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# *Public Hearing*

before

## THE COLLEGE AFFORDABILITY STUDY COMMISSION

*“The 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”*

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**LOCATION:** Union County College  
Cranford, New Jersey

**DATE:** September 16, 2015  
10:30 a.m.

**MEMBERS OF COMMISSION PRESENT:**

Dr. Frederick Keating, Chair  
Dr. Nancy H. Blattner  
Jonathan R. Boguchwal  
Dr. Nancy Cantor  
Donald C. Doran  
John Gorman  
Dr. Peter P. Mercer  
Giancarlo Tello



**ALSO PRESENT:**

Adrian G. Crook  
Sarah Haimowitz  
*Office of Legislative Services*  
*Commission Aides*

*Meeting 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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DR. FREDERICK KEATING  
Chairman

DR. NANCY H. BLATTNER  
JONATHAN R. BOGUCHWAL  
DR. NANCY CANTOR  
DONALD C. DORAN  
JOHN GORMAN  
DR. TIM A. HARESIGN  
DR. ALI A. HOUSHMAND  
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**State of New Jersey**  
**COLLEGE AFFORDABILITY STUDY COMMISSION**  
STATE HOUSE ANNEX  
PO BOX 068  
TRENTON NJ 08625-0068

**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](mailto: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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**FREDERICK KEATING, Ed.D. (Chair):** I'd like to call the Commission meeting to order. And I'll ask the Secretary to take roll call, please.

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

DR. BLATTNER: Present.

MR. CROOK: Mr. Boguchwal.

MR. BOGUCHWAL: Here.

MR. CROOK: Mr. Tello.

MR. TELLO: Here.

MR. CROOK: Mr. Doran.

MR. DORAN: Here.

MR. CROOK: Mr. Gorman.

MR. GORMAN: Here.

MR. CROOK: Dr. Mercer.

DR. MERCER: Here.

MR. CROOK: Dr. Cantor.

DR. CANTOR: Here.

MR. CROOK: And Chairman Keating.

DR. KEATING: Present.

Good morning, everyone.

ALL: Good morning.

DR. KEATING: On behalf of Union College, I would like to welcome everyone to the Commission hearing on college affordability here in the State of New Jersey. You can see the nature of the membership; we have two members who are absent, but we have a majority here today.

Briefly -- that the Commission is moving around the State of New Jersey for public hearing/public testimony and receiving input on the topic of college affordability. For those here today, we say thank you. Recognize that we are in this together, please; we are a Commission appointed by various aspects of government to serve together, and we have an 18-month charge to do this. We primarily meet in Trenton and conduct our business there. However, we have elected to go on the road, so to say, and visit a community college -- which we are here today at Union; to visit a State college -- we'll be at TCNJ in two months; and to be at a State research university -- we will be at Rowan University some time later in the winter/spring. And again, our charge is to, again, study affordability.

Please understand today that when you speak with us -- to us, that we're asking that you recognize that it's an open conversation. We're going to keep it friendly. We are not in charge of anything, so recognize not to kill the messenger here. We're here to listen, and to really have an exchange of ideas with you. We're operating in three subcommittees, currently, under the law; so we're pulling this piece -- this idea of affordability apart, and then we're going to put it back together again as we approach this spring and June.

I'd like to now take time to thank Union County College for their hospitality. Right from the time you pulled in their parking lot until you came and sat in the chair, everyone here who works and is part of Union County College has been fantastic.

So we're going to allow Union County College to begin the conversation today as the host institution. I know we have other college

groups present, and other members from the community-at-large who would like to speak. And again, we're here to listen.

Generally, the ground rules would be approximately 5 minutes with the microphone. If we think you need more, we may give you the discretion of more. But we'd like to try to hold it to a similar pattern of 5 minutes.

We assume and we hope -- and if you have not had the opportunity to put your thoughts on paper, you can present them to the Secretary at a later time. We can receive them at any time during the course of the next few months -- whatever -- that you would like to submit your thoughts -- today or at a later date. Any way we can exchange the ideas of what we're trying to do, we're going to be open to it.

So with that, Dr. Maris Lown -- if you would come up. And again, to tell President McMEnamin to -- I spoke to her last night on the phone; I know she's in Trenton today at a President's Council meeting -- to tell her, again, thank you on behalf of the New Jersey State Commission on College Affordability for the hospitality here at Union County College.

So we're going to give you floor first.

**MARIS LOWN, Ed. D.:** Thank you, and good morning.

President Keating, Commission members, on behalf of Union County College President Margaret McMEnamin, I am pleased to welcome you to Union County College.

My name is Dr. Maris Lown, Vice President of Academic Affairs at Union. Dr. McMEnamin is attending a President's Council meeting in Trenton, and has asked me to speak on five affordability topics

that are of immense importance to the amazing, hard-working students at Union County College.

The first topic is New Jersey STARS, the State's landmark program to provide free tuition to New Jersey's best and brightest students. It is not secret that New Jersey ranks last in the nation in attracting its own high school graduates to attend New Jersey colleges and universities. When the New Jersey STARS program was established in 2004, the scholarship to community colleges was offered to the top 20 percent of the state's high school graduates. Subsequently, the eligibility was reduced to the top 15 percent.

In Union County, that 5 percent variance is depriving an estimated 400 high school graduates each year from receiving this benefit. These students who place academically between the 15 and 20 percent ranking would be an ideal cohort for this program. Their high school grades would indicate that they are good students, but would not otherwise qualify for scholarships. The vast majority of these students would be grateful for the opportunity that this scholarship afforded them; moreover, the state would retain a larger segment of the population of its homegrown students.

The second topic I believe worthy of your attention is the necessity of promoting dual enrollment programs, which enable high school students to get a jumpstart on their college careers by taking credit-bearing classes at their local community colleges. The time and money that high school students save by taking general education classes at a community college is an investment well spent. The credits these students earn are portable and reduce the number of more costly courses that students will need to complete their baccalaureate at senior institutions. I urge the

College Affordability Commission to continue to advocate the value of dual enrollment.

While dual enrollment links K-12 institutions to community colleges, a third key initiative to make college more affordable is articulation through dual admissions between community colleges and senior institutions. The Lampitt law was landmark legislation to help ensure that students transferring between community colleges and senior institutions were able to get their money's worth. The next stage on the affordability chain would be for the law to ensure that the transfer is seamless by sparing students in community colleges the unnecessary expense of applying to public universities to complete their degrees. By developing a system of dual admissions between the State's 19 community colleges and the State's 9 public universities, students who graduate from a community college and have achieved a respectable GPA would benefit financially by receiving guaranteed admission to one of the senior publics.

The other benefit, too, would be retention of our home-grown students through the baccalaureate degree. A program such as this would also give private universities an incentive to compete with the public universities for these transfer students, such as by offering discounts to students who transfer via articulation agreements.

Fourth, the time has come for the State to recognize that the public would be better served if community colleges were authorized to issue baccalaureate degrees in highly specialized and costly fields of study, like nursing. Students graduating with an associate's degree in nursing achieve the same overall skill sets, through clinical studies, as those in baccalaureate programs. Further, community college nursing students

achieve a pass rate for the NCLEX examination -- the credentialing exam for registered nurses -- that often surpasses that of nursing students in senior institutions. The upper level classes that students would need to complete a bachelor's are academic rather than clinical, and are conducted in classrooms or online, rather than in hospitals or care centers. Rather than charging premium tuition for nursing students, community colleges could keep the cost affordable and reasonable.

The final affordability issue to bring to your attention is tuition itself. Since 2014, under President McMenemy's leadership, Union County College has ceased the deceptive practice of lopping hidden fees onto its tuition. In so doing, Union became the first college in the state to represent the cost of a college education fairly and transparently. Tuition and fees are traditionally treated as separate entities in higher education. For example, colleges may boast of keeping their tuition flat, but then increase the per-credit fees. As a result, the amount of money students have to pay for an education increases with a fee increase, even if percent tuition is unchanged from year to year.

Through the leadership of President McMenemy and the College's Board of Trustees, Union County College adopted a policy that accurately represents the cost of an education for students. In other words, what students see advertised as the cost of per-credit tuition is the actual price they pay. This is one of a number of initiatives that the College has implemented over the past two years in the spirit of transparency, and to foster student success.

Another example of how the College encourages on-time graduation and full-time attendance is what we call a *flat-rate* for tuition --

that is, students are not charged for taking more than 12 credits per semester, up to 18 credits. In addition, the College has stopped charging students with an automatic \$60 fee just to apply to graduate.

I close by thanking the Commission for choosing to hold this important hearing at Union County College. Thank you for protecting and serving our students.

DR. KEATING: Okay. Before you leave, does any member of the Commission have a follow-up question they'd like to offer?

MR. TELLO: Yes.

Dr. Maris Lown, first of all thank you for hosting us and having us here at Union County College.

My name is Giancarlo; I'm a student at Rutgers University-Newark, so I'm the student representative on the Commission.

My question is more on the combining tuition and fees -- on your final point -- which I think is great; it's something that I don't think is usually included in the sticker price when people advertise tuition. You end up paying \$400, \$500 for a campus fee, or something like that.

My question is, does it include the estimated cost of books and other expenses like a clicker for science classes, or robes, I guess, for a medical student -- anything of that nature?

DR. LOWN: It does not. But we have made great strides in keeping the cost of textbooks down through electronic resources.

MR. TELLO: Thank you.

DR. LOWN: You're welcome.

DR. MERCER: Mr. Chairman, I have a question, if I may.

DR. LOWN: Yes.

DR. MERCER: The flat rate that you charge for tuition -- the 12 credit rate -- does that change the registration pattern of your students?

DR. LOWN: We have increased the number of credits that our students take each semester -- this is a metric that we track -- we have increased the number of credits that the students take each semester, and we are slowly seeing that metric increase, year by year.

DR. MERCER: Now, in the past, you would have charged for all the credits taken?

DR. LOWN: Say again, please?

DR. MERCER: In the past, before you made this change, you would have charged for all credits taken?

DR. LOWN: Correct.

DR. MERCER: And what has that done to your bottom line? How much is that "costing" the college?

DR. LOWN: I couldn't give you that specific number, but when we initially developed this approach we costed all of this out and adjusted our budget accordingly. We have not suffered a loss in revenue or had financial problems because of this effort.

DR. MERCER: Thank you.

DR. LOWN: You're welcome.

DR. CANTOR: May I ask a question?

When you talk about *dual enrollment*, are you talking about having K-12 institutions transfer per-pupil funds to the county college for the instruction in the dual enrollment course?

DR. LOWN: You're talking about high school dual enrollment?

DR. CANTOR: I assumed that's what you were talking about.

DR. LOWN: For high school--

DR. CANTOR: You were proposing an increase in that.

DR. LOWN: Yes, for high school dual enrollment, we arrange a contract with the high school, and there are several ways to do it. They can provide a qualified instructor; we can provide a qualified instructor. So it depends on the arrangement, and it is costed out according to the specific arrangement. But it is less -- the cost is less than what the student would bear if they were directly taking the course here.

DR. CANTOR: No, I understand that. I understand the different ways of doing it. I'm asking, since you're making the proposal, whether you're suggesting any particular way that has worked well in terms of compensating in either direction for it.

DR. LOWN: We believe the best way to do this is to have qualified instructors within the high school teach the courses.

DR. CANTOR: *Within* the high school?

DR. LOWN: Yes.

DR. CANTOR: And not county college instructors?

DR. LOWN: It could be a county college instructor if it was someone who was working over and above their role here. But generally, no; it would be someone who works for the high school. But our faculty also does adjunct work, so I would set that piece aside and say no, it would not be an instructor from the institution. The ideal way to do it would be to use a qualified high school faculty member.

DR. CANTOR: Thank you.

DR. KEATING: Let me take it one step further, if I could, real quickly.

I think, if I'm following the conversation, the idea that -- the Commission's trying to find a way to attach the high school and the college experience together in the senior year. And whether it's a dual enrollment, whether it's faculty of the high school becoming adjunct of the college, or whatever; or the student driving, or participating at the college level -- if there was any conversation here about a baseline opportunity of how to find a new way to pay for that. So I guess what we're kind of leading the witness to kind of say, "Have you given any thought to the idea that the high school aid would follow the student on the bus to the college?"

DR. LOWN: We have not had a great deal of conversation about that. Our experience to date has been that the high school has been willing to bear the cost of this additional instruction as a value added for their student.

DR. KEATING: Okay. So your experience is that the high school would be willing to pay the tuition for the student to concurrently enroll, as opposed to the aid being brought over. Either way, anyway, the student goes to the first year opportunity, while a senior in high school, basically for free.

DR. LOWN: Correct.

DR. KEATING: Got it.

DR. LOWN: Well, somebody pays, but yes.

DR. CANTOR: Yes, if I understood you correctly, in your answer to me you were saying that the high school would compensate their own faculty for teaching what will become a credit-bearing course in dual

enrollment -- not that the monies would follow the student to the county college, right? Am I getting that wrong?

DR. LOWN: No, I think I understand you, and I think you have it right. We have a contract with the high school; the high school pays for the credit; and then they pay their instructor. So it's a bit of a sliding scale. If they pay their instructor, the cost-per-credit is less. If we pay the instructors, the cost-per-credit is more.

DR. CANTOR: Okay. I don't mean to keep pushing, but you're not -- there's no monies coming to the county college in that transaction, right?

DR. LOWN: Well, the high school pays for the credits. I'm not sure what you mean by *monies coming to us*. The high school pays us for the credits the students take for the course.

DR. CANTOR: Okay. And is that a reduced rate?

DR. LOWN: Yes.

DR. KEATING: Okay. All right, at that point I'm going to say thank you, and allow your student government leader to really have the second opportunity.

So we have McDaniel Jeantus; am I pronouncing that correctly?

DR. LOWN: Thank you.

**M c D A N I E L J E A N T U S:** Jeantus (indicating pronunciation).

DR. KEATING: Jeantus (indicating pronunciation); I'm sorry.

Okay, McDaniel, as the President of the Student Government Association here at Union, we're going to allow you to follow that conversation.

MR. JEANTUS: Well, hello. I'd first like to say -- I take this moment to say thank you to the New Jersey Council of County Colleges and the College Affordability Commission in choosing Union to hold this event.

As mentioned, my name is McDaniel Jeantus; I major in Liberal Arts, and I am also the President of the Student Government Association here at Union.

I am honored to speak in front of the Council (*sic*) today because I believe in its mission: transforming community colleges by strengthening high-quality transfer programs through partnerships between county colleges and four-year institutions. However, it continues to alarm me how, in one of the world's most advanced and rich counties, young people are suffering because of the lack of affordability in higher education.

I'm sure we all came across the *Huffington Post* article detailing how college tuition and fees have increased 12-fold -- or 1,120 percent since 1978. And just to reiterate: that's 1,120 percent. This is why, in my senior year of high school, despite graduating with a 3.6 GPA, taking 5 Advanced Placement courses, playing 3 varsity sports, doing summer programs at Princeton and Georgetown, and having a summer internship with a local nonprofit, I decided and opted away from some of the big name universities, that my classmates took student loans out for, to become a part of the inaugural cohort of the American Honors Programs here at Union.

To play on the words *death penalty*, I'm a firm believer that pursuing quality higher education should not condemn a student to a financial death sentence. So going along with American Honors and this partner agreement with Amherst, American, Duke, George Washington,

Georgetown, Lafayette, Louisiana State, Ohio State, Rutgers truly felt like the best decision for my family and me.

Gratefully, I know only of community colleges that are providing these types of options for passionate students like me. I'm the son of immigrant parents, and I'm not trying to impair my pursuit of knowledge and employability with a serious financial obligation. This is why I urge the Council to continue ensuring that community colleges are the cornerstone of college affordability.

To do so, we need to ensure the following: We are transparent with costs; so to reiterate, no added fees in addition to tuition unless a particular course merits such, such as a science lab; and to also please champion the flat-rate completion. We should encourage our students who are working to transfer to a four-year institution to finish in two years or less. I believe there is no better way of encouragement than articulating to the students, "Hey, after 12 credits, the next 6 are on us."

As community colleges we need to stay committed to transforming our community, one student at a time. To do this, we need all county colleges to do away with fees and adopt a flat-rate completion to let students know that they can get their associate degrees in two years or less, and that their college is going to help them along the way.

This is why it's just as imperative to continue building more partnerships between community colleges and four-year institutions -- to let students know that they are not only helped along the way, but they are helped in their future endeavors as well.

I'm asking the Council to please note my suggestions. Community colleges are truly the backbone in our democratic society, and

especially in this state, providing a platform for everyday people to use education as a stepping stone to not only better life for themselves, but the lives of their families as well. This is why community colleges are truly our nation's best hope for an affordable future in higher education.

DR. KEATING: Okay, thank you.

Does any member of the Commission want to offer a follow-up thought or question?

MR. DORAN: Yes, hi. Don Doran, Ocean County College.

Excellent presentation, by the way.

You mentioned, in the beginning, a program that you're in here at Union. I didn't quite get the name of that.

MR. JEANTUS: I'd like to say thank you, first.

And the program is called *American Honors*. Currently, they have another program at the Mercer Community College, and the past year it started up here at Union County College. And again, they are a kind of a fairly new program across the country, and they have partnerships with, again, American, Amherst, UCLA; currently, they just formed new relations with -- partner agreements with Cornell University for Biology and Life Sciences. It's a pretty extensive program; there's an online component as well, called *Quad*, and the way that works on this campus is that they have you take a blend between honor courses and-- The courses are open to all the students who are students here at Union.

MR. DORAN: Does that include some type of scholarship -- financial contributions as well?

MR. JEANTUS: Yes. This program often looks to the New Jersey STARS program, and also there are American Honors scholarships.

So again, they are a fairly new program, new initiative, so I wouldn't know how much revenue they have, but they do try their best to help compensate every student who needs financial aid.

MR. DORAN: And are you a participant in New Jersey STARS?

MR. JEANTUS: I'm not; I was in the top 20 percent of my high school class. If I'm not mistaken, as Dr. Lown pointed out, it is currently the top 15 percent.

MR. DORAN: Point well taken. And I know one of the recommendations is to expand that to the top 20. Might it make sense to expand it to the top 25?

MR. JEANTUS: Exactly. I know in a lot of my AP courses it was a very vigorous and competitive atmosphere; and all these students would do amazing things, and would have been able to benefit from the New Jersey STARS program if it was increased to 25 percent.

MR. DORAN: Right. Thank you.

MR. TELLO: As a fellow student -- I went to Bergen Community College for my first three years to get my associate's -- my question is, do you have any other ideas in mind about increasing graduation rates for community college students? I know, in my experience, it's very hard, it's very difficult; a lot of us are part time. I went part-time. Besides the flat rate, do you have any other proposals or initiatives in mind? And if not now, then you could feel free to e-mail it to us later.

MR. JEANTUS: Okay; definitely. At the moment, I do not. But this is why I want -- I'm hoping that the Council does champion the flat-rate completion. It's because I know-- Even with my cousin, who came

here for one semester last year -- who was studying at the University of Pittsburgh -- and she only took a semester here. And she-- When I spoke to her about the flat-rate completion-- And this is why I'm able to take an extra math course this year. In anticipation of when I transfer to my second university that they will have me take more math courses, I was able to have that option and that alleyway because of the flat-rate completion. And there was no added cost to myself.

So in terms of-- You know, speaking to people and saying, "Why aren't you taking extra classes? It's already covered in the tuition that you've paid." It makes more sense, and whether there is articulation among the student body of how, "Oh, you can't come through a community college and get your associate's in two years." With this new initiative -- the flat-rate completion -- it kind of dispels that discussion.

MR. TELLO: Thank you.

DR. KEATING: Okay. We're going to say thank you. And again, if you want to leave anything, or if you, in the future, want to send anything to us, just see the Secretary before the day's out, okay?

MR. JEANTUS: Okay, great. Thank you for having me.

DR. KEATING: Okay, McDaniel. Thanks very much.

MR. CROOK: Okay, next up we have -- actually have two people with Drew University. I don't know if they wanted to come up together or separately. We have Khemani Gibson and Caroline Hardgrove.

I just want to say, if you have written testimony, just meet me around the side and I'll pass it to-- Okay.

DR. KEATING: Thank you for coming.

**CAROLINE HARDGROVE:** Thank you for having us.

DR. KEATING: For being a part of this conversation.

We're going to let ladies go first.

**KHEMANI GIBSON:** Yes, definitely. (laughter)

MS. HARDGROVE: I just wanted to say thank you for having me. I think that this was a really great thing that's going on. So I appreciate you guys hearing me out.

DR. KEATING: Great; thank you.

MS. HARDGROVE: Good morning. My name is Caroline Hardgrove. I'm currently a student at Drew University. And I wanted to talk a little bit about how I ended up at Drew.

So the importance of college was always stressed to me as a child. I had always heard my grandparents, my aunts, and uncles telling me about how it's so necessary, now, to get a degree. They said, "You know, it's not like when I was a kid. You know, it's very different. You need a college degree if you want to be successful." So that idea was kind of engraved into me.

But as I got older, as I transitioned from childhood to adulthood, the likelihood of me getting that necessary degree seemed to get slimmer and slimmer. I come from a very big family -- Irish Catholic mother -- so I'm the youngest of five kids. And money was always tight. You know, we always had food, we always had a home -- don't get me wrong. But it was always tight, like for many families. And so when it came time for me to start thinking about college, my parents got really stressed out. I could hear the panic in their voices and, of course, that made me anxious as well.

So junior year is supposed to be a time when you get to meet with your guidance counselor, and talk to your parents, and do all these college visits, and think about your future. And it wasn't like that for me; it was a really scary time for me because I didn't think that I would be able to afford college.

I can remember sitting in the cafeteria at school and listening to all of my girlfriends and my friends talk about their *reach schools*. And so, to them, a reach school meant a school that they wanted to get into but they didn't think they could because of their grades. Now, for me, I was always a great student; my grades were not an issue. So to me, a reach school meant a school that I really wanted to get into, but I didn't think I could afford.

So right when I graduated high school, I enrolled into County College of Morris in Randolph, New Jersey. I followed in the footsteps of my four older siblings; we all did that. And a huge weight was lifted off my shoulder. My parents were happy, I was happy. That was a school that I could afford. You know, I could work where I was working, and I could afford that tuition. And it was great; I love County College of Morris.

But then, two years later when I started getting close to finishing my associate's degree, lo and behold, I was in the same exact position. The anxiety started coming on again; and I thought, "Oh, my God, how am I going to afford to finish up my degree? How am I going to afford a university?"

So I was in the Honor Society at CCM; it's called *Phi Theta Kappa*. And we would have these weekly meetings. And so at one meeting this woman, a representative from Drew University -- her name is

Sunita Bhargava -- this bright, bubbly woman comes in to the meeting and she says, "Hello, I'm going to tell you guys a little bit about what Drew can offer you." And right when I heard the word Drew, I was-- I have to say, I reluctantly admit this, but I tried to tune her out because I said, "I could never afford Drew." I know how expensive Drew is, and there is no way I could do that.

So she did her whole spiel, and after her presentation, towards the end she started talking about scholarships. My ears kind of perked up. So I started listening to the scholarships that Drew offers, and she had told me that Drew offers \$26,000 to students with -- I think it was 3.9 GPAs or higher. I said, "Oh, my God, that's me." And that's half -- that's about half the tuition; Drew is very expensive. I said, "Oh, gosh, that's me." And then she goes on to say, "And there's an extra \$5,000 a year for being in the Honor Society." And I said, "Oh, my God, again, that's me." Then she goes on to talk about grants, and financial aid, and-- I'm really bad at math, but I started crunching all these numbers in my head, and I thought, "Oh, my gosh, I can actually afford this; this is a school that I can afford."

So I never thought that I could go to a school like Drew. But because of all they offered me, I can now proudly call myself -- I'm a junior neuroscience major at Drew. And if it weren't for all the stuff that they had offered me, there's no way I'd be able to -- you know, no way I could go to Drew. I can't imagine myself anywhere else; I love it there.

So because of Drew, and all that it offered me, I didn't have to sell myself short. And I can proudly call it my school.

Thank you.

DR. KEATING: Okay, Caroline.

First of all, before we move on, anything, quickly, for Caroline?

DR. BLATTNER: Thank you. You're quite an articulate and bubbly young woman yourself.

MS. HARDGROVE: Thank you.

DR. BLATTNER: We are appreciative of your testimony.

I'm also at an independent university, at Caldwell, as the President there. And so talk to us just for a moment: For students who often feel that some of the choices in New Jersey are out of reach because of the tuition that's listed, but not knowing about some of the grants, some of the financial aid, some of the other things that you experienced that made Drew affordable -- how can the Commission, and through the Commission colleges and universities, do a better job of helping students to understand the true cost of attendance? I mean, we hear about tuition and fees, we hear about-- Also, you're talking about something on the other side of the coin, which is all of the money that's available to discount what is, in your mind at first, a tuition that you couldn't have even considered.

MS. HARDGROVE: Right. Well, when Drew sent that representative, the County College of Morris actually was pretty good at holding events where colleges would come in and talk to you about scholarship opportunities. So that was really helpful. Because, just, you know, like I said, if that were -- if Sunita had never come, I would have never even thought about Drew; like, there's no way. I know the tuition at Drew is astronomical, so I wouldn't have even thought about it. But I guess just sending representatives like that was really helpful, yes.

DR. BLATTNER: That's good; thank you.

DR. KEATING: Well, first of all, Caroline, thank you for taking the time to be here. And I think your point, if I may add to it, would be the idea that as we look at what we already heard with regards to the knot that's being tied between the county college and the senior institution, I think if I'm hearing you correctly, you're just encouraging us, one more time, to tie that knot even a little bit tighter to make sure that the two and the four scenario gets a little bit more in tune with each other--

MS. HARDGROVE: Yes, definitely.

DR. KEATING: --so the students get to look at all the opportunities of transfer.

MS. HARDGROVE: Absolutely.

DR. KEATING: Okay.

MS. HARDGROVE: Yes.

DR. KEATING: And we hear you loud and clearly.

Okay, we're going to take the rest of--

MR. GORMAN: Fred, I have a question.

DR. KEATING: Oh, I'm sorry. There's a question on the floor.

MR. GORMAN: Thank you for being here.

Did you apply to any four-year schools out of high school right away?

MS. HARDGROVE: Nope.

MR. GORMAN: Okay, I wasn't sure--

MS. HARDGROVE: Not-- Yes.

MR. GORMAN: Was there money not available for to freshmen that was available to juniors? Or do you think you would have

been eligible for that scholarship money -- you just weren't aware that was available to freshmen?

MS. HARDGROVE: I think that-- I don't think that as much scholarship-- I could be wrong, but I don't think-- It didn't seem like as much scholarship money would have been awarded to me if I had gone right from my senior year of high school into my freshmen year of college. A lot of the scholarships I got through Drew were because of being in the Honor Society, and because of my GPA. Now, my GPA in high school was really good too; but I mean, you know, I don't think that -- I could be wrong, though, don't quote me on that -- but it seemed like there were a lot more opportunities from going from the county school to Drew than just going right out of high school -- if that was your question.

MR. GORMAN: Yes, that was it. Thank you.

MR. DORAN: Caroline, another excellent presentation.

Let me ask you: You realized that you could go to Drew after two years at CC -- that it would make financial sense for you to do that.

MS. HARDGROVE: Yes.

MR. DORAN: One thing that the Commission is exploring is the need for financial literacy for students--

MS. HARDGROVE: Yes.

MR. DORAN: --early on; that students learn, their parents learn how to finance post-secondary education as soon as possible. So in your case, you came to the awareness -- and you had four siblings ahead of you--

MS. HARDGROVE: Yes.

MR. DORAN: --who also went to CCM.

MS. HARDGROVE: Yes.

MR. DORAN: So it really was last minute that you realized that you could finance this private education.

MS. HARDGROVE: Oh, yes. It was my last semester at CCM. My associate's degree was almost completed, and I was so worried; I was like, "Where am I going to go?" I'm trying to look at all these places, and then she had come and talked about it. And then that's when I realized that I could afford a school like Drew.

MR. DORAN: So my question is, prior to that were there any opportunities for you to experience any type of seminars, or classes, or instruction on financial literacy?

MS. HARDGROVE: Not that I--

MR. DORAN: No?

MS. HARDGROVE: Not that I can remember.

MR. DORAN: Thank you.

DR. KEATING: Okay. We're going to move over to your partner now.

Khemani.

MR. GIBSON: Good morning to everyone here.

My name is Khemani Gibson, and I graduated from Drew University in 2014 with a B.A. in Pan-African Studies, History, and Spanish.

While at Drew, I had the opportunity to study abroad in South Africa with a three-week program organized by Drew faculty; and for a full semester in the Dominican Republic. On both trips, I began to engage with questions raised in my classes at Drew concerning race, identity, and

politics. These questions always interested me because of my own identity as a black immigrant raised in the United States.

I did not know at the time, but I would continue to think of these questions into my junior year, where I began to do research on the role Jamaican immigrants played in the construction of the Panama Canal. This topic would be perfected while I worked on my senior thesis, and it forms my current research interests in my Ph.D. program in History at NYU.

I start off my talk by detailing what I've been able to accomplish and why I went to Drew. But I wanted to let you know that I'm not someone simply because I have Drew University on my diploma.

Drew admissions officers saw the person I was before I arrived on campus, and wanted me to be a part of the Drew community. My parents immigrated from Jamaica to the United States when I was still a baby because they wanted to provide a better life for my brother and myself. They raised us in a working-class family in Orange, New Jersey, in an Abbott School District -- a place where many look at with scorn, viewing it solely in terms of its stereotypical images of crime and poverty.

It was from this soil I grew and matured into a teenager, committed to bringing positive change to my community. I explored my early love for history by participating in an oral history project where we documented the stories of Orange residents with the University of Orange, a local nonprofit committed to urbanism and civic engagement.

Drew University saw the fire that was already in me, and wanted to be a part of what I was doing. At the same time, I saw what Drew had to offer, such as the opportunity to study abroad, the small

faculty-to-student ratio, and the chance to be close enough to home in the event that I ever got homesick.

All of these were good, but what made the deal for me was the financial aid package I received. Part of the reason I applied mainly to schools in New Jersey was because I wanted to access the grant money set aside for state residents. I had seen how people from my high school were able to benefit from funds, such as the Bloustein Scholarship and NJ STARS program, and eagerly awaited my turn to access those and other funds to help me attend college.

I knew while applying to college that the cost of attendance was likely to continue to grow, so with the help of my high school guidance counselor, teachers, and local mentors I applied to many outside scholarships to fund my ambitions in the event that there was an unexpected change in State funding.

At Drew I was also accepted into the Educational Opportunities Scholars Program, funded by the EOF grant from the State, which provided the mentoring and a second family for me in the midst of the forest. I was also a recipient of the Civic Engagement Scholarship, which enabled me to improve on my community organizing skills to the point that I am now a part of the leadership of the University of Orange back in my hometown.

Now, I understand the importance of this Commission; I have seen many friends succumb to the rising costs of college -- whether they attend a public or private institution. I know how powerful a college education can be, especially in this day and age when many jobs require a degree beyond a high school diploma. Yet the cost of attendance and the

fear of being straddled by student loan debt turns many off and makes them believe that college is only for the elite.

I know my story is compelling; and though I may have been able to finish college with less than \$2,000 in student loans, I am the exception, and not the rule, to the crisis that many students and families across the nation are facing in regards to attending college. I can only tell you that I was not only intellectually stimulated at Drew with its strong focus on the liberal arts; but I became more aware of the power I have to create change in our world. Because of this, I am committed to bridging the gap between the academic and urban communities, as these are crucial to my identity. And I feel that everyone can learn something within these two communities from someone else. At the same time, I encourage State and university officials on all ends to consider what plans they can implement -- not only to encourage individuals to attend college, but to see what can be done to make colleges more accessible for everyone who truly wants it.

Thank you.

DR. KEATING: Okay. Thank you, Khemani.

Anyone have a comment or follow up thought, question? (no response)

I'm going to ask you one quick question, if I could.

MR. GIBSON: Sure.

DR. KEATING: And you listed a few programs in the course of your life -- your travels through higher ed. Pick one that you may say that was the make-or-break program that kind of kept you on the path.

MR. GIBSON: I would definitely say the EOS program, funded by the EOF grant.

DR. KEATING: EOF?

MR. GIBSON: Yes. So it was really important just to have the mentoring -- being a first-generation in college student in the United States. It was really great to have the mentoring and a family at Drew University, and the support system that I had with the individuals; they were very supportive when I was applying to graduate school and through all the projects and endeavors I completed at Drew.

DR. KEATING: We've heard a great deal about the EOF program. And, full disclosure, as the President of a county college, the EOF program is critical to many of our students. So it's good to hear that.

I'm not seeing any other remarks up here, so we're going to say thank you to Drew University and to both of you for coming--

MS. HARDGROVE: Thank you.

MR. GIBSON: Thank you for having us.

DR. KEATING: --to give us your stories and some of your thoughts and recommendations, because that's what we need to hear as far as keeping that in the forefront of our work. So thanks very much.

MS. HARDGROVE: Thank you.

MR. GIBSON: Thank you.

MR. CROOK: Okay; next, if we could have William Lipkin. He's with the Local AFT.

**WILLIAM J. LIPKIN:** Good morning, Commissioners. Thank you for letting me speak.

DR. KEATING: Good morning.

MR. LIPKIN: My name is Bill Lipkin; I am an Adjunct Professor here at Union County College and at other universities such as Caldwell University.

I would just like to address this from a different viewpoint -- the college affordability. And that is with tuitions going up as they are, I would just like to know where this money is going in the colleges. Because it appears that there are many levels of administration, and less levels of instruction -- especially on the county college levels.

As faculty retire, they're being replaced by adjunct faculty at a highly reduced rate. The student does not pay less when they have instruction from an adjunct faculty member; they're paying the same amount. So the schools are making additional money off the back of adjunct faculty. Shouldn't there be excess for reduction in the tuition for the students, rather than that money going to new levels of administration?

Approximately 70 percent of the faculty is adjunct faculty throughout the State of New Jersey in county colleges. We teach approximately 50 to 60 percent of courses, especially developmental courses. We don't teach any differently-- As I said, I teach at Caldwell University, I teach at Seton Hall as well. I don't teach differently in county college than I do at a four-year school. Shouldn't the students get some of the benefit of the reduced pay that the instructors are getting?

DR. KEATING: You're offering a question?

MR. LIPKIN: Well, I'm offering a suggestion.

DR. KEATING: Okay; well, we hear you. Again, remember: We're here to study the issue and to try to put a position paper to the Governor and the Legislature with regard to the whole theme of college

affordability. So if your question or point is, did we hear you with regard to the labor relationship? I can speak for myself: We hear you. If there's any-- Do you have more to say? Do you want to offer more?

MR. LIPKIN: Well, just the fact that in AFT, which I represent, we have approximately between 10,000 and 12,000 adjunct faculty teaching in two- and four-year schools in the state. And that's only ones who are unionized. So again, we are a large part of the instructional force in the state. If we are earning one-third or one-fourth per course that the full-time faculty member is earning, and the student is paying a higher tuition, my question is: Where is that excess money going? Is it going to administration? It's not going to instruction. And possibly, to make college more affordable, there possibly can be a cap on the percentage of tuition money that goes to administration, with more of it going to instruction and support for the faculty.

DR. BLATTNER: I'd like to address you.

First of all, I want to thank you for speaking with us, and I also want to share with you that I started my life as an adjunct professor for seven years, so I understand what you're speaking about, Bill.

And having said that you do adjunct work for Caldwell University, as the President there I want to invite you to come see me. Please speak to my administrative assistant who will be glad to set a time with you. Because I'd be happy, from one person's perspective, to give you some insight about how budgets are built and where the money is or isn't, and answer some of your questions on a case-by-case basis using Caldwell as an example. I can't offer to speak for every community college, or Seton Hall, or anywhere else you might do adjunct work; I don't pretend to do

that. But I'd be delighted, because I think that there's a misperception in your comments that the money that's being charged is being taken away from instruction and being put into administration. And, at least at Caldwell, that is not true. But I'd be happy to talk with you about that personally, and maybe that would gain some insight. And I'd also like to hear more about your thoughts. So please make an appointment to see me.

MR. LIPKIN: Thank you.

DR. BLATTNER: Thank you.

MR. LIPKIN: And again, what I was addressing -- I was addressing on the county college level, not on the four-year schools -- because it is entirely different at Caldwell and other schools.

MR. TELLO: I have a quick question in terms of, between-- You said you taught as both adjunct and as a full-time faculty. And I was wondering if you think--

MR. LIPKIN: No, I teach as adjunct faculty.

MR. TELLO: Purely? Not-- You were never a full-time staffer?

MR. LIPKIN: I had temporary full-time positions, but not a permanent full-time position.

MR. TELLO: My question is, do you think there was any -- that there was any benefit that the students, when you were teaching full-time temporarily, got that when you were teaching as an adjunct they didn't -- like, as office hours, or being on campus more, being more accessible? Or do you think, at all, that the students get any reduced access or quality when they're being taught by an adjunct, rather than a full-time faculty?

MR. LIPKIN: Yes. There is a reduction, not in the instruction, but in the out of class time. When our hours are cut -- as they have been recently at Union County College, we're on campus less so we have less time between classes to deal with students. We do not get individual offices; we share -- hundreds of adjuncts share one space here and at other county colleges where I teach. No doubt that the students are being shortchanged on that -- not on the instruction.

Now, most of us -- and I can speak for our members here at -- because I've been here for almost 30 years; Caldwell, 15, for the record -- and many of us do come in on our own time and meet with students, address students on e-mail and telephone on our own time, all right? When I did have a temporary full-time position here, I did twice here. I did one at Caldwell as well. And you do have an office, and you have office hours. Most definitely you can spend more time with the students. You don't have to worry about jumping in your car, fighting traffic, getting a parking space at the next college where you're teaching, so you can spend more time with the students; no question about that. But again, not in instruction -- only in the advisement and the outside help.

MR. TELLO: Thank you.

DR. MERCER: Thank you, Mr. Chair.

Mr. Lipkin, I was with you right until the end, I think. Certainly what you described is well documented.

But as my colleague has indicated, it's not as if there's a pot of gold somewhere that's been spirited away. The fact is, public funding for higher education has been reduced, in real terms and actual terms. And so what we're talking about, I believe, is a problem of consumption of capital.

In the phenomenon you described, it's a consumption of human capital: You take full-time faculty, they retire, and you don't fund a replacement. So you wind up replacing them with adjunct faculty. And that's a phenomenon which I think is very damaging, and I agree with you that we should be concerned about it.

It's, of course, happening on the physical capital side as well with respect to deferred maintenance of our facilities. And I think that is a very, very large issue. But I'm not sure that the solution is easily found. It's not as if there is a diverted pot of money that I, as President of Ramapo College, am keeping behind closed doors in a field.

Permit me a slight indulgence, Mr. Chair. I need to say that because I have a whole row of my students from Ramapo College here today. And if they get wind that there's a pot of gold, they'll be up to see me tomorrow. (laughter)

DR. KEATING: Well, as a fellow adjunct I can understand your issue, having served on both sides of the fence on that point too.

And to my colleague's point: I think we, as a Commission, hear you. I think many of us -- some of us up here work in colleges and universities, so I think we know the labor issue -- full-time versus part-time, and the qualitative aspect of that relationship. We hear you.

So your point is made. We thank you for taking time, and congratulate you on the work you do.

MR. LIPKIN: Thank you very much.

DR. KEATING: And as I said earlier, we're all in this together. So we hear you. We'll take your remarks; and if you want to offer them on a piece of paper, or an electronic transfer to the Secretary so that we just

tuck it into the record -- that would be up to you. But that would be made available if you want to pursue that.

But thanks for your time and comments.

MR. LIPKIN: Thank you very much for hearing me.

MR. CROOK: Okay. Well, as Dr. Mercer said, there are several people here from Ramapo, so why don't we have them next?

We have a couple of students; maybe you can come up two at a time. We could do David Ermann and Alec Weissman. And then after them, we'll have the other -- I have two more people from Ramapo: a Josef -- I couldn't make out the last name -- with a *W*; and then a Christian-- You have those? Okay.

DR. KEATING: Okay.

MR. CROOK: They can come up next.

DR. KEATING: Good morning.

**A L E C W E I S S M A N:** Hello; thanks for having us.

DR. KEATING: Good morning, gentlemen. Thank you for coming and spending part of your day with us. Keep it casual, and friendly, and tell us your story.

MR. WEISSMAN: Sure. Well, first and foremost, my name is Alec Weissman. I'm a junior at Ramapo, a Literature major, with a Human Rights and Genocide minor.

And I guess when I was applying to colleges, I thought about the cost. I was aware of it, but it didn't really slow me down from applying to the schools that I wanted to apply to. I applied to the Penn States, the Delawares, the Rutgers. And I got into all of them; it was great, it was an exciting time. And Ramapo was honestly the last school that I looked at.

And, as it turns out, the reason I started to look at Ramapo was because, as I was calculating the cost of the Penn States and the Delawares, my parents kind of intimidated me, “Well, you’re going to be in a lot of debt when you graduate. We’re not going to slow you down from going, but somebody is going to have to pay those loans and, unfortunately, it’s going to be you. And we don’t want you to be in hundreds of thousands of dollars of debt when you go and you graduate.”

So that’s kind of why Ramapo was appealing to me. Although it’s still substantial and I’m going to have to take out loans -- and I did, and I’m going to have to pay them -- it’s a lot cheaper, and I still feel as though I’m getting the same education that I would be at those bigger institutions.

However, I feel as though it’s an issue because there are students out there who don’t have the options that I have, and that I’ve had. While I may be able to afford Ramapo, I know that there are students out there who are deserving of going, but are not going to have those opportunities. They won’t be able to afford the education and, subsequently, they won’t receive it.

So, you know, I have a sibling who also goes to Ramapo. So it’s definitely -- it’s trying on my parents, but I’m fortunate enough that they can do it; but again, there are those out there who are not. So I guess what I would pose to you is, how are we going to make those solutions where students who are deserving of the education can get it, and aren’t being held back, and are going to college -- whether it be community, a school like Ramapo -- a four-year -- or just some sort of higher education in general? I think that all students are deserving of that chance, and there are a lot of students who aren’t getting that opportunity. So how do we make that

happen? And I think that together you guys can do great work, and we can do great work together to make that happen.

DR. KEATING: Any follow-up comment, question?

Alec, I'm going to-- First of all, congratulations for staying in New Jersey. (laughter) We're thrilled to have you here--

MR. WEISSMAN: Thank you.

DR. KEATING: --and not where you mentioned. (laughter)

We're here to study it; you're here to help us. Before you pass the baton to your colleague, one more time go back and pick something out that you would say, "Hey, look at this," when you look at it as your individual choice, that might have made a difference with regard to the affordability question. We need your thoughts.

MR. WEISSMAN: Well, I think that what I kind of realized-- Well, what appealed to me about Ramapo was the small classes, and I feel as though the money that I'm paying for the education would be worth more. The degree value, I think, would be higher, and I think that I would leave in four years from Ramapo with a greater understanding of the world around me. I'd have the liberal arts education, and I feel as though I'll be better suited to have a job and to further my education after Ramapo with their degree -- as opposed to a Penn State degree -- and I'd also be in far less debt than I would be if I decided to go to Penn State or a bigger institution.

So I feel like it's a win-win. I'm going to have the degree; I'm going to have everything else that I need, and I'll also have more money to spend on further education -- if that's the route that I decide to go on. So that was kind of why I picked Ramapo; and again, I'll harken back to it:

small classes, and just the education itself, I feel as though that was kind of the turning point in my decision.

DR. KEATING: So you're here today to put out the message that the value of a New Jersey State college, university is foremost in your mind.

MR. WEISSMAN: I think so.

DR. KEATING: Okay; fair enough.

We're going to move on.

**DAVID ERMANN:** Thanks.

Thank you, again, so much for having us. I really appreciate it.

And Alec said some great things about the affordability. And I think that the value really is the most important part.

At our school, student government -- we're both a part of it -- we hear all the time how the value of our degrees is the most important thing to the administration. And I 100 percent agree with that.

When I was in high school I had known my whole life that I wanted to go to law school. So I already thought, that's a quarter of a million dollars -- give or take. My family was nice enough to say that they're going to pay for my entire education, because that's the first and foremost priority in our family beyond anything else. But I couldn't put them in debt, saying that me going to a huge school is going to be so much more valuable than Ramapo, because the education is just as good, if not better, at Ramapo -- in my opinion, at least.

And so before I even entered my senior year of high school I was accepted on Immediate Decision Day that Ramapo used to offer. And I was afforded an enormous scholarship. So my college tuition was, in a large

part, paid for. And I knew if I kept my grades up that it would continue to be paid for.

So I was given the opportunity, so I studied at Ramapo. And I never thought of going anywhere else -- which allowed me to really be happy being there, and allowed me to become a leader on campus and do a lot of great things.

So I think that affording scholarships, giving the opportunity to students in different ways -- especially reaching out to them before they have to enter and leave high school. Because before I thought, "Hey, I should leave New Jersey and go to a big-name school in the Midwest, in the upper Northeast, down in the southern area," I thought "Ramapo" because I was accepted in August of my -- before I entered my senior year of high school. So it wasn't like I was going to go through my senior year thinking, "Where am I going to apply? What's the best school for me?" I already knew what the school for me was. I was already accepted, and I didn't have to worry.

And I think that's really important for a lot of State schools, especially in New Jersey. If you want to retain students, a great way or a great opportunity, at least, might be getting out and reaching out to them before they're deciding all their other schools.

So that's how it worked for me; and maybe it could work for other people.

DR. KEATING: So your point is the knot attachment -- not only as we've been talking about it from the junior college to the senior, but also the high school-- Let me pull a little bit something out of you, if you don't mind.

MR. ERMANN: Yes.

DR. KEATING: The idea of the high school relationship. For those who are following you, in high school today, we've already heard a little bit of a discussion about the concurrent enrollment issue, or the idea of the marketing, or the making available the information, or the financial literacy training. What would you want to see the student sitting in your former high school in their sophomore, junior year get that the State of New Jersey could encourage, that would be, maybe, the most valuable in making that decision to stay home?

MR. ERMANN: Right. I think a lot of the previous suggestions were really great. I think maybe--

DR. KEATING: Pick one.

MR. ERMANN: Yes.

DR. KEATING: One good one.

MR. ERMANN: --end of sophomore year, beginning of junior year, a financial literacy course to teach them how to understand how to pay for college or how much debt they're going to end up being in would be really valid. And then by the time their senior year rolls around, they don't have to worry about what college they're going to or how they're going to afford it, because they already know. They've already been prepared for it.

DR. KEATING: Right.

MR. ERMANN: And then they can focus on taking credits. My high school offered -- I don't know if you guys are familiar with *Syracuse University Project Advance* -- which is similar to the dual enrollment -- where, in your senior year in high school, you're taking Syracuse classes. It was taught by an instructor at my high school. And I was able to get credits

that way, as well through AP courses. So by the time I got to college I was already ahead on some of the general education requirements, which allows me the opportunity to study multiple majors and minors. So I think those kinds of opportunities -- when you don't have to worry about what college and how you're going to afford it -- is really great.

DR. KEATING: Great; interesting spin on that thought.  
Great.

MR. ERMANN: Thank you.

DR. KEATING: Any other--

MR. DORAN: Yes, a quick question.

Both of you gentlemen seemed to have been thinking about the cost-benefit ratio here quite a bit, early on in your lives. What -- and I ask the both of you -- can you think of any one influence that caused you to think about the debt situation and how in high school you were able to come to terms with that?

MR. ERMANN: So I have an older sibling--

MR. DORAN: Okay.

MR. ERMANN: --and he went to a private institution that cost considerably more than most public schools. And so I saw what my family was talking about with him and I just kind of learned growing up, overhearing conversations. And I said to myself, "I know law school is a lot more expensive than any undergrad program is going to be." So if I hear that -- already those conversations are taking place with my brother for undergrad -- then I'm going to have a lot more conversations having to deal with that -- and it would probably be a lot smarter to take care of this

situation before it turns into something where I have a lot of debt to lock myself into.

MR. DORAN: So being a younger sibling was a great education for you?

MR. ERMANN: Right.

MR. DORAN: Yes, okay.

MR. ERMANN: I don't think you guys can work on making people have younger siblings, but-- (laughter)

MR. DORAN: Actually, what we are discussing is this whole concept of financial literacy, and how students and families can be made aware of some of the things that you've come to understand through your experience.

And your situation? What-- You had mentioned, I think, your parents--

MR. WEISSMAN: Yes, my parents definitely influenced me. And, you know, I feel as though I have higher aspirations after I graduate from Ramapo too -- to have a further education; hopefully, go into academia or higher ed. So my parents kind of guided me as to -- that's going to cost a lot of money too, so if you can get a great education at a four-year institution and it's going to be cheaper in comparison to those other schools, then why not look at that as a great opportunity? And then, as I mentioned earlier, I'll have more money to spend later on, as opposed to if I went to the Penn States or the Delawares.

MR. TELLO: One quick question.

You mentioned the Instant Decision Day where you made up your mind about remaining in New Jersey. Was that something that you

proactively went to Ramapo to attend? Was it that they came to your school? Your guidance counselor told you about it? How did that process go -- if you don't mind elaborating.

MR. ERMANN: Yes. So when I was a junior in high school, I had a friend who attended Ramapo who was a senior. And they had told me that it was something they did; they offered it in August, October, and November, if I'm correct. And so my friend attended it his senior year of high school in November and told me about it when I was a junior. And so I looked it up and they offered it in August as well. So I just heard it from hearsay; but if it was better advertised to high schools, that would be a great opportunity for so many State schools to reach out and get students to come in through a program like that.

MR. TELLO: So you were accepted as a junior?

MR. ERMANN: I was accepted just prior to my senior year -- just, like, about two weeks.

MR. TELLO: Thank you. That's, I think, very important.

DR. KEATING: Okay, gentlemen, we're going to say thank you.

MR. WEISSMAN: Thank you.

MR. ERMANN: Thank you.

DR. KEATING: We're going to ask, if you wouldn't mind, if you would just take those two seats right there. We're going to bring your colleagues up so you eventually become a package, okay? Support your colleagues.

MR. CROOK: Josef and Christian.

That's all I had for Ramapo. Did you guys also-- Were you guys planning to come up as well?

**CHRISTIAN WITYK:** (off mike) (Indiscernible).

MR. CROOK: If you could just fill one of those out at the front.

MR. WITYK: Yes.

MR. CROOK: Okay, thanks.

DR. KEATING: Whenever you want to proceed, start.

MR. WITYK: Well, good afternoon. My name is Christian Wityk; I am a freshman at Ramapo. I am an International Business major. So I am the closest to out-of-high school you could possibly get today.

Today I want to talk about the college process -- getting to college from high school. I come from Ocean Township, and I'm from Ocean Township High School School District; I stayed with the public school districts. So I know where the State points us.

Mostly, Ocean Township follows exactly what we're supposed to do; we follow the guidelines. And it has prudent (*sic*) to be a successful equation because most of our graduating class ended up in a four-year school, or at least a two-year community college. But our process deals mostly with our guidance counselors and, for us, it was-- We had three meetings, which were mandatory. For us, it was, "Do you know where you're going yet?" And that's an odd question to ask a 17-, 18-year-old. "Do you know where you're going to spend the next four years of your life? Do you know where you're going to live next year?" For me, that was an odd question, at least.

The next question they asked you, “Do you know what you want to major in? Do you know what you want to do the rest of your life?” Again, an odd question for a 17-, 18-year-old.

The last question we had at our final meeting was, “So you picked a school. How are you paying for it?”

So like Alec, I had my good choice of schools. I had the University of South Carolina, I had Penn State, Rutgers, and, lastly, Ramapo. My brother was a senior at Ramapo, so he was able to tell me about some of the things of the school, and honestly gave me the best fair chance at more of the academic and scholarship opportunities.

Right now, I’m roughly \$26,000 in debt for my first year, and I’m 19 years old. So that’s a scary feeling.

For us, going to college, in my family, was always pushed; it was always said, “You should go to college. That will be your next job.” So when I was in high school, going through the process for me was very important. And one of the things that they always told you about was the NJ STARS program. But, unfortunately, I just didn’t meet that criteria. I only fell in the top 40 percent of my high school, which is still advanced. I graduated with a 300-student graduating class. So I didn’t qualify for the NJ STARS program. There was no, exactly, money for me. I wasn’t exactly fully appealing for academic money for most universities, or colleges, or institutions. The only schools that showed minor interest and academic scholarships were the private institutions, which were just trying to make it an even playing field for them, to have another student to deal with State schools.

In the end, you can see I picked a State school based on the idea of return on investment -- *return* in the sense that I understand that this money right here can be placed in the future.

I know that at Ramapo we have also a lot of different opportunities to get a job after college, as well as opportunities to help with payments. One thing about Ramapo that I did find very appealing was they let it be known that there is scholarship money available for students that are active students. Four-year students -- there is money still available for you. Every year, the opportunity to apply for scholarships, to get more and more out of your education.

So in closing, I think what we need to do is, we need to open up more money for high schoolers, and we need to get more involved at the high school level, from the State, on bringing us to State colleges.

DR. KEATING: Okay, once again we're hearing a similar message -- and it's a great message -- is that the connection between the high school-- We're hearing about the high school relationship to selection, financial literacy, and training too. So again, one more endorsement.

I'll ask you the same question -- not seeing a hand up here on the panel. One possible consideration -- that you look back to those who follow you in high school; you mentioned the STARS program and others. We've heard about EOF, but without that -- one thought that you would offer to us, to go help the State endorse to the high schools of New Jersey.

MR. WITYK: Sure. I would probably say-- So as a high schooler in Ocean Township -- at least, in the school district, I don't know if this is a statewide rules -- but to graduate, you have to complete one year of financial literacy course. The year we took that was our freshman year.

It did not make sense to me now, in my senior year, when I'm almost forgetting, "How do I get a loan, how do I go through this process?" and more financial aspects. I was always more of a business dedicated student, taking more business elective classes. So I had a little bit of a step ahead, compared to somebody who was more interested in the arts or the sciences. So I believe that financial literacy should be taken in your senior year. That should be a senior mandated course. This way we would understand how to take a loan, or how interest rates really work -- if you're not someone who is fully interested in business, like I was.

DR. KEATING: Okay. All right, thank you.

We're going to pass the baton to your colleague.

**J O S E F W E I K L:** All right. Thank you for having me, everyone.

My name is Josef Weikl, for the record.

DR. KEATING: Hi, Joe.

MR. WEIKL: I serve as the Student Trustee for Ramapo College, and I also have the privilege of serving as the Student Representative on HESSA, the Higher Education Student Assistance Authority.

You know, in talking about college affordability, I really see two distinct courses of action that can be taken. One is through direct aid to the students, through materials like the NJCLASS loan or the NJBEST 529 Plan. In looking at those, I notice that \$1.3 billion was dispersed last year. That's a considerable sum of money. And in terms of the loans given out -- the loans have interest rates that are very, very low compared to the rest of the nation; and the same thing with the 529 Plan.

So from that front, I think we're fine, almost. Where I see an issue is providing aid to the colleges themselves to, really, you know, make college more affordable in terms of the sticker price of attending an institution. In my research, I noticed that NJASCU -- the New Jersey Association of State Colleges and Universities -- they came up with the idea of a funding formula for all the State colleges and universities. I think that distributing the monies available, even though they're limited, distributing it in a more equitable manner between all the universities -- that would incentivize these schools to not increase tuition, but still create a product that students would want to attend.

It comes down to allocating funds, based on criteria that these colleges and universities can achieve. So, for instance, Thomas Edison College in Trenton -- they are not looking at first-time, full-time students coming out of high school. They have a different set of criteria in this formula for increased funds. Whereas, a Ramapo, a Rutgers -- everyone would have their own set goals and interests.

I think if this Commission could look into that funding formula that NJASCU has proposed, that would be a very effective way to suppress rising tuition across New Jersey.

DR. KEATING: Okay.

Any takers for conversation or questions? (no response)

HESSA -- your relationship. We had HESSA in -- their officials and representatives -- and we talked this morning, Dr. Mercer and I, with regard to bringing them back; because, obviously, they're pretty much on the tip of this conversation.

For my sake -- you mentioned NJCLASS and NJBEST -- let's go to the loan aspect. Is there anything from your perspective, your notes, your research, your experience, and your work with HESSA that you can offer this Commission from the student perspective on the loan issue?

MR. WEIKL: Well, the loan issue is interesting. I personally don't take out loans. I'm fortunate enough not to do that. I know that a NJCLASS loan is very good, and if a student wants a loan it's readily accessible. But I think the issue is more so how to circumvent the loan entirely and have college at the point where a student can afford it without having to take out a loan.

DR. KEATING: Okay. So you're going to take a pass on that one, right? (laughter) Okay.

Any other questions or comments? (no response)

Okay. Thank you, gentlemen, both.

I'm going to ask you to do the same thing to support your colleagues: If you wouldn't mind staying together as a Ramapo delegation. And we have two more, I believe.

MR. CROOK: We have-- We actually have three. I have Antonio, a Stein Christian, and Nathaniel Moon from Ramapo. Were they coming up? Okay.

DR. KEATING: We have two?

MR. CROOK: Two? Okay.

DR. KEATING: All right, guys. Put a Ramapo wrap on it. (laughter)

Thanks for taking time. However you want to proceed.

First of all, thanks for coming.

**C H R I S T I A N   S A E B O E:** Thank you for having us.

Originally, I hadn't planned to speak, hence my attire. So please excuse me for that.

**D R.   K E A T I N G:** It's okay; we're envious. (laughter)

**M R.   S A E B O E:** Well, so, listening to the discussions we had in the past hour-and-a-half, it kind of sparked a fire in me to tell my story, because I realize I do have a story that pertains to our discussion here today.

I also come from an immigrant family -- my father from Norway, my mother from Colombia. However, as opposed to the connotation that comes with immigrants, they happened to do rather well for themselves. However, when I came to applying for colleges, they hadn't really planned for me to go to college. So while my family is rather well off, my future as a college student wasn't really planned for. So in financial terms, funds weren't allocated for my college career.

So originally I applied to Seton Hall out of high school, and I got in, and I went there. I hadn't really looked into many colleges. I kind of just applied to Seton Hall as local. I'm from New Jersey -- it was within commuting distance, it would save me money commuting rather than dorming; and that is what I did.

I happened to lose my scholarship, and I was back into the process of reapplying to colleges -- because it got very expensive. Seton Hall is a private institution and it's rather expensive.

So I applied to Ramapo, which was rather appealing because it was very close to my hometown of Hackensack. It's only a 15-, 20-minute commute up Route 17. So that was very appealing.

So that had me applying for loans because, unfortunately, my parents were in -- didn't have the funds for me -- set aside for me to go to college. And I found myself applying for loans, which was a rather difficult process. I didn't apply to FAFSA, because originally when I had applied for FAFSA for Seton Hall, I was offered \$200 in subsidized loans because my parents were rather well off. So there was no help at that end.

I ended up going on Lending Tree, and I applied for many loans -- of which I found a very affordable one with a rate of 2.8 percent -- a variable rate loan -- from a bank. I was eligible for it, and I got it. However, it comes with the risk of a ceiling of 25 percent interest. So that was a risk I was willing to take because my -- subsidized loan options weren't available to me due to my unique circumstances.

So I had the idea: What if-- This is the College Affordability Commission, and we haven't really talked about loans much, here, today. My mind is cranking for some sort of way kids, on their own, would be able to afford and be eligible for good loans without, maybe, a cosigner; maybe if people aren't fortunate enough to have a credit-worthy cosigner. I was.

What if there was a way for students to, perhaps, build up their credit history earlier on so they would be eligible for loans without a cosigner -- decent loans?

DR. KEATING: Okay.

Anyone want to follow up? (no response)

Okay; so we hear your point. And with regard to the New Jersey CLASS and BEST, we are looking at the HESSA relationship -- so you're making a point about the student exposure without the parent cosigning.

Okay, we hear you.

MR. SAEBOE: Thank you.

DR. KEATING: Your colleague.

**ANTONIO P. NOVAZIO:** All right. I'm Antonio Novazio; I'm going to Ramapo College. I'm a Computer Science major freshman.

And I'll start with how my mother came here as a child -- an immigrant -- and she is a full citizen and she lives and works for the State of New Jersey. And she put herself through law school at Seton Hall. She had a full merit scholarship, and she did very well for herself, and I am very thankful for her efforts during that time. And I am able to say that I am in the upper middle class, and I have a nice home, and I went to a nice high school, and I did fairly well at it with dual enrollment courses and APs.

But when I started to apply for colleges, my parents told me about how, "This will have to be the second time that we're taking out a loan. We've only taken out a loan for our house," and now we'll have to take one out for my college education. And then they'll have to do it again for my sister in two years.

And that kind of hit me, because I knew I was fairly wealthy, and that we had some money. And I still had to take out loans that I will be paying off for quite some time.

My sister will also have to pay off loans for quite a while, even though we were fairly well off. And to think of how my father never even

completed his college degree, and my mother put herself through, through Hoboken; so she was an immigrant.

There are people out there who definitely are having a much harder time than I am putting themselves through college. And I'm positive that there are more than an amount than we can think of, of children who are students who can do the work, and who deserve the opportunity to go to college and to pursue higher education. But this barrier is somewhat holding them back.

And I would definitely try to advocate for more financial literacy in high school -- to allow for them to properly prepare themselves for this. And that if they are aware of what they're getting themselves into they can try and time it more in a better manner, a better way so that they can properly pursue their higher education.

Thank you.

DR. KEATING: Okay. We'll take the Ramapo group as a group.

Anyone on the Commission who would like to bring back, ask a question, point of clarification? (no response)

You're an impressive group. You represent your Ramapo College extremely well -- university well.

MR. TELLO: There is still one more Ramapo student.

DR. KEATING: Oh, we have one more Ramapo student? Oh, I'm sorry; my apologies.

MR. CROOK: Nathaniel Moon.

DR. KEATING: We were going to wrap it up.

Okay, we'll hold those closing remarks until you complete. So we just need to vacate one chair, if you want to stay put. Stay with your group, if you would. You're impressive.

**NATHANIEL MOON:** Hello.

**DR. KEATING:** Hi.

**MR. MOON:** It's such a pleasure to be here--

**DR. KEATING:** Good to have you.

**MR. MOON:** --involved in this kind of dialogue.

So I have a concern for you guys. And I am no expert in this area, so it may just be reiterating something that you already know. And I didn't come prepared to speak, so if I am inarticulate, please forgive me.

So I just want take a quick look into the rearview mirror. Over the last couple of centuries -- this is kind of a big picture, but I hope you follow me -- we have seen the advance of education as, basically, higher concepts percolate down through our education system. So at one point it was uncommon for anyone to go to elementary school; and now everyone goes to elementary, middle, and high school, basically.

So how does that -- what does that look like, moving forward, is kind of what you have to say to yourself. And, you know, we've had people -- you have probably heard this yourselves -- people complain, "Oh, well, a college degree has no value anymore," or I've had one professor complain to me; he was like, "My Ph.D. in Math has no value. It barely gets me a job." Which is -- that's kind of sad. And people complain about that.

But, in reality, it's awesome. It means college degrees are common; the human race is smarter. You know, that's a great thing. But how do we compensate for that, and how are we accelerating?

So many of your plans seem to focus on bringing college credits to high schools -- which is basically outsourcing college credits. And that's interesting, because that is completely an engine of growth for education in our country. But you may see it as a dilution of the value of college degrees. So at what point do you look at this and say, "Oh, you got most of your degrees (*sic*) at a different college; where is the value in your Ramapo degree?"

For example, I went to Cranford High School, which is the town that we're sitting in now. By the way, my name is Nate; I'm from Ramapo College of New Jersey. I study Music, Computer Science, and Math. And I graduated-- I had taken a few AP classes, so I came into college with 52 AP credits and I could have graduated in two years. And that's fine, but I did get a Ramapo degree? It says I did, but I didn't -- did I attend Ramapo; did I really get a true Ramapo degree?

So what do four-year institutions do to compensate for the fact that their degrees are being outsourced, and that, possibly, they're losing value as a result of the fact that you're allowing high school students to, essentially, go to college inside high school?

So it's not a bad thing, but what plans do you have-- Because at what point does a college degree from Ramapo, or Harvard, or MIT not mean anything because most of it was done outside, or previous to college?

So that's just a concern that I'd like to put on the table. If you have comments or questions--

DR. KEATING: Okay; anyone?

DR. MERCER: Maybe I can speak on that, Mr. Chair.

Certainly, if the student is going to Harvard and getting credits, and that's applied towards their Ramapo College degree, I'm willing to go along with that. But I think you make a very good point about compression. A generation ago, a four-year degree was looked upon as a terminal qualification. You'd go out into the workforce, you'd pursue your career, and only a rare exception would go to graduate school or professional school. Now I think when students come into a four-year college -- or, indeed, many going into a two-year college initially -- they've got a worked-out plan in their minds which is going to lead them beyond an undergraduate, four-year degree to a professional or graduate qualification. And that has, of course, implications for cost as well.

So I think it's useful to remind us that the situation has been fluid over time, and what we're coming up against is the likelihood of increased qualifications and increased cost.

DR. KEATING: Yes, I had followed the same thought. Because when you started, it was such a new and refreshing way of a pushback thought to what we've been kicking around -- or, at least, some of us have been looking at -- with regard to the acceleration idea and, like, what's your hurry kind of thing. And you're saying, "Let the four-year experience be the four-year experience." I think Dr. Mercer's point is kind of what rattles around in my head -- is that the goalpost has been moved, and now it's further back into the master's degree level of competence before you want to look at a job consideration. So MBAs and such are now going to be the new goalpost. And if that's the case, then the idea of affordability of what was four is now six, and that's a longer race to run; therefore, we have

to look at the idea of how can we -- I don't want to say cut off the turns or corners, but soften them.

But you raise a very interesting point of: stop and think. So, once again, it's very much in our thinking as we move through, as a Commission, to look at this whole idea of access, affordability, and this theme of acceleration.

So, we hear you. Interesting point.

MR. MOON: So the main relevance for this point is the longevity of whatever plan you put together -- which I'm sure will be awesome. But how will it adapt to the changing environment is, basically, a question. Like, when will it become irrelevant if it does not adapt? Because colleges will, essentially-- If you-- They will essentially rebound against this, so maybe colleges will say, "No, hold up. We can't accept these credits, because you're basically just bringing us a normal high school education. And it's not really our college education that we're giving."

So I'm just concerned. At what point does this initiative become irrelevant? Does it have a termination plan? That's my concern.

DR. KEATING: We hear you.

MR. MOON: Awesome.

DR. KEATING: Thank you.

Okay, now, I guess we can close on the Ramapo position.

Gentlemen, again, I speak for myself; my colleagues up here can speak for themselves. You're an impressive group. The fact that you even took time from very busy schedules to get over here today to talk to us is, I think, just remarkable.

So again, similar to Drew, to Ramapo we say congratulations. You're-- I'd like to take the seven of you back to my college, but I guess that won't work. (laughter)

But again, thank you very much for your time and your insight. We hear you. If there is any follow-up thought to the exchange we've had today, we're going to give you an opportunity to put that into an e-mail to the Secretary of the Commission so we keep it going. We're still doing this for I think eight or nine more months -- whatever -- until next June. So if there's anything -- you go back and say, "I wish I would have said this" -- please feel free, okay?

All right. On behalf of the Commission, thank you, Ramapo.

Thanks, gentlemen.

MR. CROOK: Okay, we have a few students from Bloomfield. So maybe they could come up like the Ramapo guys just did.

We have Maretta Hodges, Tia Cherry, and Rashidah Muhammad; if they could come up. Maybe just say your name when you testify.

**RASHIDAH MUHAMMAD:** Hello.

DR. KEATING: Good morning.

MS. MUHAMMAD: Good morning.

DR. KEATING: Thank you for coming--

MS. MUHAMMAD: Thank you for having me.

DR. KEATING: --to speak with us today.

MS. MUHAMMAD: My name is Rashidah Muhammad; I am a 23-year-old junior at Bloomfield College, through the Educational Opportunity Fund, EOF. My major is English Writing and my minor is

Theater. I graduated from Montclair High School in June 2010 with a 1.7 GPA.

During my high school years, I was very unmotivated. I thought about college, but it wasn't something that was really pushed. Growing up, both of my parents -- they always spoke about college and the importance of an education. But because neither of them went to college, they didn't have the necessary skills, or tools, or resources to give me all the great ideas that I needed to get there.

I will never forget how I became a part of the EOF family at Bloomfield College. After receiving rejection letters from every single college that I applied to, I began to think that I just wasn't smart enough or good enough for college. One day towards the end of my senior year, Montclair High School had a College Fair in our library, and my guidance counselor printed out my unofficial transcripts and recommended that I go.

As I walked into the library, I noticed many of the schools that I had been rejected to there, as well as Bloomfield College. As I walked past the table where the recruiter for Bloomfield College sat, he smiled and signaled for me to have a seat. He looked over my transcripts, and then he asked me if I had ever heard of a program called *EOF*. I had not.

He explained the program, as well as the mission, to me, and I instantly felt like this was the perfect opportunity for me. I was a student with a disgustingly low GPA of 1.7, as well as a product of parents who would never have been able to afford for me to go to college.

I filled out all the necessary paperwork, and within a week I was called into Admissions where I was notified that I had been accepted to

Bloomfield College through the EOF program. This acceptance gave me hope and made me feel like my future was important and necessary.

Two days after graduating high school I moved into the dorms at Bloomfield College where I would begin my six-week summer program. During these six weeks I was able to get acclimated to the college life. I was able to build relationships before school began with other students who were both like me, as well as very different. I was able to develop a support system with not only the facilitators, but also the juniors and seniors who gave up six weeks of their summer to volunteer and ensure that we got the most out of our experience.

I was taught the importance of time management, focusing and putting my all into my work. I was able to take classes that built me up on the inside and made me actually want to succeed. I was able to go on trips that broadened my horizons in ways that I never imagined. The trip that I remember the most was my first-ever Broadway play, to see August Wilson's *Fences* starring Denzel Washington. The message that I took from *Fences* was that we all build up fences to protect ourselves from pain and hurt, but in many of these cases we are also fencing ourselves in from growth and development.

This message and wonderful symbolism motivated me to tear down any fences, that I may have been holding up, to reach my highest potential.

Throughout my freshman year as an EOF student at Bloomfield College, I was required to attend workshops and seminars which were designed to help us grow -- and they did just that. We were also required to meet with our counselors a certain amount of times each month to ensure

that we were keeping up with our workload and responsibilities. Failure was not an option, and all of us knew this.

Unfortunately, after completing my first year, I had to take a semester off of school -- which turned into two years once I found a job and got comfortable with the money and new-found freedom. I felt like I had no other options once I was ready to go back to school, and I did not think that EOF would accept me back into the program.

One day while speaking with a friend of mine who I met through the EOF summer program, she convinced me to get in contact with Bloomfield College to see if coming back to the school was an option. To my surprise, I was able to return to the school through the EOF program. This was the second chance that I needed. I promised myself that when I returned I would do whatever it took to make sure that I succeeded. I'm here today to tell you that when EOF gave me a second chance to come back and further my education, I did just that. I completed that year with all *As* and one *B*, making the Dean's List for the first time ever in my life.

I can't thank EOF enough for believing in me when I did not believe in myself. Without EOF, I would not have been given a chance to have a college experience at a four-year institution. I would not have received the resources and support that I needed, and become the best me possible. If it weren't for EOF, I would not be where I am today.

Today, while working towards my degree, I am also spending a lot of my time helping other students like myself to become the best individuals that they can be, for no one other than themselves. I have created a program called *Heuristically Me*, which assists children and young adults who are currently in school or thinking about going back to school to

deepen their self discovery, positive habits, and goals in order to become the best that they can be. This program is based on the word heuristic, which means to use experience to learn and improve, as well as problem-solving and trial-and-error methods.

I did just that. I used my past experiences to work on becoming the best me, and my goal is to promote that to all children and young adults.

The Educational Opportunity Fund and Bloomfield College made my success possible, and I know for sure that without this opportunity I would not be able to help others in the same ways that EOF has helped me.

Thank you.

DR. KEATING: Okay.

MR. TELLO: That was a very great, inspiring story.

MS. MUHAMMAD: Thank you.

MR. TELLO: Thank you. My girlfriend, personally, is a part of EOF, and I know how much it helped her -- particularly the summer years. And I know that's a program that we've discussed on the Commission, and I think many, if not all of us, are in support of it.

I just wanted to say thank you, and you are very articulate, very well-spoken.

MS. MUHAMMAD: Thank you.

MR. TELLO: Just thank you for sharing your experiences, and trying to pay it forward to others.

MS. MUHAMMAD: Absolutely; that's why I'm here. Thank you very much.

DR. MERCER: Rashidah, I have a strong feeling that I have not heard the last of you.

DR. KEATING: Yes.

MS. MUHAMMAD: I hope not. (laughter)

DR. MERCER: You definitely are on a roll. And it's great to hear you speak so positively about EOF. I think that opinion is widely shared, but thank you for being so forthright.

MS. MUHAMMAD: Thank you very much.

DR. KEATING: I'll offer the same thought before we move on. That's probably one of the most impressive testimonies I've heard with regard to a single focus program. It came from your heart, not your head -- or maybe both.

DR. CANTOR: Absolutely.

DR. KEATING: You are articulate and extremely well prepared for that.

We've heard a lot about EOF, and I think we heard more about it today. And I think you just put the icing on the cake. So, I mean, as far as where this Commission's thoughts may go with regard to a recommendation, if I could just take you one point back, since you know this program so well.

MS. MUHAMMAD: Sure.

DR. KEATING: Is there any component of that program, structurally -- you know, the idea of how it's put together -- not the funding piece. We recognize the need to possibly take it back to original funding -- state or something like that; but structurally, the program itself, that you could offer, that we could maybe include if we write that in this report that

we would give to the Legislature, as to how EOF could be expanded or improved?

MS. MUHAMMAD: I think the biggest thing, for myself, would be support. That's what I had at Bloomfield College in the EOF program -- support and resources. Going into Bloomfield College, I knew nothing about what I learned there, which was how to build myself up. I remember having one program during the summer where we had to write about -- we had to write our obituary, pretty much. So when we passed away, what did we want -- how do we want to feel, what did we want other people to see about us? And for me that was an activity that stuck with me, and a lot of the children who I work with now, I use that example and that activity for them. Because it wasn't until that point where I realized, like, "Wow, when I'm no longer here, what do I want people to remember about me? What do I want to have in this world that, even once I'm gone, will still be here to resonate?"

So I think having those extra resources to build children and young adults up on the inside, to motivate them and make them feel worthy of an education and worthy of continuing to do their best would be, probably, the best that I could--

DR. KEATING: So your thought is to expand the program to be more into the counseling and the supportive behavior aspect, too, as well?

MS. MUHAMMAD: Absolutely. Because it's easy to fall off, you know? So to have that support there to grab you when you're almost getting ready to fall off, I think is essential.

DR. KEATING: When did you first get exposed to the EOF program?

MS. MUHAMMAD: In 2010. So as soon as I graduated, I started two days after graduation in the summer program.

DR. KEATING: So you were already out of high school?

MS. MUHAMMAD: Well, no. I graduated high school in 2010.

DR. KEATING: Oh, okay.

MS. MUHAMMAD: And then that weekend-- I actually graduated on a Thursday, and that Saturday I started the summer program.

DR. KEATING: Okay, great. So you were connected to the EOF program as a high school senior.

MS. MUHAMMAD: Yes.

DR. KEATING: Okay.

Okay, thank you very much.

MS. MUHAMMAD: Thank you.

DR. KEATING: Nice job.

Okay, we're going to let your colleague take up the next part.

**T I A N. C H E R R Y:** Good afternoon.

DR. KEATING: Good afternoon.

MS. CHERRY: My name is Tia Cherry, and I'm here to speak to you on behalf of the alumni of Bloomfield College; and also to thank you for your continued support of independent colleges.

I grew up in East Orange, New Jersey, and I came from a single-parent home. In my neighborhood, college was not an option. Children were told to obtain full-time employment and survive.

Fortunately, I had a mother who encouraged me to go to college and strive for greatness. Bloomfield College was my first -- I'm so sorry, my eye is burning from the light.

DR. KEATING: Take your time.

MS. CHERRY: Bloomfield College was my first choice, and I am proud to say that I am an alumna. When I was a student at Bloomfield College, I was a member of the SSS STAR program -- which is also TRIO program -- similar to EOF, and I had a counselor who assisted me with all of my academic, financial, and professional needs.

I received my first job at Bloomfield College, working in their Career Services Department. I was one of the few students who was able to find a paid internship, with the assistance of my career counselor. I even worked on campus part-time at the college library. All of this would not be possible if it was not for the great people who worked at Bloomfield College.

Even though the college is small in size, it is big in resources and love. Bloomfield College gives its students a sense of security, stability, and preparedness for the next steps in the future. If it was not for the college, I do not know where I would be today.

When I graduated in 2008, like most students I started to experience feelings of uneasiness and was unsure of what I wanted to do with my degree. I came back to Bloomfield College for guidance, and they assisted me with my résumé, as well as referred me to a few openings on campus. I was hired almost immediately, and have been a very important figure in the college community.

The Deans in Student Affairs became my mentors, and they urged me to pursue my master's degree so I would move up within the

college. In 2013, I obtained my master's degree, and shortly afterwards I became a counselor in the EOF Department. Currently, I am pursuing my doctoral degree, and the Deans in Student Affairs are still mentoring me and pushing me to be the greatest that I can be.

If it was not for Bloomfield College, I do not know where I would be today. Like most people who come from my neighborhood, we have first generation college students who are very dependent on the administration of the college. Bloomfield College made it possible for me to pursue my dreams, support my family, and to not become a statistic.

If it had not been for Bloomfield College, then I would not be in the position that I am in today. When I had my son in 2006, I thought that I would have to withdraw from school and apply for public assistance. The college and its administration worked with me and gave me the opportunity that I needed to persevere and graduate.

And it's crucial that you assist independent colleges and continue to support funding so that they can continue to change lives and make differences in underrepresented students' lives.

Currently, I am not only serving as an EOF counselor for the first-year, as well as second-year, students at Bloomfield College; but I am also the faculty advisor to four student organizations, and I just recently became the co-advisor for the National Society of Leadership and Success.

Thank you so much.

DR. KEATING: Congratulations.

MS. CHERRY: Thank you.

DR. BLATTNER: I just want to say thank you very much for your testimony. I think that your testimony and your life story really

demonstrate what those of us who work very closely with EOF students on our own campuses know to be true.

MS. CHERRY: Yes.

DR. BLATTNER: And so it's lovely to see what we always call *the return on the investment*. But you are that person--

MS. CHERRY: Thank you.

DR. BLATTNER: --for Bloomfield, for EOF, and for yourself. Thank you.

MS. CHERRY: Thank you.

DR. KEATING: You're the advisor -- or the counselor, for the EOF program at Bloomfield, correct?

MS. CHERRY: Correct.

DR. KEATING: I'm going to ask you the same question, because you're a little bit closer to the operational part of the budgetary part of it. Aside from just money, a quantitative issue of just put more in, is there any aspect of the EOF program that you would like to offer to us that we would put into our thinking with regard to improving or expanding EOF?

MS. CHERRY: Definitely additional funding to create more resources for our students.

DR. KEATING: Okay.

MS. CHERRY: We take care of students who are literally considered the underrepresented population. And for us the support is the main thing that would assist them -- whether it be to assist them with books or-- Realistically, unfortunately, they do not get enough in their college tuition to take care of those resources. So they do look to us to assist them

-- whether it be with transportation just to simply get back and forth to school; or it's to have the books so that they can pass the courses; or if it's to simply eat every day. You'd be surprised at how many students we have who will go all day with nothing or, at most, a buttered roll. So definitely, additional funding to assist them with those basic necessities that most students should have, but they don't.

DR. KEATING: I think we hear you loud and clearly.

MS. CHERRY: Thank you.

DR. KEATING: Again, to both of you, thank you for taking the time. You represent Bloomfield extremely well.

The EOF message was part of the reoccurring theme today so, you know, you're being heard.

MS. CHERRY: Yes.

DR. KEATING: We also had EOF testimony, prior, when we were in Trenton; and I'm sure we'll hear more as we go on our journey. I think your stories are compelling, and I think the fact that you took time to come and sit here and talk to us like this is pretty remarkable. So keep up the good work. Good luck.

As was said before, I think we'll hear more from you ladies in the future.

MS. MUHAMMAD: Thank you very much.

DR. KEATING: Stay well.

MS. CHERRY: Thank you; have a good day.

**M A R E T T A L. H O D G E S:** Hello, everyone.

DR. KEATING: Hi, good afternoon.

MS. HODGES: First, my name is Maretta Hodges, and currently I serve as the Immediate Past President of the EOF Professional Association of New Jersey. I'm also the Director of the EOF program at Bloomfield College; and I have been teaching at my local community college for the past 16 years.

I'd like to begin by thanking the Committee (*sic*) for this opportunity to discuss the status of the New Jersey Educational Opportunity Fund grant -- also known as the EOF program.

I stand before you as an accomplished college administrator who would not be here today had it not been for the assistance given to me, as well, from the EOF program. Similar to the others who have spoken prior to me, I entered college from one of the Abbott School Districts; I came from Paterson, New Jersey, during the time that -- some people here might not remember -- but Joe Clark, the *Lean on Me* movie that most people would have seen. Pretty much, I came from Paterson at that time.

Now, although I was motivated to go to college, I lacked the necessary preparation that was needed for me to be able to go. So I think it's important to understand that many of the students who come from these school districts could very well be prepared academically for what the standards are of those schools -- which don't necessarily match the standards that are required for you to be successful in college. So although technically I would have been considered one of the New Jersey STARS students because I graduated number 20 in my class of -- I believe it was 800-some-odd students who graduated from my school at that particular time -- I still wasn't ready for college. I graduated with a 3.5 GPA, but my

SAT score combination was less than 700. So I truly was not ready to actually come to college.

The EOF program was one that pretty much came in and they grabbed me and said, "This is the way that you can do all the things that you want to do." And it was just such an exceptional message that it planted a foundation for me. Just similar to Rashidah, after maybe two years of college I got accustomed to working full-time and made a poor decision that I was going to leave college completely. And for me, not only did I leave, but I got married, had a child, got divorced, got remarried, and came back to school.

However, the foundation had already been set. So by the time I came back to school the second time around as an adult student, the EOF program embraced me then as well. Things had changed from the early 1990s, and EOF, at that point, understood that the population was changing as well. The standard student who came straight from high school wasn't necessarily the one who was in the EOF program. And they embraced me, and I was so happy to have been received that I made it my life-long mission to constantly give back.

The first thing that I remember from -- you know, we just went through 9/11 -- was being in the EOF program when the planes hit the towers. And because I was with my EOF family, I wasn't afraid. We pretty much come together to make sure that each other understands the value of not just what a college degree brings, but what you as an individual bring to the world. So this is a message that was brought to me definitely through EOF. And as an EOF administrator, I try my best to make sure that I pass that message on to my students.

I remember very early on, as being a Director of EOF, that I actually took a trip to Caldwell College. And one of my best experiences -- and I think it's important to share this -- was she told a story, when she introduced herself, about baking cookies for her EOF students -- where she actually took her hands and, as the President of that institution, baked the cookies and had an overnight visit with these EOF students. I don't know if you know this or not, but many of those same students who you made those cookies for have talked about it for years.

As you go through the process of thinking about what is it that keeps students actively involved, what is going to bring students to a place that you get a return on your investment, I would highly recommend that you consider the EOF program -- because it's one that works. It's one that encourages colleges, presidents, administrators, students to come together to ultimately graduate from college.

Now, I can go on for days; but the real deal is the numbers speak for themselves. I would also encourage you to make sure that when you're considering funding, the community college is definitely an asset for those who are EOF, as well as the State colleges. However, I think it's really important for you to consider expansion of funding for those independent colleges. Because this is something that I haven't heard anyone speak about, but there is a growing number of students who are what we call *independent students*. Independent students are those who -- their parents are no longer involved in their lives; maybe they are wards of the State; maybe they are people who their parents just are not involved in this process. And as the number of independent students grows, it's really important that those particular students live on campus. Because, unfortunately, those

who are wards of the court who wind up going to -- whenever they finish with aging out of that particular service, many of them wind up going back to the same abusive homes that they left in the very first place. Unfortunately, because those students are required -- or have a great need to be able to live somewhere, colleges like Caldwell University, Bloomfield College actually will open their doors to let those students come in. If you have an independent student who is a ward of the court, and they need a place to stay, unfortunately a community college is not going to fit their needs -- because they need a place to stay. I think it's really important to understand that all of these different types of institutions bring something that is great to many different types of people.

So with that, I encourage you to please find out as much as you can about the EOF program, because it truly is a life-changing program. I'm the first to tell you -- and I am sure other people have as well -- it's one that is very passionate for most of us who work there because, as crazy as it sounds, most of the administrators who work for this program were actually EOF students themselves -- the majority of them. So we take this whole experience extremely personal, but it's really nice when others recognize all the incredible work that we're doing.

Thank you.

DR. KEATING: Cookies? (laughter)

DR. BLATTNER: I just have to say I can't believe that story is still going around. I guess I'm going back to the oven. (laughter)

DR. KEATING: Yes.

DR. BLATTNER: You know, the thing I say -- and I know we've heard such wonderful testimony about EOF, and I think you have

real supporters here at the front table -- when I talk to the students, I say to them, I know when they look at me, they don't see themselves -- yet. But when I look at them, I see my life story because of where I've come from: first generation, different language spoken at home than English, parents who had 8th grade. And I tell the students that because I believe it gives them inspiration, and courage, and hope; that regardless of the path they take, they can become and do as you ladies have spoken about so beautifully in such wonderful testimony.

So thank you again.

MS. HODGES: Thank you.

DR. KEATING: Maybe some of those cookies can make it here. (laughter)

DR. BLATTNER: Maybe a German chocolate cake, if I really get going.

DR. KEATING: You guys did better than we did.

MR. DORAN: I definitely hope I can try those cookies. They sound like they're pretty good. (laughter)

But I was reading an article recently which talked about how many college students, and for those who are in college, are not aware of grant programs, scholarship programs, and various forms of financial aid that are available to them.

So let me ask you this question first, and then I'm going to ask a broader question. How did you find out about the EOF program?

MS. HODGES: I found out by accident.

MR. DORAN: By accident?

MS. HODGES: And that's the God's honest truth.

When I went to college -- when I was preparing for college in the 1980s, the late 1980s, there was a big theme of historically black colleges. And all of the historically black colleges were out of the state. And I played the clarinet. So I wanted to play in a band, and I wanted to leave New Jersey, and I got accepted into every institution I applied for. However, I didn't figure out that I couldn't pay for it. Maybe two days before my prom, my guidance counselor kind of came in and said, "Listen, I'll be nice and I'll help you go to an interview. But you're going to have to be really nice." That's easy; no problem. And that's how I found out about EOF.

Prior to that, I really didn't know much. Now, the crazy thing about it is, most of the people in my family who had gone to college were, in fact, EOF. But it was one of those things that was like the best-kept secret. And it shouldn't be a secret. It's something that the State of New Jersey should celebrate from the top of the hills because, like I said, the numbers speak for themselves. We graduate students successfully.

MR. DORAN: So you learned about it by accident.

MS. HODGES: Absolutely.

MR. DORAN: In terms of people in the community now that could benefit from the program, how aware do you think people in the community now are?

MS. HODGES: I still think we have work to do.

MR. DORAN: Right.

MS. HODGES: I absolutely think that we have work to do.

And the reason that -- I'll go out on a limb and I'll say this -- is primarily because of funding. You know, I know that you have been asking

the question, “What is it that could make this program better? What can we do to expand upon it?” There is Article 3 funding that goes directly to the students and that helps them to be able to pay for the cost of college. And then you, of course, have Article 4. With Article 4, that is the money that is spent for the actual program. It’s for whenever I bring a speaker in; it’s for the cost of a computer; it’s for the additional books or things of that nature. Because the cost of college and the cost of actual employees is constantly rising-- When I started working as a Director five-and-a-half years ago at Bloomfield College, I started with three counselors, a secretary, and myself, and three work-study students. And after five-and-a-half years, I’m now down to two counselors, one secretary, and two work-study students, and two are a possible; it’s one and a possible, at this point.

So what happens is, as my staff dwindles away, I cannot afford to let my staff go out and do recruitment. I cannot afford to advertise it and have them working with the guidance counselors and things of that nature. So we’ve actually had to outsource recruitment, -- and all of that is done primarily through my Admissions Department -- where, years ago, we were able to go out in the field.

As an administrator, or running a program for the most part, we focus on retention. And, of course, that helps, but for the purpose of the program itself, for it to be able to sustain, you’re absolutely right -- we should be out there getting the message out. But unfortunately, with two counselors-- Like today, I have one who is here; that means I am running an entire program with one counselor and one secretary in the third week of school. We can’t do this often.

And funding -- when you're considering funding, these are the things that you might want to consider because, you know-- Because the students, for the most part, trust us so much, they will tell us what they need. They'll share that information with us. Just like, right now, what I'll share with you is that many of the students who come from the poorest areas unfortunately don't have the ability to be able to live on campus because their parents are not credit-worthy. As long as their parents are not credit-worthy, that usually means that they don't have a food package.

And in Bloomfield, New Jersey, as crazy as that may sound, I can't tell you how many of my students walk from Newark every day. I can't tell you how many of my students come to class (*sic*) not because they don't want to succeed -- because they don't necessarily have \$200, \$300 to purchase books. If many of them -- if they actually have parents who are credit-worthy, and they are able to live on campus, many of those students who live on campus -- their families are scratching together every dime that they can possibly get to live on campus. Mind you, they still haven't purchased a book yet.

These are the things that, as you're going through your discussions, you might want to consider. What is it that colleges can do? For those who are barely able to come to the campus, maybe a consideration that combines the cost of books? Something that-- Here's another thought, because at the community college I know we try to do this very often. If the distributors of the books are giving books to the colleges, maybe they might want to donate some of those books and put them in the library so that those who can't necessarily afford those books can at least be able to do their work.

These are all suggestions that you'll be surprised how many students could really benefit from. I remember being a student -- not a student, an administrator at William Patterson University. And I had students who were so passionate about being a successful student that they would literally sneak in the bookstore and sit in corners just to read the books.

In a society where we're supposed to be one of the top countries in this world -- that shouldn't be. A student should be able to be successful in whatever it is they want to do if they are motivated to do so. This is that program that we do so much to make sure that if the student comes to the table and they're interested in success in college, we show them how to make that happen.

So I encourage you, I urge you, please consider EOF -- an expansion of it -- not only in the community colleges, not only in the State, but definitely within the independent colleges as well.

DR. KEATING: Okay. I want to thank you, again.

MS. HODGES: Thank you.

DR. KEATING: It was remarkable testimony from all three of you.

You direct the program; Tia counsels in the program; well, I think you're looking at your next employee over there. (laughter) That would be a wise capture there as well.

MS. HODGES: It would; thank you.

DR. KEATING: We hear you, with regard to EOF. As I said, we've been hearing this theme go through. But real quickly, you mentioned a couple of things that are going to tiptoe into other subcommittees here --

with regard to the textbook issue, the food, the transportation, and the housing. We're also charged with looking at those kind of considerations that surround tuition and fee structure -- that there is more to going to college than tuition and fees.

MS. HODGES: Absolutely.

DR. KEATING: And the textbook issue is one of the bills that was previously presented that one of our groups is taking a look at. So you rang a bell on that one, also.

MS. HODGES: Yes. The young man who spoke from Ramapo mentioned that he was from Ocean County.

DR. KEATING: Yes.

MS. HODGES: Students who come through EOF -- their choices are so limited, because the majority of the colleges are in North Jersey. If I get a student who comes from Ocean County and their parents become uncredit-worthy -- automatically, I'm losing that student. It's almost to the point that many of my EOF colleagues won't even allow those students to come into their programs because they know that they won't have the means to be able to pay for it. That shouldn't be.

So please consider that, especially with those students who are down in South Jersey, Camden, Atlantic City -- those areas. Their choices are so limited because they do not have the ability to commute back and forth.

DR. KEATING: Yes, you're correct.

We have one quick question.

MS. HODGES: Yes.

MR. TELLO: Do you happen to know offhand -- and, if you don't, please feel free to -- please e-mail us later with the number -- how many students, estimated, in New Jersey, should be or are eligible for EOF, versus how many are actually accepted into the program and begin their whole college process?

MS. HODGES: I don't have that with me here; but actually I have something as far as a report that I can give you before I leave-- I have that number.

MR. TELLO: Please; thank you.

DR. KEATING: Okay, if you could give it to the Secretary so that we will all have access to it.

MS. HODGES: Absolutely.

DR. KEATING: All right, ladies -- again, very impressive presentation, and our best to Bloomfield. And you've spoken extremely well.

ALL: Thank you very much.

DR. KEATING: Thanks.

MR. CROOK: Okay, next up could we have Daniel Uilloa. (no response) No Daniel?

Okay, then we just have Kathy and Terry, is it Bach? (indicating pronunciation; phonetic spelling). (no response)

DR. KEATING: Okay, it appears that those individuals who had previously signed up have chosen to either leave or-- We'll give it a minute to see if they come back through the door.

But in the meantime, to those of you present, is there any other individual who has not signed up, so to speak, who would like to make a presentation to the Commission before we adjourn for lunch? (no response)

Okay. Not seeing or hearing anyone, I'll say that we're going to adjourn briefly for a lunch break. If you wish to stay on, testimony this afternoon looks like it's -- it might be sketchy. So we'll have some discussion up here as to how we're going to cover, as we advertised, the afternoon session.

But we're going to take at least a half-hour break for a combination of lunch and just to take a break. And, again, thank all of you for coming out this morning and, now, this afternoon, to give us a discussion panel on this affordability issue.

So with that, we're going to just take a brief recess and we'll figure out how we're going to handle the afternoon when we come back.

Thank you.

**(Commission breaks for lunch)**

**(Commission reconvenes)**

DR. KEATING: For the record, I guess, we're at 1:45 p.m., if I'm seeing that correctly.

Is there any other member of the community present who wishes to address the Commission on the college affordability theme? Those of you in the audience -- does anyone wish to speak? (no response)

Okay -- not seeing anyone who wishes to provide testimony or give us their thoughts, we're going to suspend the public portion temporarily and allow members of the Commission to meet in committee or subgroup; or if any members of the Commission have a commitment that they would like to leave, we would allow them to do so. And we will keep myself and a few volunteer members of the Commission available for any walk-in consideration. Because we did advertise this meeting would last until 3 p.m.

So not having any dialogue from the audience, we're going to probably just suspend that until someone comes in and tells us they want to speak to us; and use that time to break apart up here in subcommittee conversation, and keep going until 3 p.m.

So again, last call. Is there anyone in the audience who would like to address-- Anybody want to talk? Ian, how are you doing?

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike):  
Good, good.

DR. KEATING: Nice to meet you, finally; (laughter) nice to have you with us.

UNIDENTIFIED MEMBER OF AUDIENCE: Thank you.

DR. KEATING: No one wants to come up and have a chat? We can talk about golf, the weather. (no response)

Okay. All right, we're going to take that time that we are together, then, to go into subcommittee conversation. You're welcome to stay. Should any member of the public come forward between now and 3 p.m. to make comment, we'll reconvene and listen to that testimony, okay?

Outside of that, I'd say you can turn it off. (referring to recording equipment)

**(Commission goes into subcommittee conversations)**

**(Commission reconvenes)**

DR. KEATING: All right. We're going to bring the Commission back to order.

For the record, we're going to note that it is now 3 p.m. here at Union County College and that we have reached the limit of our timeframe.

So I will call for a motion to adjourn.

MR. BOGUCHWAL: Motion to adjourn.

MR. TELLO: Second.

DR. KEATING: Having received a motion and a second, all in favor? (affirmative responses)

Okay, we stand adjourned. Thank you very much.

**(HEARING CONCLUDED)**