so they bring their contacts to Earning Social. These merchants out here, who used to buy billboards, can't track a billboard. They don't know if somebody bought Coke, Pepsi, Pampers, or anything from a billboard, but they know, with digital media, what their response is. So they're paying us to pay the students.

DR. HARESIGN: So I sign up and say, "All right; I'm going to give you my parents and three of my -- I'll give you five, or however many you need." And what I'm doing is saying-- And so I have to get -- so what I have to do is ask those people to be tracked?

MR. MASI: No, what you do is you would send them an invitation, okay? It's an invitation for them to view a video; they make a decision to opt in. There is no other way; we're not going to market to four people, nor will we pay people who don't opt in. But those who opt in will ultimately-- We do have an agreement with MasterCard through a major issuing bank; so we can do two things in order to pay the students: one, is we have our branded QuantumCash MasterCard debit card -- not a credit

card; we're not asking them, we don't want them to spend more than they have. We don't want them to incur more debt; we want them to incur positive cash flow, and we're teaching them all about that. We're developing something called the *Cash Flow Journey* so they know, what does that mean? They are truly financially illiterate. I mean, we know that from the focus groups. They are brilliant, but they're not financially brilliant. We want to help them get there.

Okay, so they do the referral; they can get the money at the end of the month, loaded onto their debit card or into a virtual account. Right now, everything we're doing is online; and with the phone app, we're moving very quickly to have mobile payments so that they'll be able to do their regular shopping around campus with the 50 or 60 merchants who already participate in a program with Rowan.

I don't know if that answered your question, but what you're doing is you're inviting a handful of people; you're an ambassador-- Essentially, think of yourself as a student being a marketing ambassador for 2,000 merchants. And the 2,000 merchants are willing to pay you for generating people who shop through Earning Social. You're still shopping with Target, with Walmart, with Bed Bath & Beyond -- with all the big brands -- but you're just going through the Earning Social portal.

Does that make sense? That's how the technology works.

DR. HARESIGN: I think so. So let's say I sign up my parents, and without even-- So they're in; and if they happen to shop at Bed Bath & Beyond, is it the more they shop there, the more it accrues to me?

MS. AMADIO: Yes.

DR. HARESIGN: Like, how do I get -- how do I get my money, and how much do I get?

MR. MASI: The more people in your universe, right? Facebook limits-- We're drilling down -- I'm willing to do this all day long, but I don't want to monopolize time. But Facebook limits people to about, I think, it's 5,000 *fans*, if that's the right term. We limit people to 5,460 members in their Earning Social universe. And there's a reason for that; there are a lot of reasons, but that gives them a great opportunity to earn several hundred, maybe even \$1,000, \$2,000 in a month, depending on the amount of shopping activity.

So it's not predicated on a person's personal shopping. This is the new paradigm: the rewards are social. Young people share everything. Here, we're sharing rewards from major retailers, major merchants and pushing it back to the consumers for their marketing efforts. It's a simple concept; very sophisticated technology.

DR. HARESIGN: And I'll just ask one more question, because some of my students love these kinds of social things; but they're pretty smart. Can you be in more than one Social Earning circle, if you sign up?

MR. MASI: No.

DR. HARESIGN: Okay, because I was going to say the students will just say, "We'll all be in each other's."

MR. MASI: No; eventually, once they build one, we may permit that. But that's not on the -- it's not on the field right now.

DR. HARESIGN: Okay. I was just trying to figure out how to scam the system, that's all. (laughter)

MR. MASI: Hey, the kids who went through the focus groups are pretty smart; and we continue to meet with them. And they looked at it and said, “Can we do this? Can we--” You know, they are very smart to help us.

DR. HARESIGN: Okay; thank you.

MS. AMADIO: Can I add-- If I can add, very briefly, that our goal with this technology -- and we have a lot of sophisticated technology and significant investments in that regard, as well as our four U.S.-issued patents and several international patents on this technology.

But our goal is to do the most good we can with what we have. And so that’s our reason in speaking with you today, and in putting forth this CollegeWorks USA initiative -- which we may end up rolling out as a nonprofit entity to really support that life skills, financial literacy piece component for the students and their parents.

In addition to that, we have on our radar the planning and hosting of the National Student Debt Summit in 2016. So something to consider -- that our agenda and our motivation to be here today is to provide a real tangible solution to the problem that students face each and every day, including today -- which is, how can I get a little bit more money; and parents faced with, “How can I plan for my college student, for my child’s education?”

Thank you.

DR. MERCER: This probably reflects more on my persona as a social luddite -- but I still don’t quite understand the accounting for this. If I participate as a student, am I able to determine in advance what my reward is likely to be in the coming month?

MS. AMADIO: Yes; actually, I love that you asked that question. Because one of the technology pieces that we're building now for our website is an income calculator so that students -- based on their actions, or their invitations, or whatever they do -- can estimate what their potential income would be with Earning Social, and based on certain criteria. So to answer your question, briefly -- yes, they could.

DR. MERCER: Second question: You mentioned Target and Bed Bath & Beyond. Do you consider them one of the 2,000 merchants as a chain, or do you count the individual locations?

MS. AMADIO: Oh, no. So Target is one merchant; Bed Bath & Beyond is a separate merchant. And then there are thousands of others.

DR. MERCER: Right.

MS. AMADIO: Thank you for asking.

DR. MERCER: Thank you.

MR. MASI: Sir, is it -- may I say Peter, because I can't read your last name?

DR. MERCER: By all means.

MS. AMADIO: Dr. Mercer.

MR. MASI: Doctor, in your book you'll see this picture (indicates).

DR. MERCER: Yes.

MR. MASI: This is the dashboard that every student, every member has. It's a very sophisticated tool that, unlike a credit card dashboard that tells you how much you owe -- which is not a place you want to go -- but a dashboard that says what is the size of your social

universe, how many people have you invited, and what your estimated earnings are, and what they are to date.

DR. MERCER: Thank you.

DR. KEATING: Okay; we're going to say thank you and leave it at that.

We have your literature, and we'll incorporate it into our deliberations--

MR. MASI: Thank you.

DR. KEATING: --but then, also, as a FYI to those of us who work in colleges and universities.

MR. MASI: Thank you very much.

MS. AMADIO: Thank you.

MR. MASI: And thank you for hosting this; it's great.

MS. AMADIO: We appreciate the time.

DR. KEATING: Thanks for your patience.

MR. CROOK: Okay, can we call up together as a group -- can we have Dan O'Connor, Dave McGarvey, and Michael Harry. And we'll hear them in that order -- so Dan O'Connor, Dave McGarvey, and then Michael Harry.

Thank you.

DR. KEATING: Good afternoon, gentlemen; thank you for taking the time -- and your patience, again, that you have been able to sit here with us and wait your turn.

So as Adrian said--

MR. CROOK: Mr. O'Connor.

DANIEL O. O'CONNOR, Ph.D.: Right. I'm Dan O'Connor; I'm Chair of the New Jersey Higher Education Leadership Council. We're an umbrella policy organization representing a number of different groups.

So in the beginning of my testimony you can see the groups: statewide AAUP, statewide AFT, HPAE.

On pages 4 and 5 you can see the purpose statement for our groups; and on page 6, the last page, you can see the number of different institutions whose faculty and staff we represent.

So thank you for giving us this opportunity to address you; and to remind you that at the November 18 hearing, that you held at The College of New Jersey, you heard from members of our group. David Hughes, President of the Rutgers AAUP, discussed the need for transparency on student tuition bills. He mentioned that students and their parents should be aware of the total revenue -- that tuition can sometimes exceed instruction costs; at least, the instruction costs listed by the institutions.

Diane Campbell, of statewide AAUP, talked about the economies of scale that can occur when college programs are coordinated across the various silos to achieve savings and reduce costs.

And Eric Richard, AFL-CIO, provided information on how other states allow tax credits; and you indicated that your staff would investigate those alternatives.

Senator Cunningham this morning talked again about how you can offset -- how aid can be offset through the various programs that she and the head of the Senate are proposing. And that was very encouraging to hear that list of different programs being considered.

So the testimonies provided to you have had a direct bearing on affordability issues. So I looked into what your charges were, once again -- and I've reviewed these several times -- and they include the creation of an Accelerated Degree Pilot Program; creation of a Pay It Forward Pilot Program; methods to increase the performance of the New Jersey Better Educational Savings Trust; changes to the New Jersey College Loans to Assist State Students loan program; and -- it says in your charge -- other proposals that would increase the affordability of higher education in the state.

So before I get into some of the specifics here -- and I will keep this brief -- I just have to mention that I was overwhelmed and totally impressed by what's going on at Rowan University. Rowan is almost like a faceted -- it's taking a multi-faceted approach, almost like a crystal. It's looking at affordability from many, many different perspectives, and it is truly student-focused.

And I say that as a personal comment, not representing my group. Because I'm actually very jealous that Rowan can figure this out. (laughter) But then I ask the question, can other institutions, given the current flexibility afforded to those institutions -- can they imitate or emulate in any way what's going on at Rowan?

So I'm going to mention this from time to time in some of my comments here, because that's of great concern when you issue your report.

In the distant past, I served on a New Jersey Study Commission -- proposed by the Legislature and approved by Governor Byrne -- and our charge was very specific, like yours. We soon learned that, to accomplish our goal, we needed to have a detailed financial analysis of the institutions

we were charged to examine in order to understand their functions and priorities in respect to proposed changes. So I assume from this comment that in some way you're going to be collecting information, directly or indirectly, from the governing board members of each of the institutions -- the Boards of Trustees, Governors, or whatever they call themselves; that you will want to get their input, since they're the ones who establish the priorities for those institutions and they're the ones who examine the short- and long-term plans for those institutions.

I later served on a New Jersey State committee involved in exploring the creation of three major universities in New Jersey, north, central, and south. There were many committees that looked into this, and we had a lot of financial information, but not all of it was pertinent. And that plan never got implemented, as we well know. It did not get implemented because there were shortfalls in the understanding of the knowledge needed to have three university structures in New Jersey.

And again, I look back on that experience and say, "Why didn't we go to the institutions and say, 'What would it take for you to accomplish a particular goal?'"

I also served on a Governor-appointed committee to explore affordable health care for the middle class. This was about a dozen years ago. That effort required substantial information -- we had regular hearings -- from hospitals, from insurance companies. And that's when I learned, at that hearing, that Blue Cross Blue Shield was paying 180 percent of hospital costs in order to pay for the individuals who did not have good insurance programs, or no insurance programs -- who weren't covered by Affordable Care -- or, not Affordable Care, but charity care at that time.

So somehow those hospitals had to make up -- they had to make up the shortfalls in costs due to situations that were specific to them, similar to our educational institutions.

And so I learned from that experience that if we were worried about the average person -- our charge was for the middle class, whatever that includes -- how were they able to pay for health care costs, especially catastrophic care.

We ended up knowing that looking how individuals could borrow money to pay for major medical operations was not going to make that medical care affordable. And that was a lesson that burns, as I look back on that -- that burns -- that we were trying to find an affordable way for the middle class to get health care, cognizant of what the hospital costs were. But having them borrow money wasn't going to solve the problem of how they were going to pay for the costs, because eventually they would have to pay for it.

Your objectives also need to explore the current revenue streams and expenditure categories of our public higher education institutions. That information can allow you to compare similarities and differences in the budgets of the colleges and universities. We have seen some public institutions -- even today, Camden, Rowan -- initiate enviable tuition-free or scholarship opportunities for students. And your panel and staff need the financial information underlying those proposals. If they are leveraged models, then it becomes similar to the hospitals where the sick have to pay for the sick; that is, a sick person with a good insurance plan pays enough to cover those individuals who cannot afford adequate insurance.

So if those models, to make college affordable for one person, come at the expense of another person, then that needs to be examined and made public.

Your examination of the accelerated degree program will need to address the potential shortfall in revenue that such a noble effort might generate. And I'm telling you, I'm in favor of many of these programs. It sounds like I'm criticizing them, but I'm not. I'm just worried about how your report will actually get implemented -- since I've served on committees where some of the recommendations did get implemented in a very positive way; and in other instances they did not.

A past proposal in New Jersey -- this was about a half-a-dozen years ago -- allowed veterans to occupy, for free and for credit, empty seats in classes. Some of our New Jersey colleges and universities balked at such a proposal since they claimed that each seat represented a potential revenue stream for that college or university; and carrying this model forward to other groups could result in reduced revenue to the institution.

Let me explain. If I'm teaching a class of 60 undergraduates, and there are no empty seats, then a veteran could not come in and occupy a seat. But if they were to put me in a classroom at Rutgers -- I teach at Rutgers -- with 400 seats in the classroom, we could have a lot of veterans occupy the 340 seats that would be available. But is that how the university would be able to do it? If we could do that, we could have classrooms of several thousand seats and have lots of free education; but the institution wouldn't be able to pay its bottom line.

After I served in the Army as an Operations Research/System Analysis officer -- this was back in the late 1960s, early 1970s -- I returned

to school under the G.I. Bill to earn my Ph.D. degree. And, you know, if it were not funded, it's doubtful that it would have been implemented.

So I go back to Rowan, and I say, "Could I do what Rowan does at other universities in New Jersey?"

We heard that Rowan's retention rate -- four-year retention rate is 63 percent; they're going to move that up to 65 percent. And then I look at other institutions. In preparing for this, I examined a lot of data; but you're going to be doing that for your report. I found institutions where the retention rate--

DR. HOUSHMAND: You mean graduation rate; four-year graduation rate.

DR. O'CONNOR: Four-year graduation-- I'm sorry; four-year graduation rate was not yet approaching 10 percent. So how is that going to happen, that if I go to that institution -- and I haven't gone to them, of course -- but if I said, "How can Rowan do 63, and you're not even doing 10 percent?" They're going to say, "You don't understand, Dan; you don't understand. Our situation is totally different. We don't have the financials to do what Rowan does." And they will have lots of reasons that will appear to me to be very plausible, because they have the flexibility to make up those reasons. And yet -- so then nothing will happen. And that institution, five years from now, the four-year graduation rate will still be at 8 percent; it will not increase. The six-year graduation rate at that one is only 14 percent.

I'm not here to identify institutions, but I'm very conscious -- at least for the college presidents -- of the tension that they go through in trying to balance revenue with expenditures. And as we heard in the

opening comment from the President of Rowan, there's a decreasing population of college students available in New Jersey. And by 2020, that's going to become very critical. So at that point, those revenues are going to be decreasing. And the State is making each of us -- each of our institutions rely more on tuition as a source of revenue than ever before in the past.

Let me skip ahead here a little bit.

All right; let me give another example.

If the default rate on student loans exceeds a certain threshold, that will have implications for the reputation and the sustainability of that college or university in New Jersey. If, however, you knew that their financial priorities could accommodate a particular program, then you could have more confidence in your recommendations. That's why you probably need to talk to the members of the governing boards. And I know that there's a political environment around all this; but at the same time, the members of those governing boards might have insights, might have ways to say, "Well, our priorities really shouldn't be funding this particular enterprise. We're doing it because it's been grandparented from something we did in the past, and maybe those revenues could be moved over to serve other needs."

At my institution, Rutgers, we see reports that money is available for certain programs not related to instruction. And don't guess what that is; this could be a whole bunch of things at Rutgers. So don't think football, please. I mean, I used to be a big football supporter there, but now we're getting embarrassed by some of those financials that relate to that, all right?

And people then claim, “Well, that money could be subsidizing other activities.” We recently indicated some scholarships from the 250th anniversary celebration we’re going through. And that money came from reserves. But prior to that time, we were told there wasn’t expendable money, fungable money in the reserves.

So we wonder how, when you do your recommendations, you’ll be able to make realistic appraisals for each of the institutions that are different, very different -- even charging different tuition rates.

And so I’m sure that you’re aware of how this works; most of you are experienced in that. But your public accountability for your final reports -- people will be looking at that and saying, “Is anything really going to change?”

We also hear that the State underfunds higher education in New Jersey. The public position is that the institutions could raise tuition. Then someone says you can’t raise it above a certain point. The institutions say, “We need that money.”

So the State must know that those institutions have some money in order to, at least, run their operation -- I don’t want to call it a *business*; it’s not a business -- but to run their operation. So the State has certain information that might only be available to the institution -- to certain people in the institution. And at some point, given the affordability crisis, the \$1.2 trillion in debt that the students have across the country, at some point, there’s going to be more transparency on how those revenue-to-expenditure streams work.

So I wish you luck in your investigation and what it will take to make our colleges affordable. The information you uncover in the reports

that you issue will be examined closely by students, their parents, certainly our faculties, and our staffs; as well as the residents of New Jersey. Make us proud and help us create a model that other states will respect and emulate. I would love other states to say, "We need to do, in higher ed, what New Jersey does." I really would welcome that day.

I've been a faculty member at Rutgers -- I don't even want to admit -- for over 40 years; and I've taught at other universities, and I've worked at other universities. And I really think -- I get embarrassed when I hear that we don't support higher ed enough; we don't have the models that are enviable; that some of our best students leave the state. I hate hearing all of that stuff. It's not totally true. But I would love us to create the examples. And I think you're in a position to create the platform for an affordable higher education that will create the leaders we need to serve our democracy and develop our economy.

Thank you.

DR. KEATING: Do we have any questions?

DR. HOUSHMAND: I have a couple of questions.

DR. KEATING: Ali.

DR. HOUSHMAND: I'm going to call you Mr. O'Connor --
Dr. O'Connor.

DR. O'CONNOR: Right.

DR. HOUSHMAND: Thank you for your comment. I'm grateful for your compliments. Thank you very much; I really mean that.

I'm not surprised that you raised some very technical questions. Your background in operations research, I'm sure, has served you very well in that regard.

I think you are absolutely correct in stating that the money, the resources are not here, and this is one opportunity that we have to really try to do something impactful that changes the way education is done. Otherwise, it's a waste of so many people's time, and what a shame.

I wanted to just share two examples -- not only with you, but with the audience, and also with my colleagues -- to show how, if you look at the low-hanging fruit, there are resources out there that do not have to come at the expense of taxpayers or the government in order to help higher education.

We recently examined, for example, our health center. Our health center, students go in there to either seek help -- physical help or psychological help. And this we are providing for free to them. Except that either through the Affordable Care Act, or students going and purchasing their insurance, every single one of these kids have to be insured, currently. And it turns out, at most institutions, if you look at and examine the fees, you will see part of the fees is called *health fee*, okay? So they buy the insurance; they also pay a health fee. And some institutions actually send them bills for co-pays or deductibles on top of that. Worse still, though, many of our institutions do not charge their insurance companies when they visit (*sic*) these students; and so insurance companies are having the most wonderful time. They're collecting the insurance coverage from the students and from the parents; and we provided, supposedly, for free but, you know, embedded within them, there are some fees that they are paying. So an entire facility has been subsidized by the students. They have their own insurance, yet they are not collecting the money to actually reinvest it back to the university or not charge the students fees. Many of the

institutions in (indiscernible) in the country are doing that and they are not even noticing it. It is shocking to me. And I have looked at the numbers; they are significant.

The other one is the way that some institutions are subsidizing their education of some of their students. At Rowan you are classified as a full-time student, and you pay a flat tuition and fees, if you take between 12 to 17 credit hours. And if you look at the demography of all these students and look at the socioeconomics -- their income levels, and their backgrounds, and where they came from, and possibly even race and other issues -- you will find that the students who are less prepared probably come from a low-income family and are taking the 12 or 13 credit hours. The kids who are coming from much better high schools, and they are higher income, they're taking the 17 credit hours.

So what is happening is -- you're talking about six-year graduation rates -- all these kids (indicates) -- and they're subsidizing these kids (indicates).

DR. O'CONNOR: Right.

DR. HOUSHMAND: That is what is happening right now.

And we need to start looking at all of these issues and figure out -- charge people the fair amount. And I do not believe anybody should subsidize anybody else, especially in higher education. I do not expect one student to pay for another student. I get it that, in some majors -- you know, students pay, for example, to go to business school; and business school typically makes a profit. But they subsidize that -- they use that profit to subsidize, let's say, engineering, that loses a lot of money. And this kind of thing happens in colleges all the time.

But there are low-hanging fruit in here that, if you really examine the way that we do operations, there are resources that we can find and savings that we can realize that we can pay -- give back to the students, or to our institution, rather than keep on charging, and charging, and charging more fees.

I just wanted to bring these two comments to you -- to exactly for what you are saying.

DR. O'CONNOR: And I think that what you've said is going to be more evident in the near future -- that students who are told they have to pay a fee to use the gym are going to say, "I'm working two jobs; I'm not paying that fee." And there will be more and more of that happening. We found out at one hearing we had -- I think we had Joe Cryan; we had a whole bunch of people who were good enough to show up, inform us that at some institutions, the poor students who took 12 credits couldn't handle it, because they were working. I have students who are working full-time, and are full-time at Rutgers, as students. They would drop a course, lose financial aid, and then their life would go into just a downward spiral--

DR. HOUSHMAND: Absolutely.

DR. O'CONNOR: --because they went below 12 credits. And so-- And I know with our doctoral students -- I teach doctoral students too -- that we re-declared what a full-time student was, I don't know, about 10 years ago. And so they take a lower number of credits, fewer credits, and they're considered *full-time*; whereas 10 years ago, they would have been considered *part-time*. So that was done -- I don't know if it was done by fiat; I don't know how it was done, but it helped a lot of students.

So the definition of *full-time*, apparently, is a Federal thing. Sometimes we have, from our group, Joe Doria -- the Honorable Joe Doria, who is our Vice President of the State AAUP; and he may join you at your next hearing. But he is knowledgeable about those different problems. But we do know, into the future, as you say, that students will not want to pay for other students.

DR. HOUSHMAND: That's right.

DR. O'CONNOR: And it's just a reality.

So the last thing I want to point out in response to you is that when something works at Rowan, you need to figure out, "How do I get this to work at college *A*, *B*, and *C*." And we know it's going to work at *D* and *E*, because they're able to figure-- But *A*, *B*, and *C* might be very complicated situations. If we have the systems, during the decreasing college enrollment, where high school students are now getting college credit, they're no longer paying college tuition for that; or the tuition isn't figured out. This creates a crisis for everyone, and they can't address other avenues to make college affordable. So what looks affordable on the one hand ends up hurting the colleges -- the community colleges, and the four-year colleges, and universities -- because now they have a shortfall that they can't account for. They're trying to do good; they're trying to be student-focused. And it just becomes very difficult with the budget.

DR. KEATING: Okay, we're going to--

DR. O'CONNOR: Hey, listen, thank you.

DR. KEATING: Yes; we have your notes.

DR. O'CONNOR: Okay.

DR. KEATING: Your passion comes through. We will read; we will digest. And, as I say, as we go back in for deliberation for draft, we'll certainly keep your remarks in mind.

DR. O'CONNOR: Okay; thank you very much.

DR. KEATING: So again, we say thanks.

Okay; let's move this over to Dave.

Okay, Dave.

DAVID MCGARVEY: Thank you, Dr. Keating, and members of the Commission.

And Dr. O'Connor actually addressed a lot of the points that I wanted to make. And if I'm coming across--

And I do have a suggestion towards funding -- maybe not totally practical. But just a little bit of background. I'm an adjunct instructor here for the School of Business, and also for the Math Department; and also over at Camden County. And this semester is the first time I've taught for Camden County at Camden City Charter School, in a collaboration partnership with students. I'm working with some of the better students; they've taken AP courses. And I actually thought I would have to bring the material down, and it's the opposite -- I have to bring it up. So it's a really rewarding occupation.

I work full-time in an industry; otherwise, I wouldn't be able to afford my passion, which is teaching. And again, I'm not complaining, because there isn't anything better than instruction. But one of the reasons -- or one of the ways that, especially, the two-year schools and, to some extent, the four-year schools can manage their costs as well as they do is because of the use of adjuncts. And, again, I'm not complaining; I'm just

saying I do it voluntarily; it's a matter of supply-and-demand and that sort of thing. But just to give you a rough example: I'm compensated about \$4,000 for a three-credit course. So if I taught four, that would be \$16,000; if I taught for a full year, that would be \$32,000. Again, I'm not complaining, but if that was my full-time position, I wouldn't be able to afford it.

And so there are many things that allow a two- or four-year school to be able to get by as well as they do. And I'm not complaining that way; actually, I am making the case that -- and I'm preaching to the choir -- that society itself hasn't invested-- Just a question: Does anyone know when public high schools began, and they were funded by citizens or taxpayers? Rough guess? (no response) And high school is-- You know, then, back then, was the equivalent of college, right? So it was 1820 in Boston, okay? So at that point, the citizens, our founding fathers decided that it was worthwhile -- the investment in the next generation and society -- to fund, at the time, what would have been higher education.

So the idea that students have to struggle with student debts and trying to get grants -- which some do, some don't -- it's just inconceivable that they have to manage that level of debt -- \$1.2 trillion. And I heard that mentioned, and how long it's going to take to pay off. And at first it seemed like that was a debt somehow to the taxpayers. It's a debt exactly on the students. It's not a debt to the State; it's not a budget deficit. It's something that the students are going to have work off and defer buying a home, starting a family.

So you know, again, I don't want-- It's maybe preaching to the choir, but I think we can do better. And I would think at least the first two

years of school whether it's community college or a four-year institution -- it should, be funded by the taxpayers. And I realize in these political times, with budget constraints at the State level and the Federal level, that's probably not going to happen.

But I do have one suggestion that I submitted, and that was that when it comes time to file your State taxes, if at that point -- say you're doing that in March and your tax preparer said, "Oh, by the way. Because of your extra income, you're going to take a hit. You're going to have to actually pay." At that point in time, say February, March, April, say, of this year for 2015 taxes, if the taxpayer could make a donation to -- elective donation to higher education that would give them credit -- just like a charitable contribution -- towards their taxes; and considering the fact that they may be of the mind that at least they're getting some portion -- they're doing some good rather than just giving it to the State.

And of course, the same thing would be great at the Federal level, but that's beyond the scope of this Commission.

But anyway, that's my suggestion; and, you know, just some of my comments. And I appreciate the time, and it's been very informative and I think you guys are doing great work -- guys and gals are doing great work.

DR. KEATING: Any comments from the membership?

Again, your passion comes through, and your work is applauded.

So again, we hear you. And I think the reflection-- We are looking at considerations of the tax relationship for business, for individuals as part of the equation of our conversation. So I think your point is well

made, and I think that we hear you on that one. And I do believe that that will get further review when we get advice from those who can give it on that.

So thanks for that concept.

MR. MCGARVEY: Okay, thank you.

MR. CROOK: And finally, we have Michael Harry.

DR. KEATING: Michael, thank you for being patient -- having been here the whole time. So we're going to be patient with you.

M I C H A E L H A R R Y: Indeed; thank you.

I appreciate all of the -- all of those who testified before me, particularly the comments of Dr. O'Connor. He added a lot of very salient points to this discussion.

Again, my name is Michael Harry; I'm a senior Communication major here at Rowan. I'm also here as the Legislative -- I'm sorry; I'm also here-- That's where I'm going, as you can tell. I'm here as the Director of Recruitment and Retention for New Jersey United Students, a statewide student organization advocating for tuition-free higher education. We are, in fact, moving in the direction where tuition has to be ushered out as a means for funding this; and I look forward to when this can be more of a discussion of how we can sustain that system, as opposed to a system that relies on tuition.

I'm here, mainly, to address three core points. The first is, which ways we can address the affordability of education for students across the State of New Jersey; the second point I want to address is how, at the campus level, there are differences in understanding between the student populations and Administration at the various universities. I'll use my

experience at Rowan as an example; and what other students have come forward to me with, in terms of their concerns. And thirdly, I'd like to talk about how -- while it's understandable we're talking about how to gain revenue and how to budget within the corporate model, we do have options outside that I think we need to seriously consider -- especially given that while we want to be apolitical for our own convenience, nothing we've mentioned is apolitical -- especially concerning that Chris Christie, our current Governor, is going to be leaving office soon. There are certain things that we are likely to have as serious options, going forward, that he would otherwise veto while in power that should be considered for these budgets, going forward.

Again, first to address all students in New Jersey: New Jersey United Students, on a statewide level, has been advocating for a statewide tuition freeze -- meaning, obviously, for a set period of time tuition would not be allowed to increase at all at any of the standing universities; that, rather, the revenue would have to come from other sources that are currently prioritized more.

New Jersey -- it's been reported in the middle of 2015 that about \$5.4 billion is going to corporate subsidies. Some corporations realistically are implicated with internship programs that benefit students; however, there are others, like Panasonic, where they're absorbing huge amounts of corporate subsidies that aren't as relevant to work opportunities, going forward, for students.

So the tuition freeze is mainly what we're fighting for at the State level. Again, we're a nonpartisan organization, so we aren't technically affiliating with any particular party. But realistically we need to

address the climate as it stands with those who are in power, and what their agendas are, and how flexible or inflexible their ideas are.

In regards to student issues at Rowan -- it's been expressed to me by other students that it's important that we do a few things, going forward. One, that we keep costs from going up -- at all, really. The rate of inflation is what you, Mr. Houshmand, have testified to keep it under; yet realistically -- especially for working-class and low-income students -- that's not even a sustainable cap for our tuition to stay under.

In addition, we have lots of fees incurred directly on an individual pay, person-to-person level, by commuters and other populations; as well as, as you were talking about, with the Wellness Center -- fees that are invisibilized by the current system.

One thing that's mentioned a lot is the cost of parking -- especially considering that the accessibility of parking at Rowan University has gone -- is very hard to utilize for many students. So there's not much to be said in the way of people actually getting what they paid for with that.

And in addition, of course, as was mentioned before by students who preceded me, there is the issue of housing. That needs to be considered as a cost of living, among others. And Giancarlo, I appreciate your comments earlier, and your experience as a Rutgers student having to face those additional costs that aren't accounted for in the grander calculations.

That covers a good amount of specific concerns as they relate to Rowan University's student experiences, and generally what NJUS advocates for on the statewide level. But again, there are options that we're

going to have to consider outside of our current system, going forward, for revenue.

I mentioned already how we can just moderately trim -- even moderately trimming lots of the standing corporate subsidies -- which we would have to talk to State Board members to have this discussion, more seriously, holistically, going forward. Even these moderate cuts can actually free up lots of revenue for students that we, frankly, need; that many students, as has been mentioned before, have to work off the debt that they're incurring -- which is, of course, totaling still over \$1.2 trillion, nationally; a great deal of which, proportionally, does fall on New Jersey.

And, in addition, there are also some measures that have been passed through the NJ Legislature that only didn't pass because of, again, the current standing political climate. We have Christie in power who will veto things like the Robin Hood tax, which would relieve a lot of the middle-class and working-class people who normally would have to pay their taxes to fund these sorts of changes. The ability of upper-class people to pay for these sorts of measures is far more considerable and needs to be taken more seriously as ways we can make these changes.

So while it's convenient for us to have this discussion, going forward, in regards to how we can work within this traditional model of tuition, which has been taken as a given to increase on a regular -- we don't have to take it as a given. And I think that's something that I can speak for myself, as well as most other students, when I say that the fact that we're being -- becoming more and more of a primary source of funding for universities, on the individual level, is something that we're no longer willing to just passively accept.

I'm here to contribute to this deliberation in hopes that we can avoid a lot more contention, going forward. But realistically, as you all are aware, there's a growing sense of class division among students, who are currently studying and who have graduated and are dealing with their own personal debts that-- In reality, we see administration and other staff at the universities, at the upper level -- as well as State employees at the government level, such as legislators -- who are very comfortable making these decisions. Whereas, as far as we are concerned, as individuals, if it wasn't for a sense of alienation people feel from the political system, they would be a lot more civically engaged about it by now.

We're doing our best, on our own level -- at New Jersey United Students -- to make changes to raise that level of consciousness. But realistically, it does come down to decisions that this Commission can make, as well as the Boards at the State level. And we can be in conversation with them more, going forward; and I think that's really important.

That concludes the crux of the points that I would like to make. If you have any questions in regards to any specific points I brought up, I'll open the floor to them now.

Thank you.

DR. KEATING: Question or comment?

DR. HARESIGN: I want to thank you for your testimony. I appreciate the work that NJUS does, and I think it's very important to have a strong and independent student voice in the conversation about how our institutions are run.

The goals that you set forth are admirable, and I do want to remind you that we can make recommendations-- When you say "the decisions we make," -- we're going to make recommendations.

The tuition freeze, I think, is something we'd all love to see. And I will just push you a little bit on that, because one of the problems is we have a set amount of revenue coming in; one of that is the level of State funding. And what happens is, the State cuts the funding, and then we're stuck with limited resources in terms of figuring out where the funding is coming from. And sometimes it's tuition; and, you know, again, nobody likes to see that. And I'm talking here from a faculty perspective, and we support the students. But we also try to be cognizant of just the need to keep our institutions running.

Do have thoughts about that? You know, when-- A State tuition freeze, in some sense -- a legislative State tuition freeze that says for three years you can't raise tuition -- without some kind of mandate that funding is at least maintained from the State, could potentially tie the hands of the institutions in terms of delivering services students need.

MR. HARVEY: Right. I actually do have comments on that.

Like I said, while NJUS is nonpartisan, we're certainly a very politically involved and focused organization. And as you said -- and I believe this is true for most cases, the faculty tends to be very supportive of the students and their particular financial struggles. So pragmatically and realistically going forward, this can't just be a discussion in which there are avenues and lanes which we all keep. There has to be one where the political process is openly implicated in these discussions. We need, honestly, to have organizing by faculty and students together to make these

kinds of changes at the State level. We need a more forward demonstration of the power that we have together. Otherwise, the students and the working-class people who attend these universities, who are trying to make a better life for themselves going forward, are going to bear the brunt of that burden.

I'm very privileged to be here on an academic merit scholarship. I believe that I shouldn't be the only one to be afforded that kind of opportunity; I believe that every student deserves that. And we all agree on that, in principle, I think I can say. But realistically, until there's a more unified demonstration of power among the students, the faculty, and the workers, we're not going to be able to get the State to make those changes.

So I look forward to not only seeing what this Commission can do -- which, I understand what you're capable of; not so much as decision-makers, but as people who are helping to influence the process, going forward. I'm also just trying to take this opportunity to get out the importance of us organizing together, because we all are part of the same university community, and we do all need the same thing.

DR. HARESIGN: Thank you.

DR. HOUSHMAND: Just a comment.

Thank you, first of all, for your wonderful testimony.

You mentioned a tuition freeze -- which, believe me, if I could, I would love to do that. But let me just show you the consequences of that item alone.

Currently, the State of New Jersey, through the taxpayers, provides about \$320 million annually -- TAG money -- Tuition Assistant (*sic*) Grant. And it is remarkable that the amount of money that each

student gets directly depends on which institution that a student attends. The more expensive the institution that a student attends, the more TAG money he gets --- the same qualifications, the same student. And I have found out that over the past five years that we have instituted a tuition freeze that never goes beyond the rate of inflation, I have actually been penalizing our own students through the TAG allocation. I get less TAG money because my tuition is kept low. So the more responsible I am, the more our students are being penalized.

So if there is something that you guys can do, that's an area to examine. Can we make TAG allocations more fair for every student, so that a student who deserves a certain amount of money, based on his or her financial capabilities, could receive the same amount of money and go wherever? And that is not happening. And that penalizes the people who are more responsible, and I don't think that's fair.

So I just want to give -- that's just one example of the complexity of this thing. I can assure you there are other issues too.

MR. HARVEY: Right. I appreciate your reminding me of the broader nature of these issues. I do believe we will have the power to make these necessary changes so we can avoid those sorts of hang-ups. And any support, either through rhetoric or otherwise, that you could throw our way as an Administrator is going to definitely be helpful, as well, going forward. Also, whatever decisions you can make to keep things as low-cost and free are deeply appreciated.

Thank you.

MR. TELLO: Hi, thank you for coming.

As, I guess, an alumni of New Jersey United Students at this point, it is so good to see you all coming out to all these hearings.

And I definitely want to highlight another aspect of it. Dr. Houshmand kind of touched on it. It's actually in another report that I read on tax breaks -- for example, Princeton University. They have a huge endowment and a lot of well-off people or companies making tax contributions to it. And then I saw a report on it saying each student essentially is being subsidized by over \$20,000 by the State or Federal government as a Princeton versus Essex, where they are only being subsidized by \$2,000.

MR. HARVEY: Right.

MR. TELLO: So essentially, you have companies or wealthy individuals making huge contributions -- meaning tax deductible -- and then possibly being able to make money, or a return on it, because they are not paying it in taxes. And the rich get richer, and the poor get poorer.

MR. HARVEY: That's right.

MR. TELLO: Another aspect that I would definitely ask you to look up on is the cost of community colleges versus a four-year. And I know you all are invited to come in again, I think, later in April or another date and look at why is it that, on average, community college, a year, costs about \$2,000; and a four-year costs about \$6,000 to \$8,000. Like, why do they need an extra \$6,000 to \$8,000 more? I'm sure some members of the Commission could answer this for me; but I think if we're really trying to tackle the issue -- my professors at community college, when I went, they taught at Stevens, they taught at Rutgers, they taught at all these great

institutions. I think we need to highlight that, and then look at the costs to make sure that we're looking at it from all angles -- not just the funding.

So I definitely invite you guys -- you all, when you come back -- please, let's talk about some of these issues more constructively; and let's actually try to find that solution together.

MR. HARVEY: Thank you.

DR. KEATING: Okay, Michael. First of all, I know you sat here since 10:30, because I watched you. (laughter) And I watched your facial reactions to various comments as the morning and the afternoon went on. And that's great, because you were delivering messages even before you sat in the chair.

So on behalf of the Commission, I want to say thank you. The reason we do this travel across the state, to try get here, is to be accessible to the student voice. So, you know, you were patient and you have given us that; and for that, I'm just going to say thank you.

It was mentioned that when we go back into Trenton for our sequence of hearings as we get close to draft, I believe in April we have dedicated the testimony time of the afternoon to student organizations, and we're working and looking for connections. So as you take the message back to your membership and your affiliations, if you care to take us up on that, in a repeat or another way of having other persons come and be part of the conversation, we offer that to you again as well. It will be in Trenton in the month of April, but it is the student day, and the student focus. So if you care to return, think about it with your colleagues.

And lastly, I would just like to recommend -- ask that your remarks -- and you had a few specific objectives; I think we all heard them

and they are in the record. But if you wouldn't mind maybe capturing them on a single sheet -- just points to the Association that you're here representing -- it would be helpful as we take it back into our record and review, okay? So if you have an opportunity and you want to send it on to the Office of Legislative Services, we'll make that connection before you leave, to Adrian, if you care to. If you care to come back, or your group, April is the time. And again, on behalf of the Commission, I thank you and the students who you spoke for today. Your thoughts are in our minds and in our hearts, and we'll give it fair consideration.

MR. HARVEY: Thanks; we'll be glad to continue talking about these things.

DR. KEATING: Yes, I would like to see the student voice stay in the conversation as we move into the stretch, you know. (laughter) After all, it is what -- you are what we're about.

So thanks again for your patience today.

MR. HARVEY: Thank you.

DR. KEATING: We have no other sign-up slips. So I'm going to pretty much ask for a last call with regard to anyone in the audience who has been here, who would like to come up and provide comment to the membership of the Commission. (no response)

Okay; seeing and hearing none, I'm going to make the assumption that we have pretty much covered our territory as we approach 2 o'clock. So one more time: Is there anyone in the audience who would like to speak to the membership of the Commission -- at least, at this time? Keep in mind, we will be in Trenton in February, March, and April -- not in

May -- and we'll be moving into draft in June of the report. So if there is another time to be heard, that is your opportunity.

All right; seeing and hearing none, and recognizing the hour is upon us at 2, and we have been going pretty consistently since 10:30, I'll just ask for a motion to adjourn.

DR. HARESIGN: So moved.

DR. BLATTNER: Second.

DR. KEATING: Second and a motion are here.

So for the record, we're going to end the Commission hearing. I think we're just about on 2 o'clock.

I thank all of you for your patience and your cooperation. And again, thank you to Rowan University--

DR. HOUSHMAND: You're welcome.

DR. KEATING: --for your hospitality. It's been outstanding.

We'll now call this session closed.

(recess)

(return from recess)

DR. KEATING: We are going to reconvene.

And to our students from the University, we again thank you for your cooperation and your patience. And we're thrilled to be able to hear you; we were just having lunch. (laughter)

MR. CROOK: Okay, I believe we already have up here Shawn Lightbody, Angela Hall, Alice Bubar, and Frank Mihalic.

So let's just hear from you in that order, starting with Shawn.

S H A W N L I G H T B O D Y: I'm Shawn Lightbody; I'm a junior transfer from Ocean County College.

After Ocean County College, I had it narrowed down to Rowan University and Coastal Carolina. And I ultimately chose Rowan because the Criminal Justice program had a lot of praise; and just the overall affordability of it, as an in-state resident.

DR. KEATING: Is there anything-- Now, we're going to talk about the affordability issue.

MR. LIGHTBODY: Right.

DR. KEATING: So you're the ones who are absorbing the costs, and the payment, and the repayment.

MR. LIGHTBODY: Right.

DR. KEATING: So if you can give us any thoughts, from your perspective, with regard to the idea of, "Hey, what about this or what about that -- with regard to making it more affordable for us?"

MR. LIGHTBODY: The only thing I would be able to say is that the books are kind of expensive. I usually go online and just avoid that entirely.

DR. HOUSHMAND: You really should; that's the only solution. (laughter)

MR. LIGHTBODY: That's the only, I guess, complaint I would have.

You're up next.

A N G E L A H A L L: My name is Angela Hall; I'm a sophomore, and I major in Law and Justice.

I came here because I like the 5-in-1 program -- I mean, the five-year master's program. I think it's good because I can get my master's in five years, and it's, like, cheaper in the long run to get that.

And my other concern is cost for parking, and there are never any parking spots.

A L I C E B U B A R: My name is Alice Bubar; I'm a sophomore at Rowan. I'm in the Criminal Justice program as well.

I came to Rowan because, first, the education is a priority, and I found it essential here; as well as affordability -- it was very affordable, and compared to the other universities that I got accepted into -- they were so pricey. And I'm getting this great education here.

I guess my only complaint would be parking as well. It's very expensive for a parking pass. And that would be it.

F R A N K M I H A L I C: My name is Frank Mihalic; I'm a transfer student. I transferred from Rowan College at Gloucester County. I am a Philosophy major with a minor in Spanish; I intend to go to law school.

I chose to come to Rowan because their Philosophy program had a student, in the last couple of years, get accepted and is now attending NYU on scholarship. And I was accepted into many big universities that are farther from home, so I figured I could -- with my grades, I could see myself, maybe, doing something similar to that. So I knew that I could get accomplished what I wanted to get accomplished here.

Yes, I would say parking is a little expensive, and that would pretty much be my only complaint. As a Philosophy major, most of my books are paperback, and I can get them used, so they're pretty cheap. So I have, really, no complaints there.

DR. KEATING: Okay. Before you four leave your seats and let four others take your place -- what we have been talking about as a Commission, and we've been doing this all over the State of New Jersey -- you did touch on three of the topics that are running pretty hot to our conversation: the textbook aspect we read, we see, we hear. We're well-aware, and we're taking that under thought and some consideration of suggestion and review of a way to make books more affordable; the fee structure, because that's your parking, parking, parking concern -- the idea of the student fee structure we're looking at; and RCGC -- an unofficial shout-out, since that's where I am, too (laughter) -- and also the idea of the community college relationship to the affordability theme. I think we're going to pretty much insinuate you gave a plug to the idea of starting that way and making it affordable and complete.

MR. MIHALIC: Yes.

DR. KEATING: So we hear you; you're participating in the process and, again, representing the voice of the student throughout the State of New Jersey as to what you're up against to afford your education.

So I am going to open you up for questions before we let you go on to the next group, okay?

DR. HOUSHMAND: I just wanted to make a comment about the parking, because I agree with you that, number one, Rowan is expanding and it is expanding pretty fast. The total number of parking spots is not sufficient, and the cost of parking is high; any amount of cost, in my opinion, is.

But I wanted to explain this to you, so that you understand why (indiscernible).

Parking, as part of faculty and staff contractual agreements, is provided for free to them. But we all know that when it comes to land, especially the land that you have to either surface or build the infrastructure, nothing is free. So the fact that we are giving -- we have to draw a contractual agreement -- give to faculty, and staff, and everybody to have parking, it has to come from somewhere. Somebody has to pay for it.

And let me make it abundantly clear to you guys. For all intents and purposes, I see the students as my boss. Why? Because really apart from what the State of New Jersey appropriates us, through your taxes, the rest of the income that the University earns really comes from tuition and fees. It's you. So you're paying for these things. But as part of the contract -- and until and unless that contract says that we should do it differently -- it's very difficult to, number one, provide sufficient parking for students, and to maintain and pay it. In other words, if I wanted to go and build another infrastructure that's a 2,000-parking spots garage; if I want to do that and it costs me \$50 million -- guess who pays for it? You -- either directly or indirectly. Either your parents pay taxes to the State, so the State will give us the money; or you will, through your tuition and fees.

So you can see, it's really a very difficult situation. I recognize it; I particularly hate it because some of you who commute and you have courses, let's say, at 10 o'clock, and you have to circle around this campus four or five times to find a place -- you miss your class, you're late, you park far away. And the worst (indiscernible), and my biggest fear -- evening classes, when you are walking back to your parking. If it's far away, you are not safe.

So all these issues, I know. But I just want you to know that I really wish I had a solution for this parking, because it's a very big one -- similar to the books and other incidentals. But our hands are really, really tied; I wish, I really wish I could do that. I want you to know that. It's that difficult. Unless their contract says otherwise, I don't know how to fund it, how to provide it to you. That's an issue.

MR. TELLO: Hi; my name is Giancarlo. I'm actually the student representative on the Commission. I go to Rutgers-Newark.

One question regarding affordability: Is there anything that you all wish you knew or learned in high school, that you now know, that possibly would have made college more affordable -- like scholarship opportunities, EOF, STARS, the two-year track going through Rowan College -- anything like that, that any of you all might have learned, that we could try to implement and let other students know, going forward?

MR. LIGHTBODY: Yes. Probably the STARS program; and the -- where if you're a senior you could go take some college courses. So I wasn't aware of that, so it would have helped me.

MR. TELLO: Thank you.

DR. KEATING: I know that your classmates are coming up; and, again, we're trying to hold on to make time to hear your voices.

I just had one quick question. Earlier today, we were talking to a State Senator with regard to the idea of dual enrollment -- high school enrollment with college, currently, at the same time. Would any of you four who are up here now care to comment on the idea of-- just kind of where you took us for a moment -- the idea of taking college courses while you were still a junior or senior in high school? Whether you think it's a

good idea, a not-so-good idea, an idea that's good for some but not for all, or something you wish, or you would hope, for those who follow you into this relationship might have that opportunity? How do you feel about going to college while you're in high school?

MS. HILL: I think it's a good idea. I wish that was happening when I was in high school still, so I could do that. Do you get your credits -- would they transfer over to this college? Yes, it's a good idea.

MS. BUBAR: I find it a very good idea as well. I think prepares students as well as-- I don't know; because in high school -- I didn't feel as prepared as I should have been when I came to college. And I think that would be a great idea to prepare high school students, because that would be a great opportunity for them.

DR. KEATING: To actually experience it.

Ms. Bubar: Yes.

MR. LIGHTBODY: I think it depends on the student. Like, when I was in high school, like, yes, I would have done it. But I had high school classes, I played sports every season. So the time would've been a problem. I also worked, so I think it just depends on what the student does in high school.

DR. KEATING: But all things being equal--

MR. LIGHTBODY: Right.

MR. MIHALIC: Yes, I agree also that, especially with some students in high school, they more of have an idea before -- sometimes in middle school -- what they want to do, and they're far superior to some other students. Then I don't think it would be right to hold them back, if they're ready to take college courses and get ahead.

DR. KEATING: Okay; thank you.

Okay, there are no more questions here. You've given us a good deal to think about. And by the way, you just put a student voice to the reinforcement of ideas we've heard today and other days. So thank you for that.

So if you four would like to take a seat; and if your classmates would like to take your seats, we'll continue the conversation.

MR. LIGHTBODY: Thank you.

MR. CROOK: All right. Let me call up next -- I'm sorry if I butcher your names -- Dillon Dohanicz--

DILLON DOHANICZ: Dohanicz. (indicating pronunciation)

MR. CROOK: Dohanicz.

Jahvar Jordan.

JAHVAR JORDAN: Jahvar Jordan. (indicating pronunciation)

MR. CROOK: Again, we have *Something* Davis.

COREY J. DAVIS: Corey.

MR. CROOK: Corey Davis, okay.

And Hilary Hernandez.

And then, we still have a couple more.

DR. KEATING: Okay; again, feel comfortable. Please, relax. We're just here to talk, listen to your thoughts and opinions with regard to the affordability issue that you're faced with today.

So let's just go -- if you don't mind, we'll go right across the table.

MR. DOHANICZ: My name is Dillon Dohanicz; I am a Law and Justice major, currently a sophomore.

I came to Rowan because I had family who all came here. And not only is it close to me and my hometown, it makes it easier to help make sure that I can help my family when they have problems. And it definitely brings more ease to mind.

I also knew that the program that Rowan offers is definitely improved over the last couple of years -- that I wanted to be part of the new program here. And I definitely have no issue with the pricing in comparison to many other colleges that I've had experience with in the past, with my brothers and my cousins. And I know how ridiculous the pricing can be in comparison.

DR. KEATING: Okay.

MR. JORDAN: My name is Jahvar Jordan; I'm from northern Jersey.

I'm a Law and Justice major. I came to Rowan because when I was a sophomore in high school, we had college fairs at my high school, Newark Collegiate Academy. And I'm not sure if you guys are familiar with Mr. James Gamone (phonetic spelling); but he was the representative who would come in to speak with us. And he talked a really good deal when it came to Rowan, and a lot of opportunities that Rowan would be able to offer me. And I kept in contact with him, and I was able to network so much that he got me involved with Achieving a Dream, and he got me into the EOF program. So Rowan definitely helped me along the way, even through high school, with just keeping that connection. And then coming into my high school, meeting with him weekly, and getting in contact with Dr. Sadler, and her helping me out with different scholarships and getting me more involved on campus. So Rowan definitely helped me out a lot.

As far as affordable, I think because I was able to network and get in contact with the right people -- who could help me get further along in my education, and also keep me funded in college -- it was very affordable. And the only thing I really-- I really don't have a problem with it -- would be housing, the housing costs. But I understand that in order to live good, you have to pay more. So it's understandable.

So other than that, I think Rowan is a blessing, and it's a blessing to be here.

MR. DAVIS: My name is Corey Davis. I'm from Edgewater Park; it's a small town, like, 45 minutes from here. I'm a transfer from Morgan State University in Baltimore.

The reason why I came here -- I transferred here as a sophomore. The reason why I came here is because, obviously, the in-state tuition, and I just really didn't like it there. I didn't really think I fit in there; I guess it wasn't really diverse.

I just think this is a way better school compared to Morgan, in my opinion, although some people may think different. But a problem I really have with it -- well, the only issue I feel is important to discuss is the textbook issue. Like, I feel like the books are way too expensive. I especially think that since-- Like, a perfect example -- like, last year our teacher told us to buy a textbook, and we didn't use it the whole semester except for, maybe -- actually, we used it for one question on the final. So basically, I had to pay a hundred-and-something dollars to answer one question at the end of the year. So I feel like that's a really big issue; like, you don't even use the book throughout the year.

That's pretty much it.

HILARY HERNANDEZ: Hi, my name is Hillary Hernandez. I'm a Law and Justice major.

I picked Rowan University because-- Well, first of all, I really liked the campus, and I went to a lot of campuses where I didn't feel like -- like he said, like I didn't feel like it was as diverse. And aside from that, I applied to a couple different universities, and a lot of them were very expensive. And I'm not paying for school; I'm helping -- my brother pays for school; like, my parents aren't helping or anything. So I think that was a really big deal to find somewhere that wasn't as expensive.

The only issue I really have -- I live about an hour-and-a-half from here, so I do live on campus. But I feel like on-campus housing is very expensive. I live in the Rowan Boulevard apartments, and I pay around -- I don't know, I think \$11,000 a year. And I know they are supposed be apartment-style housing, but I feel like, for apartment style-housing, it is very expensive. Like, I know you prepay for the electricity and you prepay for water, but I feel like the amount that we would use -- I don't think it would get to that amount if we did pay for it that way.

Textbooks -- they are very expensive if you buy them from the bookstore, but there are ways to get around that. I usually buy my textbooks off of Chegg or Amazon; so you can get around it. But I do feel like if -- a lot of professors are like, "Oh, you should go to the bookstore; it's more convenient." It's more convenient, but it is more expensive; and I do have to wait weeks to get -- well, maybe not weeks; maybe a week-and-a-half to get my textbooks. Some professors start on the first day; some wait a while. But you never really know.

So that's about it.

DR. HARESIGN: Thank you all for your testimony; and to the people who spoke before you, also.

And one of the things you mentioned is textbooks. And I'm the faculty representative on this Commission. And I think one of the things we certainly need to do is educate the faculty better. I know, in my classes, I always look for alternative textbooks, especially -- there's a lot of online textbooks that are much cheaper -- electronic textbooks that are cheaper and better because they're kept up-to-date more often. I'm in the sciences.

But even in courses where I use, sort of, paperback mass-market books, you can certainly find better deals-- And I actually don't-- Some students don't like this, but I don't make my books available through the bookstore; I actually -- because they are so much cheaper online. I know the bookstore doesn't like it, because they are looking for a profit. But I tell the students, "Don't worry. I'll give you--" I have readings for them the first day, but they're free online readings. There are a lot of things you can give students to do, and I give them the week-and-a-half that you spoke about to get the books before we start with them.

So it's going to be hard to legislate or mandate certain types of textbooks. But certainly there can be a strong recommendation from this Commission, and education coming from this Commission, towards faculty to be cognizant of the cost. I know in certain courses -- if I use the standard textbook, and the supplement, it would be \$300 for two books. And that's just -- that's just way too much money, in my opinion.

So I appreciate your concern about textbooks. And I hope something will come out of our Commission along those lines.

MR. TELLO: The same question I asked the previous four, I would ask whoever else comes up. Is there anything you know now that you wished you knew in high school that might have made navigating the process, or being able to make it more affordable, easier? I mean, besides knowing about Chegg, possibly earlier? Anything like that? And if not, then that's fine; or if you think of something later, please e-mail it to OLS, the Office of Legislative Services.

MS. HERNANDEZ: Actually, my guidance counselor in high school told me -- because I was interested in taking college courses before I graduated, like my junior year or my senior year, I think it was. And she told me, specifically, that colleges wouldn't like to see that because they want to see you take a regular full schedule. And that's why I opted not to take any college courses. But coming here, so many students told me, "Oh, I have credits from this, this, and that." "I took courses before I graduated." And I didn't do it, specifically because I was told that colleges wanted to see a full high school schedule. So I feel like I definitely-- I wanted to do it, and it would have been a lot, like, helpful to start at my community college and just have them transfer over.

DR. KEATING: I would add the same question, or at least a little bit of a follow-up to your point that we asked the other group -- or I asked the other group, with regard to, if you're looking back over your shoulder to those who are going to follow you here, what would you then suggest to them?

And we're looking down three avenues: one is the concurrent enrollment aspect of credit, and maybe if some of you could pick that up; EOF has gotten a lot of attention in our conversations, as we've been

throughout the state. And I'm going to take your comment as a little bit of an endorsement. I don't want to put words in your mouth, but basically that the EOF program was brought to your attention. The question I would have is, back in high school, were you made aware of EOF, STARS, other scholarship opportunities -- that you could say, "Had I known, I could have benefited from it; but I didn't know."

And lastly, the idea of literacy training. Do you feel that you had any; do you think that it would be a good idea, for an obligation on the State, to have high school students take a more aggressive course in financial literacy that would give you some ideas about how to pay for and plan the cost of your college education?

So let's go one, two, three. If you can give me some thought on the literacy aspect -- financial literacy. Anybody?

MR. JORDAN: I think if, in high school, we were taught about how to manage our own money when we get to college, I think we would have been better off. Because I think as college students -- since we weren't taught how to manage money, it becomes harder for us to manage our funds and also pay for college as well. So if we were taught certain things about college coming in to college, then I think we would have been better off as far as spending and funding was concerned.

DR. KEATING: Anyone else?

MS. HERNANDEZ: I feel like high school doesn't teach you really-- Like, I took one -- it was a personal finance class, and basically the entire class was just like learning how to write checks. We learned about, like, investing in stocks. Like, it wasn't anything that would directly-- Like, they didn't show me-- The first time that they explained how to apply to

college, even, was I think November of my senior year. And it was a brief assembly. They came into our English classes and they just said, "Oh, you have to do this; don't forget to fill out FAFSA," and that was it. No one said, like, "Oh, remember to weigh out the cost, compare this and that." No one ever showed us any of that.

The only reason why I knew how to do anything was because my brother and his wife, both -- they went to NJIT, and they went through, like, the whole college process before. But I had no idea. And my parents -- neither of them went to college, so I couldn't really-- Like, if I didn't have them, I wouldn't have known what to do because no one showed me.

DR. KEATING: Okay. And that, again, reinforces what we're hearing.

Okay; I don't see any questions up here for this group.

Again, thank you very much for your willingness to come over and talk to us. And we're going to ask you to trade seats with your classmates who are remaining who wish to speak.

MR. CROOK: Okay; it looks like we have Latisha Douglas and Rebecca Dantonio.

DR. KEATING: Okay, ladies, relax and tell us what you think.

R E B E C C A D A N T O N I O: My name is Rebecca Dantonio; I'm from Glen Mills, Pennsylvania. And I'm an Accounting major with a Law and Justice minor.

I came to Rowan because I knew that they had a good business program. And I played on the volleyball team here, so I came for an overnight with the volleyball team and I really liked it. And having them tour me around campus and getting to know campus was really helpful.

And so I think that's why I picked it; I thought it was a good fit for me.

LATISHA DOUGLAS: Hi; my name is Latisha Douglas, and I am a Law and Justice major. I transferred from Middlesex County College.

My reason for coming here to Rowan is because I thought that it was a little bit cheaper than Montclair, and much more cheaper than Rutgers. I also saw that it was expanding, when I did come here on a little tour with my dad. I liked how everything is, like, put together; it's not all spread out across. So it's like a little -- it has like its own little small town, compared to other colleges that are all over place.

And basically, I would say-- Since I'm living off-campus at Park Crest Village, it is not that long of a commute. You have a lot of stores around here; it's more convenient for me, as a student. And I like the -- I really like the teachers here, as well; they're all admirable men.

And like I said again, it is affordable.

Thank you.

DR. KEATING: Okay, ladies. One more time: Like the previous conversation: On the theme of affordability, any parting remarks with regard to what you wish you had known, what high school could have offered you to prepare better; and/or what you're experiencing, other than we recognize parking, textbooks, and meals. We factor that into the thinking of the total cost of an education.

So is there anything else you would like to add to the conversation?

MS. DANTONIO: Just as far as textbooks -- a little more is, like, the online connecting -- like Connect, and different websites like that

teachers are making us use. And they're every expensive, and they add up. And having three and four classes that use those is very pricey -- and some professors not really caring what you have to spend on textbooks.

I have a class this semester that I need two textbooks; they both have codes with them. So I'm spending over \$200 on just one class alone -- which is a lot.

And then pricing for housing is expensive. I'm off-campus now, because I'm a junior. And it's probably less than half the price to live off-campus, including everything, with utilities. So that's a big problem.

And what was the other question?

DR. KEATING: High school?

MS. DANTONIO: Oh, high school--

DR. KEATING: Anything in high school that would've--

MS. DANTONIO: I would say learning more about AP classes and how that can help you out and save you a lot of money in college. My high school offered a lot of AP classes, but I didn't really understand how much they could contribute to college and how they could save a lot of money. So that would be helpful to know more about that.

DR. KEATING: Okay.

MS. DOUGLAS: I didn't really have a problem with the textbooks, because all of my textbooks I order off-line (*sic*).

The only issue I have -- well, I would say with cost, is I would say the health care. It costs a lot for it to not cover a whole bunch. And then the co-pay is \$25, and then to buy medicine is \$25. So that's \$50 just for that day. I feel like it should be, I think, a little bit cheaper because it doesn't really cover all of the aspects of health.

And as for my previous high school experience, I would just say that they better prepare students for college -- as in, you know, at least have a more-- You know, drinking -- teaching them about drinking, and then the facts and-- Because when people go to college, they just act crazy and they drink a whole bunch, and end up in the hospital. Not me, but I'm just saying. (laughter) They should have classes like that, and then classes on how to, how do I say, spend your money wisely. Because when I came here, I spent a whole a whole bunch of money just on food. Knowing that I need to save--

Other than that, I don't have anything else to say.

DR. KEATING: Okay.

DR. HARESIGN: I am not asking this to put you on the spot, so don't--

But we've been talking a lot about things you wish you knew in high school. What kind of -- and I'm not asking about how much you have in loans or anything like that; but I would like to know have you thought about what's going to happen after you graduate, in terms of your finances, in terms of loans you may have accumulated, or how much you can expect -- what the expectation is in terms of a job, how long it may take you to find a job, what your monthly income may be? Is there -- is that on your radar as a planning thing, or is it, kind of, you'll figure it out when it happens?

MS. DANTONIO: I have two older sisters, so I, like, kind of follow in their footsteps for a lot of things. I look up to them. So they both lived at home for a few years after college, saved up so they were able to get a car and have good savings in their bank account. And then a few years

after, they had their salaries saved up and they moved out. So that's always been pretty much my plan.

MS. DOUGLAS: Well, over the years I've learned to save money and have a better bank account.

I am 26, so I should know how to save money by now. I do have a job, so I've been planning on -- I put a lot of money aside and I've learned how to have a savings and a checking. And as for -- I have already started paying off some of my interest on my loans and everything. And I just try to get grants now and pay the rest. Since Rowan is very cheap, I save up and then I just end up paying cash. And then whatever my grants are-- I've learned a lot, so I learned to save a lot of money from when I first started out.

DR. HARESIGN: Great.

DR. HOUSHMAND: Just one last comment.

I just want to thank you all for coming in here and giving your views about your quality of life and quality of education, and what we can do to make it even better.

Before you leave, I know you took time out. Thank you, Professor, for bringing the students in here. Next door, when you're done, there is plenty of fresh lunch waiting for you. Please go eat all of it; and whatever is left, take with you -- please; only because we have already paid for this. (laughter)

DR. HARESIGN: Save some money.

DR. HOUSHMAND: Save some money.

DR. HARESIGN: That's what we're here for.

DR. HOUSHMAND: Yes.

DR. KEATING: And you can park out back. (laughter)

Thank you for coming over, Professor; for bringing your class. We apologize for the little bit of a (indiscernible). As we explained, we were going from 10:30 straight through the lunch hour, pretty much. And we got up to 2:00, and there were no other people in the audience who wanted to speak. So we did shut the Commission hearing down. But when you came to us, we obviously reopened.

So let the record show, please, that while we adjourned at 2 o'clock, we reconvened shortly thereafter. And as we approach 2:50, we're still in session and coming to the close of our day, with regard to the students who approached us from Rowan University.

Keep in mind, you spoke on behalf of the students of the State of New Jersey. You came somewhat armed for Rowan University comments; but please keep in mind that we're taking this Commission throughout the entire state, and what you have given us are faces, voices, and reinforcement on the issue of affordability for every student in the State of New Jersey who is trying to get an education -- or a higher education.

So on behalf of all of your fellow student-colleagues, we thank you as well.

So Professor, they're back in your hands. We're going to, at this time, once again, call for a motion to adjourn--

DR. HARESIGN: So moved.

DR. KEATING: --and thank the students for coming over to give us your thoughts and opinions -- that we heard you, okay?

DR. KEATING: Motion?

DR. HOUSHMAND: So moved.

DR. HARESIGN: Second.

DR. KEATING: I have a motion and a second.

All in favor? (affirmative responses)

Okay, we're going to officially adjourn the Commission at 2:50

p.m.

Thank you very much.

(HEARING CONCLUDED)