

PA13-95

HB5500

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**JOINT
STANDING
COMMITTEE
HEARINGS**

**HIGHER EDUCATION
AND
EMPLOYMENT ADVANCEMENT
PART 1
1 - 240**

**2013
INDEX**



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 www.theccic.org

**Written Testimony for the
 Higher Education & Workforce Advancement Committee
 From
 Judith B. Greiman
 Connecticut Conference of Independent Colleges
 February 14, 2013**

On behalf of the member institutions of the Connecticut Conference of Independent Colleges (CCIC), I am submitting testimony on **H.B. 5500, An Act Requiring Institutions of Higher Education to Provide Students with Uniform Financial Aid Information.**

We applaud the Committee for its interest in ensuring that prospective students and their families receive clear information during the college search process. Colleges and universities strive to achieve a high degree of transparency in the offer letters sent to admitted students. We do, however, have concerns about the bill since it mandates the use of a federal tool, the Financial Aid Shopping Sheet that continues to be a work in progress.

By way of background, on July 24, 2012, Secretary Arne Duncan posted an open letter to college presidents asking for the voluntary adoption of the Financial Aid Shopping Sheet. On July 25, the U.S. Department of Education published a Dear Colleague Letter, in which it released the Shopping Sheet format and requested institutional commitment to use the format. As of December 2012, around 600 institutions had committed to adopting the Shopping Sheet. Only three Connecticut institutions have committed to adopting the Shopping Sheet: Connecticut Institute of Hair Design, Hartford Seminary, and University of Phoenix-Fairfield County Campus.

The small number of institutions that have agreed to voluntarily adopt the Financial Aid Shopping Sheet is due in large part to the fact that the development of the Sheet is still a work in progress. The U.S. Department of Education is continuing its work with institutions and software developers to provide guidance regarding the implementation of the Shopping Sheet. CCIC, our member institutions, and various national higher education associations have reviewed the Shopping Sheet, have raised concerns with the Department and are waiting to see how these concerns are addressed.

It is critical that students be helped rather than confused by any sort of template. Some of the issues that have been raised and that the department is considering include:

Albertus Magnus College, Connecticut College, Fairfield University, Goodwin College,
 Mitchell College, Quinnipiac University, Rensselaer at Hartford, Sacred Heart University, Saint Joseph College, St Vincent's College,
 Trinity College, University of Bridgeport, University of Hartford, University of New Haven, Wesleyan University, Yale University

- **Use of Federal methodology versus Institutional Methodology in calculating Expected Family Contribution (EFC).** Nationally, many schools use an institutional methodology, in lieu of federal methodology, to assess family need for purposes of awarding institutional aid. (Yale, for example, provides about \$120 M in institutional grant aid to undergraduates, compared to about \$5 M in federal grant aid.) In many if not most cases, the institutional methodology is more generous to families than the federal methodology. It would be misleading only to report on the federal methodology figures.
- **Ensuring that median debt figures (right hand side of the shopping sheet) are specific to individual schools at an institution.** For some CCIC member institutions, the Department's IPEDS database has reported median debt at graduation for *all* students, not just undergraduate students. This significantly skews data at campuses that have professional schools and would confuse students as undergraduates tend to borrow much less than students in professional degree programs like law or medical school.

Progress has been made in the discussions with the Department but this iterative work has not been completed. This would be the wrong time to mandate such an action. We need to make sure that mandates do not further confuse an already confusing process.

It is also important for the Committee to know that there are other tools out there for families. One such tool (see attached sample) is the University and College Accountability Network (UCAN), a free, consumer-informed college information Web site. UCAN launched in 2007 and has had 4,090,119 campus profile pages viewed since then with 90,000 viewed in January 2013. There are 47 information elements in each profile with 26 links to the campus websites for more information. The next scheduled comprehensive update of information is slated for this month. UCAN has proved to be a useful tool that provides a transparent look into what students pay, who enrolls and who graduates on each participating campus. Current Connecticut participants are:

Albertus Magnus College
Connecticut College
Fairfield University
Goodwin College
Lyme Academy College of Fine Arts
Mitchell College
Quinnipiac University
Sacred Heart University
Trinity College
University of Bridgeport
University of Saint Joseph
Wesleyan University
Yale University

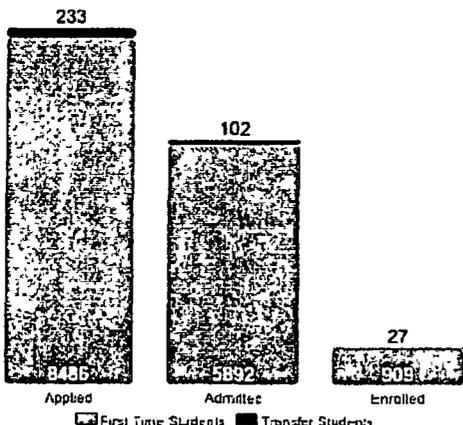
We urge you to consider this legislation at a future date when the bugs in the Shopping Sheet have been worked out.

About Fairfield University

Fairfield University is a Jesuit University, rooted in one of the world's oldest intellectual and spiritual traditions. More than 5,000 undergraduate and graduate students from across the country and the world are enrolled in the University's six schools. Fairfield welcomes students from diverse backgrounds to share ideas and engage in open conversations. The University is located just 60 miles east of New York City on a beautiful campus on the Connecticut coast.

About Our Students About Our Graduates

Fall 2011 Admissions



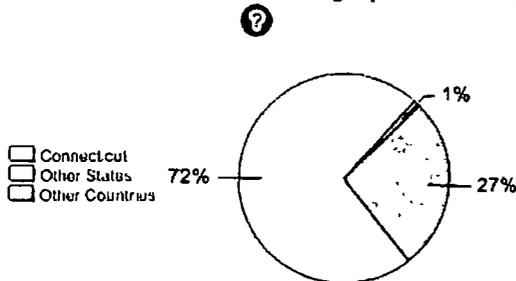
Middle 50% SAT Range For Freshman Class*

Mathematics	540-630
Critical Reading	530-620
Writing	540-630

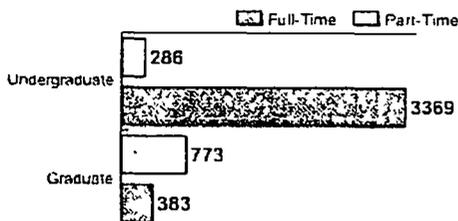
* Consistent with our holistic review process, submission of SAT or ACT test results are optional.

Average High School GPA of Freshman Class: 3.37

Fall 2011 Freshman Class Geographical Profile



Fall 2011 Enrollment



Gender: All Undergraduates

Women	58%
Men	42%

Percentage of Students Who Graduate*

Within 4 Years	78%
Within 5 Years	80%
Within 6 Years	81%

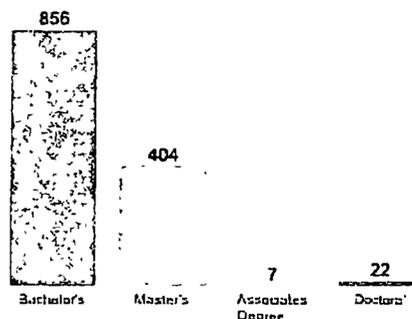
* 75% of our graduates finished their degree within 4 years

Thinking About Life After College

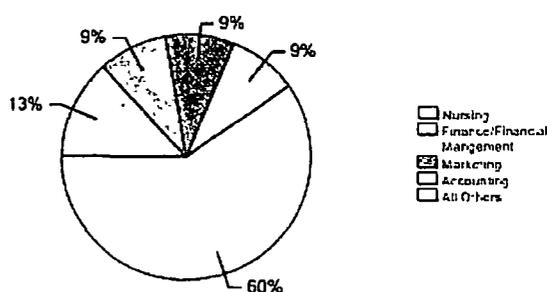


For more information click on the topics listed above.

Number of Degrees Awarded Last Year



Bachelor's Degrees Awarded Last Year



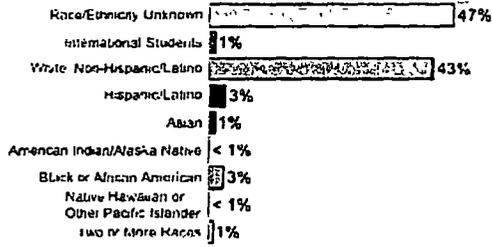
Click here for more information on



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Diversity: All Undergraduates ?



Freshmen Returning For Sophomore Year:

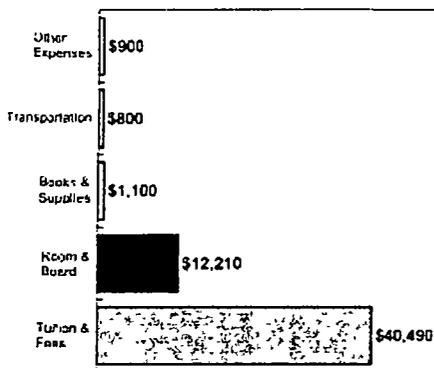
88.4% ?

FOR MORE ABOUT OUR STUDENTS [CLICK HERE](#) »

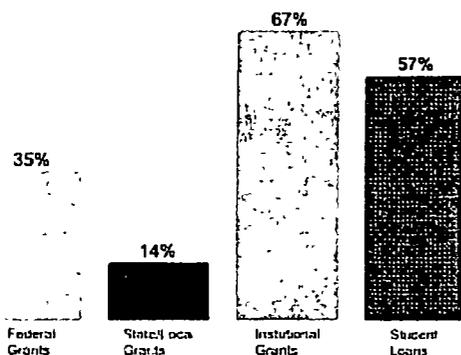
What Students Pay

About Campus Life

Price of Attendance in 2011-12



Percent of Freshmen Receiving Aid by Type



2010-11 Average Net Tuition for

Aided Undergraduates *

* Net tuition for each individual student may be lower or higher depending on family income and student eligibility and availability of grant aid.

To calculate your personal net price estimate click here.

For additional information from our institution click here.

Average Undergraduate Loans Owed At Graduation

\$21,309

Tuition and Fees History

What it's Like on Our Campus

At Fairfield, living and learning are parts of a coherent whole. With abundant research, internship, and study abroad opportunities, the campus culture is defined by rigorous learning and athletic participation, service and civic engagement, cultural exploration and creative expression, profound reflection and spirited activity. The result is an inspiring education.



Student Life



For more information click on the topics listed above.

Campus Safety

Department of Public Safety officers conduct foot, vehicular, and bicycle patrols 24 hours a day, 365 days a year. Each shift includes two EMTs. Fairfield has implemented a residence hall card access system, emergency call boxes, closed circuit television, as well as crime prevention seminars and security bulletins and more.

Click here for Campus Safety Measures.

Click here to see our Campus Safety Report.

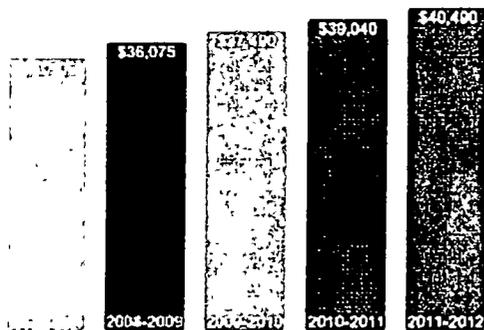


Fairfield UNIVERSITY

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About Our Faculty 
Faculty Information

Student Faculty Ratio	13:1
Full-time Faculty with highest degree	93%

Undergraduate Class Size

Number of Students	2-19	20-39	40-99	100+	Total
Number of Classes	544	492	20	0	1056

[Click Here to find out more about our faculty.](#)

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**CONNECTICUT
GENERAL ASSEMBLY
HOUSE**

**PROCEEDINGS
2013**

**VOL.56
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Number 51, favorable report of the joint Senate
committee of Appropriations, Substitute House Bill

5500, AN ACT REQUIRING INSTITUTIONS OF HIGHER
EDUCATION TO PROVIDE STUDENTS WITH UNIFORM FINANCIAL
AID INFORMATION.

SPEAKER SHARKEY:

Representative Haddad of the 54th, you have the
floor.

REP. HADDAD (54th):

Yes, Mr. Speaker, I move for acceptance of the
joint committee's favorable report and passage of the
bill.

SPEAKER SHARKEY:

Question before the chamber is on acceptance of
the joint committee's favorable report and passage of
the bill.

Will you remark, sir?

REP. HADDAD (54th):

Yes, Mr. Speaker. This is a fine piece of
legislation in front of us today. It would require
that institutions of higher learning in the state of
Connecticut, colleges -- our colleges and universities
provide students with financial aid disclosure -- with
their financial aid packages using a uniformed

disclosure sheet. The sheet has been developed by the federal government, the Consumer Protection Bureau, and it helps to clarify for students and for their parents as they're trying to decide which institution to go to, what the financial aid package will be. It allows them to use a single sheet to compare different universities, financial aid packages, to look at the what the cost of attendance will be. It provides them with additional information regarding the university's six-year graduation rate and a lot of other pieces of information that would be very helpful to students and their parents as their choosing which college to send their kids to.

I would say additionally that as student debt increases in our country as college costs are rising students are increasingly turning to student debt to finance their college education. At the University of Connecticut, the average student graduates now with 25,000 dollars' worth of debt that the information that this sheet would provide would be invaluable to them as they're making these important life choices and figuring out ways to pursue their education in a manner in which they can afford.

Mr. Speaker, the clerk has an amendment. It's

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LCO 6304. I'd ask that the clerk please call the amendment, and I be granted leave of the chamber to summarize.

SPEAKER SHARKEY:

Will the Clerk please call LCO Number 6304 to be designated House Amendment "A."

THE CLERK:

House Amendment "A," LCO Number 6404 introduced by Haddad, et al.

SPEAKER SHARKEY:

The gentleman has asked leave of the chamber to summarize.

Is there objection?

Please proceed.

REP. HADDAD (54th):

Mr. Speaker, this adds a category of universities and colleges in Connecticut that were inadvertently left out of the original draft of the bill. It is the for-profit colleges. We have four in the state of Connecticut and this would include them under the provisions of the bill as well. I move adoption.

SPEAKER SHARKEY:

Thank you, sir.

The question before the chamber is on adoption of

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House Amendment "A," will you remark on the amendment we have before us?

Representative Lavielle of the 143rd.

REP. LAVIELLE (143rd):

Thank you, Mr. Speaker, good morning.

SPEAKER SHARKEY:

Good morning, madam.

REP. LAVIELLE (143rd):

Good to see you.

I would simply add on the amendment that this simply completes the bill and finishes the job so I would urge everyone to support it.

SPEAKER SHARKEY:

Thank you very much, madam.

Will you remark further on the amendment before us?

If not, let me try you minds. All those in favor of House Amendment "A," please signify by saying aye.

REPRESENTATIVES:

Aye.

SPEAKER SHARKEY:

Those opposed, nay.

The ayes have it. The amendment is adopted.

Would you care to remark further on the bill as

amended?

Representative Lavielle.

REP. LAVIELLE (143rd):

Thank you so much, Mr. Speaker.

And I do have a few questions in the temporary absence of our honorable ranking member, Representative LeGeyst. I have a few questions for the proponent of the bill.

SPEAKER SHARKEY:

Please proceed, madam.

REP. LAVIELLE (143rd):

Thank you so much.

In line 3 where the bill says that each institution shall provide uniform financial aid information, what do we mean by "uniform"?

Through you, Mr. Speaker.

SPEAKER SHARKEY:

Representative Haddad.

REP. HADDAD (54th):

Again, the intent of the bill is to have colleges and universities provide the financial aid packages using a specific form that's been developed by the federal government. So the uniform financial aid information here indicates that that is the form that

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will be used to provide the financial aid information.

SPEAKER SHARKEY:

Representative Lavielle.

REP. LAVIELLE (143rd):

Thank you. And in lines 5 and 6, there is a reference to the timing of the provision of this information. I actually says that it will be provided to students before each institution's enrollment deadline. I just wanted to be sure that this was sufficient time before each institution's acceptance deadline because I believe what the intent of the bill is, if I'm not mistaken, is to make sure that students have necessary information to decide which institution they're going to attend, and I just wanted to clarify that if I might.

Through you, Mr. Speaker.

SPEAKER SHARKEY:

Representative Haddad.

REP. HADDAD (54th):

Yes, Mr. Speaker, there is a difference between the enrollment deadline and the acceptance deadline. I think the intent of the legislation here, using the enrollment deadline is to ensure that as students are contemplating or making a choice between the different

colleges that they have the ability to have all of the information in front of them before they act on that information. So I think that the enrollment deadline here is the appropriate deadline to use.

SPEAKER SHARKEY:

Representative Lavielle.

REP. LAVIELLE (143rd):

Thank you. And just again, this is just for legislative intent. I just want to clarify that when I said "acceptance," I meant that the student chooses to accept the admission and so in this language enrollment is equivalent to acceptance used in that sense of the term?

Through you, Mr. Speaker.

SPEAKER SHARKEY:

Representative Haddad.

REP. HADDAD (54th):

Yes, and I appreciate the sentiment behind the question which is it's very important as students make a choice for which college or university they attend that they have all of the information in front of them. This is part of the federal government's effort to ensure that students understand what their decisions as they're making them and the long-term

ramifications of those decisions and so it would be very important for this information to be provided prior to a student being required to make a decision and that's what is accomplished by the legislation.

SPEAKER SHARKEY:

Representative Lavielle:

REP. LAVIELLE (143rd):

I thank the good representative for his answer because I think the timeliness of the distribution of this information is one of the most critical points in this bill and one of the most helpful.

Another question that I have is in the fiscal note. There is a reference that there is a one-time cost to each of our institutions of higher education between 5,000 and 30,000 dollars in order to enable them to have the necessary IT in order to provide this information, and it explains -- the fiscal note explains, that on the lower end, the \$5,000, those will be institutions that use vendor-provided software and those that might not spend as much as \$30,000 would be generating their own programs. And I wondered if the representative would have a sense of how many of our institutions would be situated at each end of that spectrum.

Through you, Mr. Speaker.

SPEAKER SHARKEY:

Representative Haddad:

REP. HADDAD (54th):

Yes, through you, Mr. Speaker. I think I have very good news for representatives on this particular item. There's also an addendum to the fiscal note and so if you look, you'll see that OFA has revised its fiscal analysis of the bill, and the revised analysis shows that there will be no additional cost as a result of the legislation for this bill. That's partly for two reasons: One is colleges and universities are increasingly voluntarily using this form but more importantly the federal government, through the President, has issued an executive order that requires that colleges and institutions provide information using this sheet to veterans who are accessing federal GI benefits. As a result of that executive order, the colleges and universities have to make the changes necessary to be able to provide students with this information. This bill would make that same information that's federally required for veterans accessing their GI benefits available to all students.

And so as a result of the executive order, I think, that the changes that are required to be made are currently under way and there's no additional cost to provide the information to all students as a result.

SPEAKER SHARKEY:

Representative Lavielle.

REP. LAVIELLE (143rd):

Thank you, Mr. Speaker.

That is indeed excellent news. I have one final question, which is, what are our institutions of higher education doing now, actually, in the absence of being required to do this.

Through you, Mr. Speaker.

SPEAKER SHARKEY:

Representative Haddad.

REP. HADDAD (54th):

Yes, that's a very good question, and I think it gets at the questions of clarity for students and for parents. Different institutions use different mechanisms for disclosing what their financial aid award packages will be. And this would require a uniform code. I can't speak -- I mean, there are a lot of colleges and hospitals -- colleges and

universities in this state. They all use their own mechanism for providing that information to students and the purpose that bill would make a single form available. They can back up that information with additional information, if they choose, but at least there will be a top sheet that will be clear, easy to understand and will provide the information to parents and students.

SPEAKER SHARKEY:

Representative Lavielle.

REP. LAVIELLE (143rd):

Thank you, Mr. Speaker.

And I thank the representative for his answers.

I certainly support this bill because our students who are attending institutions of higher education, whether they are community colleges or colleges or research universities are increasingly because of steadily increasing costs having to make their decisions about what school to attend are often based mostly on financial considerations and that's a pity that developments are going that way but they are and if you've ever tried to sort out the differences in financial aid packages, it's almost -- there's nothing more difficult, perhaps, except sorting out an income

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tax form. So I think this is an excellent development that will make these choices easier for our students and also will help them evaluate institutions of higher education on their merits once they've established that other things are equal or not in the financial areas so I do urge support of the bill.

Thank you, Mr. Speaker.

SPEAKER SHARKEY:

Thank you, madam.

Care to remark further on the bill as amended?

Representative Maroney of the 119th.

REP. MARONEY (119th):

Thank you, Mr. Speaker.

And I want to thank Representative Haddad for bringing forward this bill. And to Representative Lavielle's point, the issue is that colleges all give different information. In my professional experience, every summer, I analyzed scholarship information from over 1500 colleges across the country and work with students on looking at their financial aid packages, and they do not report the costs uniformly. Some colleges may include travel and books and personal expenses in the cost of education, and some colleges may not. Some colleges in their financial aid award

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may include a PLUS loan, which is actually a loan based on the parent's ability to repay, and more specifically, based on their credit history so they may look at an award from one school and think that they will not owe any money when, in fact, they're taking 30,000 to 40,000 dollars in loans.

Earlier this year the Gates Foundation finished a \$3.5 million effort to analyze our federal financial aid program by giving grants to over 15 different institutions, and as you can expect when 15 different people are looking at a problem, they came up with 15 different solutions to the problem. But only one thing was uniformly agreed upon and that was the need to give concrete information and uniform information to families so they can make a well-informed decision.

I also want to applaud the delay of putting this in effect until July 1st of 2014 because the National Association of Student Financial Aid Administrators recently finished a survey of looking at three different financial aid sheets and, again, they couldn't pick the best one so I think by giving us that extra year, we will be able to give the students the best information.

So thank you for bringing this forward, and I

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urge my colleagues to accept this bill.

SPEAKER SHARKEY:

Thank you, Representative.

Representative Bolinsky of the 106th.

REP. BOLINSKY (106th):

Thank you, Mr. Speaker.

I rise in support of this bill. I voted for it coming out of Appropriations. I intend to vote for it again.

As a father of two college students, we just went through the process and they were very, very good questions and even better answers from the proponent of the bill.

Some of the information that was asked by Representative Lavielle: the deadline for decision making this year for the fall semester has universally been, from the eight schools that my son applied to, May 1st. As a parent, I had to get my FAFSA data in and, basically, make my disclosures as a person requesting financial aid by March 1st. What we found in the eight schools that we applied to was there were no two schools that actually reported that data in exactly the same format. We had it electronically, we had it on paper, we had it expressed in some cases as

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a percentage of tuition and in other cases in dollars and cents.

Just having the ability to go apples to apples and make a comparison as a consumer of educational product, which is what we were doing in this case, is a value. And the one thing you need to remember about this bill is that this information is already being sorted, already being reported and already completely at the beck and call of the institutions that are being required -- or will be required under this bill to just report it in a uniform format so that it's easy to understand.

And as a result, this is a very simple bill and one that just makes so much sense that I can't do anything other than vote for it.

Thank you very much, Mr. Speaker.

(Deputy Speaker Ryan in the Chair.)

DEPUTY SPEAKER RYAN:

Thank you, Mr. Representative.

Representative Sawyer of the 55th.

REP. SAWYER (55th):

Thank you, Mr. Speaker.

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I was listening carefully because I had followed this bill in the Higher Education committee, and I actually have a question for Representative Maroney if he would take the question.

Through you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

Representative Maroney, if you would prepare yourself.

Representative Sawyer.

REP. SAWYER (55th):

Thank you.

In your expertise, my question -- and I thought it was -- just to make sure I'm clear on this. I thought the uniformity was something that was required by federal act PL 110-315 as was reported in the OLR bill analysis. So my question is, will this uniform document be the same across the country or is it only to be satisfied that all of the universities in Connecticut be the same?

Through you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

Representative Maroney.

REP. MARONEY (119th):

It is my understanding that we are going to adopt

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the uniform financial aid shopping sheet that the Department of Education in conjunction with the Consumer Bureau recommends, which has already been -- it is being required. It's been signed onto by 500 colleges across the country and by four other state systems: New York State, Massachusetts, Maryland -- and the fourth one escapes me -- but there are four other state systems who have signed on. And I apologize but I'm not familiar with the public act, but I think, currently, there are different ways that people disclose the aid awards and so I think that's what we're looking to make uniformed. Some people include loans in their aid packages in presenting the information, some people do not, and so that becomes confusing for parents when you're trying to make a straight comparison.

And the same with the costs, you're allowed to include certain costs that some colleges include and some do not. So to make it more fair and, again, to give families the best information, it makes sense that they're all exactly the same.

Through you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

Thank you, Representative.

Representative Sawyer.

REP. SAWYER (55th):

Thank you, Mr. Speaker. And a question for you to the proponent of the bill?

DEPUTY SPEAKER RYAN:

Representative Haddad, prepare yourself.

Representative Sawyer.

REP. SAWYER (55th):

Thank you, Mr. Speaker.

So now that I understand what Representative Maroney had brought up through dialogue, at first, I was confused by what he had said. I thought there was a new process that the State was going through separate from what was going on so I appreciate his dialogue and I see the July 1st date that we have for 2014. Do you think that is enough time for the universities to lay out their forms so that they are in concurrence with the rest of the nation?

Through you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

Representative Haddad.

REP. HADDAD (54th):

Yes, I think it's a good question, and it is one that we addressed by pushing the implementation date

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out from, in our committee, from July 1, 2013, to July 1, 2014. Specifically, I would also just say that whenever a uniformed sheet, like this, is being imposed in an effort to gain more uniformity, there are inevitably differences of opinion in the higher education community about whether or not the form is precisely as it should be. Certainly, that is the case and that is the other reason. We heard testimony, in fact, in our committee based on that respect, that argument. That is the other reason why we decided to push this out.

I would say that the Department of Education and the federal Consumer Financial Protection Bureau has adopted this form, and it is the form that is being required to be used by colleges and universities for the purposes of providing information to GI's accessing federal benefits.

At the same time, a number of institutions have asked for clarifications to the CFPB for clarifications, more leeway and understanding what exactly they are being required to report on the form and the methodologies that they're being asked so that the year should give more than enough opportunity for those colleges and universities to understand what

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exactly it is that the federal form requires, and in that respect, I think the year will be put to good use.

I don't have any concerns about colleges and universities being able to report the information by the deadline and changing their forms and their systems by the deadline.

DEPUTY SPEAKER RYAN:

Thank you, Representative.

Representative Sawyer.

REP. SAWYER (55th):

Through you, Mr. Speaker. Does this actually, then -- this will put us -- does this bill put us, then, in conformity with the national requirements?

Through you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

Representative Haddad.

REP. HADDAD (54th):

Yes. The form would be identical to the form that is required by the federal government for the access for veterans who are accessing federal GI benefits; that is correct, yes.

DEPUTY SPEAKER RYAN:

Representative Sawyer.

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REP. SAWYER (55th):

Thank you, Mr. Speaker, and I appreciate your time.

DEPUTY SPEAKER RYAN:

Thank you, Representative.

Representative LeGeyt of the 17th.

REP. LEGEYT (17th):

Thank you, Mr. Speaker, good afternoon.

DEPUTY SPEAKER RYAN:

Good afternoon.

REP. LEGEYT (17th):

I would like right away to express my remorse that I, in any way, delayed the proceedings of the House this afternoon by my tardiness; and if that's the case, I want to apologize.

But, nonetheless, Bill 5500 that's before us has been alluded to here by several of the representatives is a bill that initially had July 2013 date and was moved out for reasons that have been shared here, and even though it's not being required of colleges, the intention is for us to put this in place a year hence after some feedback so that there can be some consistency across the institutional landscape for financial aid considerations. And as a result I'm in

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favor of this bill, and I would urge my colleagues to vote likewise.

Thank you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

Thank you, Representative.

Will you remark further? Will you remark further on the bill before us? Will you remark further on the bill as amended? Will you remark further?

If not, will staff and guests please come to the well of the House. Will the members please take your seats? The machine will be open.

THE CLERK:

The House of Representatives is voting by roll.

The House of Representatives is voting by roll. Will members please return to the chamber immediately?

DEPUTY SPEAKER RYAN:

Have all members voted? Will the members please check the board to determine if their board is properly cast? If all members have voted, the machine will be locked and the clerk will announce -- or take the tally.

Will the Clerk please announce the tally.

THE CLERK:

Bill number 5500 as amended by House "A"

cjd/lgg/cd

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HOUSE OF REPRESENTATIVES

May 2, 2013

Total Number Voting	141
Necessary for Passage	71
Those voted Yea	141
Those voting Nay	0
Those absent and not voting	9

DEPUTY SPEAKER RYAN:

The bill passes.

Are there any announcements or introductions?

Representative Cuevas of the 75th.

All right. Will the clerk please call Calendar Number 98?

THE CLERK:

On page 3 of today's calendar, Calendar Number 98 Substitute House Bill 6316, AN ACT CONCERNING THE STATE PURCHASE OF DEVELOPMENT RIGHTS FOR AGRICULTURAL LAND PRESERVATION AND CERTAIN REVISIONS TO THE COMMUNITY FARMS PROGRAM.

DEPUTY SPEAKER RYAN:

The esteemed chairman of the Environment Committee, Representative Gentile.

REP. GENTILE (104th):

Thank you, Mr. Speaker, and good afternoon.

Mr. Speaker I move for acceptance of the joint committee's favorable report and passage of the bill.

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There are some -- some issues regarding the foot --
the fiscal note on the bill.

THE CHAIR:

Thank you very much.

Thank you.

Mr. Clerk.

THE CLERK:

On Page 15, Calendar 516, Substitute for House Bill
Number 5500, AN ACT REQUIRING INSTITUTIONS OF HIGHER
EDUCATION TO PROVIDE STUDENTS WITH UNIFORM FINANCIAL
AID INFORMATION, Favorable Report of the Committee on
HIGHER EDUCATION AND EMPLOYMENT ADVANCEMENT.

THE CHAIR:

Senator Bye. Good afternoon.

SENATOR BYE:

Good afternoon, Madam President.

I move acceptance of the Joint Committee's Favorable
Report and passage of the bill.

THE CHAIR:

Motion is on acceptance and passage.

Will you remark?

SENATOR BYE:

Thank you, Madam President.

This bill has no amendment. It is as passed in
concurrence with the House. And it's one that our
Higher Ed. Committee is very excited about, because we
think it provides some really important consumer
protections for students at our higher institutions --
higher education institutions in Connecticut.

What this bill does is it requires public and private colleges and proprietary colleges to give admitted students who are -- will prospectively attend those universities, a uniform form that it has been developed by the Consumer Financial Protection Bureau and the U.S. Department of Ed. to give parents clear information about what the college costs are, what they're borrowing, and what the grants are. So we're very excited about this bill and we think it's great for consumers, students, and families.

And I urge passage of the bill.

THE CHAIR:

Will you remark further?

Senator Boucher.

SENATOR BOUCHER:

Thank you, Madam President.

Madam President, I rise in support of the bill that we have before us. The House Amendment "A" extends the provisions of this bill to for-profit higher educational institutions, which is good to include there particularly, given the rise in that area of education as well. There's no question that a college education is probably, next to buying a house, probably the largest investment that any family or student will make in their lifetime. Having as much information as possible while they're going through the process beforehand, they'll be better prepared and I think this is a very good measure that is uniformly supported by all of us.

Thank you very much, Madam President.

THE CHAIR:

Thank you.

Will you remark further? Will you remark further?

Senator McKinney.

SENATOR MCKINNEY:

Thank -- thank you, Madam President.

Madam President, if I could, a few questions to the good Chairwoman of the Higher Education Committee.

THE CHAIR:

Please proceed, sir.

SENATOR MCKINNEY:

Thank you, Madam President.

Senator Bye, as I take a read of the bill, and let me know with much appreciation that we're actually voting on a bill that's as it passed out of Committee, which shows the good work that the Committee did, but in reading the bill and then in looking at the Committee report, there was -- there was some opposition provided by representatives of independent colleges, which seemed to be based about the -- the, I guess for lack of a better term, the shopping sheet.

And I guess if I could, through you, ask whether or not those concerns have been -- have been resolved? I guess as a general overview first.

Madam President, through you.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

I thank the gentleman for his question.

Yes, we did, you know, we did have some have some opposition at that Committee meeting. Since then, as the shopping sheet became available, as the colleges in Connecticut looked at what was coming down the pipe and will be required of all colleges in the not-too-

distant future, folks have not been in opposition since that time. We have not, you know, continued to have concerns expressed by the independent colleges.

Through you, Madam President.

THE CHAIR:

Senator McKinney

SENATOR MCKINNEY:

Thank you.

And -- and so not opposing something because you're going to be told you have to do it is different than not agreeing with what you're being told you have to do, I guess. And at least when the public hearing was held, there was testimony that there are only three institutions in Connecticut that had committed to using the shopping sheet and those three were the University of Phoenix, the Connecticut Hair -- the Connecticut Institute of Hair Design, and the Hartford Seminary.

Is it your understanding that others have now adopted the shopping sheet?

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

I know that the University of New Haven uses it as well. I am not -- I'm not sure about every college.

And -- and through you, Madam President.

The hesitancy of my first answer is that I hate to be speaking for every independent college in the state of Connecticut. So I know as a Chairwoman, when the independent colleges are worried about something,

there were a number of things this session they were concerned about and we worked with them on. And that's really the style of our Committee, to try to come up with a resolution, so that over time, this bill got more and more popular in our Committee and we did not have any sort of organized or even -- we didn't hear from individual presidents as Committee Members that they were concerned about this.

And I would say, Madam President, because the vast majority of our independent colleges, our public colleges, and even, I would say most of our proprietary colleges go out of their way to let students know what the costs are going to be. And so they believe they're acting in good faith now. What this form does, is by making it uniform --

SENATOR MCKINNEY:

Madam President, can I -- I'm sorry.

I'm having a hard time hearing Senator Bye.

THE CHAIR:

Ladies and gentleman of the Circle, if you could please take your conversations outside the circle, so we can -- so the two Senators can speak to each other.

Senator McKinney.

SENATOR MCKINNEY:

Thank you. I -- I --

THE CHAIR:

I'm sorry. Senator Bye you were speaking. I was very confused.

SENATOR BYE:

No. Thank -- no, thank you, Madam President. I -- I appreciate the -- the help on that.

So I think that the difference here, so they -- they are now acting, I believe, the vast, vast majority of

higher education in the State are acting in very good faith to try to inform parents about costs. The value of this form is that parents can compare offers from colleges versus simply be informed, which is why it's called a shopping sheet.

So as a Committee, I think that's why we felt this was important. Because while colleges were acting in good faith, parents are still very confused about how much they're paying and how to compared different colleges. So that's why we're so excited about this opportunity.

And I also want to be sure in my comments, I thank Representative Haddad, who -- who brought this to us and -- and did a lot of background research and spoke with many of the interested parties.

Through you, Madam President.

THE CHAIR:

Senator -- Senator McKinney.

SENATOR MCKINNEY:

Thank you.

And -- and through you, Madam President.

Senator Bye, and I'm -- I'm supportive of the idea. You and I just talked last week. You know, you've -- you've got a freshman in college and I've got a junior in high school, so you've just gone through and I'm just starting to go through what is a very trying and a difficult time in a family's life. Where your kid's going to college and can you afford it? So I -- I love the idea of a uniform sheet.

I guess I was just concerned in that some of the testimony from -- and -- and let me also say that the independent colleges -- they have representative to speak on their behalf because -- so we have to trust them not -- it's impossible to speak to every one of them. There are a -- a lot of them in the state of Connecticut. But there seems to be some concern that the Federal methodology is different than institutional methodology.

And as I understand -- as I read the bill, it looks like we're relying on the Federal methodology and shopping sheet. I guess my first part of the question is, is that correct? The second part is, is there concern that the Federal methodology is not as good as we could get with a different methodology.

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Thank you, Madam President.

That's a really good question.

The first answer is yes. We are using the Federal methodology. And the second part to that is, we think it's important in a small State, like Connecticut, to use the Federal methodology, because many families are comparing institutions across states. So they'll be able to make a fair comparison.

For example, my nephew was accepted to UConn and DePaul and was trying to make that decision and his mother was under the mistaken impression that the offers were exactly the same, until she met out and met with folks in DePaul and really came to understand it. And then she could compare it, but because they were two very different ways of -- of explaining it, she was unclear and that's someone with a Master's Degree from UConn, who's highly educated.

The other thing that's been going on is the U.S. Department of Ed. and the Consumer Financial Protection Bureau have been piloting this with a number of institutions this year, to try to get the wrinkles out before they roll it out nationally. And the institutions who have been using this by and large have been very pleased with how it's helped them explain their A packages to families.

Through you, Madam President.

THE CHAIR:

Senator McKinney.

SENATOR MCKINNEY:

Thank you, Madam President.

And I'll -- I will -- I won't ask where your nephew chose; hopefully, UConn.

Is -- is -- we're requiring this in Connecticut and the explanation you gave is an excellent one. We're not -- unfortunately, kids in Connecticut aren't just looking at colleges in Connecticut. Although we know the best are here, right? But are other States employing this as well? Because I -- I understand that there's a Federal methodology. I understand that there's a shopping sheet. But if other States -- if Illinois, I believe is where DePaul is, isn't operating under this same system and DePaul hasn't chosen to adopt the shopping sheet, then are we putting our schools at a disadvantage if other States aren't also following the same shopping sheet?

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

As I've been learning more about this over the course of the Session, it's clear that probably within the next five years it will be adopted nationally as part of if you want to get Pell funding. You know that the U.S. Department of Ed. plans to make this Federal. We have as a State and as a Higher Education Committee, heard many complaints from families about student debt, about not being clear with students, students not being clear of the kind of debt that they're getting into, families not being clear.

And we all wish that everyone was able to look at their Financial Aid Package and make sense of it without this sort of thing, but, in fact, students are getting in over their heads. The default rates are going up. Student loan debt now exceeds credit card debt in the United States. I truly believe this hurts our economy, because students are getting out of school. They're not getting cars. They're not getting apartments. They're living home. It's a drag on our economy.

And so a sheet like this, where students can pretty simply, because they're 18 years old, and their parents can look at something and see who's offering them more loans versus aid very clearly. And I have a sample sheet, I would -- I would be happy to share with anyone, but it is, I think, very well done and I think it will put our students at an advantage, which is why the Committee took this up. Because they will -- they will go into college with a clearer picture and when they're making decisions, a clearer idea about the kind of debt they're going to take on or about what the parents share. The family contribution is very clear here, as well as the net costs.

So the college has to report things like the fees in the cost with tuition. So it works on both ends. It makes the cost more clear and it makes how you're going to pay for it more clear.

Through you, Madam President.

THE CHAIR:

Senator McKinney.

SENATOR MCKINNEY:

Thank you, Madam President.

In -- in your experience and in, not your experience as a -- well maybe both your experience as a parent, as an aunt, but also, mostly as Chairwoman of the Committee, is it -- is it simply typical bureaucratic red tape that lead to much of the confusion or is an aspect of this the fact that how colleges put on their institutional forms what financial aid and packages

may look like is part of a -- a marketing and a persuasion campaign to get kids to choose their college.

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

I -- I do believe that there is a persuasion campaign that goes on, appropriately. Colleges want students to get there and we're losing 1 percent of population a year. So that marketing is going to get even stronger.

The other thing the sheet has on it is like the loan default rate of the students at that college. It also has the graduation rates. So parents can say is my student going to get out and be able to pay off their debts? That's a question they can answer by looking here. Where that would never be on a financial aid form that simply expressed cost.

Through you, Madam President.

THE CHAIR:

Senator McKinney.

SENATOR MCKINNEY:

Thank you.

And so -- so let me -- let me -- see I think there are two parts to this equation. Part number one is what's best for high school students in Connecticut who are striving to go to college. For them and their parents to understand what their financial obligations are. And without question, having one form that's honest and transparent and simple to understand and brings in the totality of their financial obligations is critical.

On the other hand though, we have the -- the colleges and universities in the state of Connecticut, which now have to -- are required to use this form, but they're competing for students with other colleges in other States that may not be using this form. And so if the form -- and -- and I think you're right and that's what my gut was telling me, if this form is not simply confusing because bureaucrats can be bureaucrats, but if it's -- it's part of a marketing and persuasive technique, here's our package from DePaul, here's our package from University X. You know, this is why we want you to come here. Then do we risk putting the University of Connecticut or other schools at somewhat of a disadvantage, if they are using a more honest form that's sent to all of their kids who they've accepted, but other schools who've accepted those same students aren't using that form.

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

No I -- I do not believe they are. I understand the gentleman's concerns, but when you stack up our private and public colleges in the State we have so many ways to market them. The cost is a part of it and we want them to have clear information. And again, I believe that our current colleges are doing their best to provide that information. And I also believe they have the systems in place that will quite easily feed a form like this, a database that will feed a form like this. And I happen to believe we'll be ahead of the curve, because our colleges over the next few years as we do this will be getting used to this and then other states will be coming on board later, and not that much later, to -- to bring their schools up to date.

So I don't think there's ever a disadvantage honestly marketing and giving people clear information. I think consumers appreciate it.

Through you, Madam President.

THE CHAIR:

Senator McKinney.

SENATOR MCKINNEY:

Thank you, Madam President.

And I actually think in the long term, should the conclusion that everyone's going to ultimately have to be on this be true, then in the long term, doing it sooner rather than later is -- gets you more prepared. But I guess if -- if a parent were to call the University of Connecticut and speak with someone, presumably in the Admissions Office or in -- and I don't know all the different departments they have at UConn. Perhaps they have -- I'm sure they have a Financial Aid Office. Maybe it's part of the Admissions Office. But if they were to call and say my daughter's been accepted at UConn and my daughter's been accepted at the University of Delaware and, well that's not a good comparison, because we're much better than the University of Delaware, but we'll go for it for hypothetical reasons.

And it appears that I'm getting more from the University of Delaware. Can -- can you offer me more? Which I don't think is probably a farfetched notion. If the -- if the University of Connecticut administrator believes that the reason why the parent is under the belief that the University of Delaware package is better is because Connecticut is on this Federal methodology shopping sheet and Delaware is not, are they allowed to send out any other information showing how the Delaware shopping sheet, if it were the same as UConn's, would be different?

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

I would like to offer just a very pragmatic answer of how this works right now, as a parent. If you're a parent and you're choosing between two colleges.

Through you, Madam President.

I've experienced this and you're trying to decide. You get a package from a college in Philadelphia and a college in Boston. And you say to the college in Boston, the college in Philadelphia's offering me another \$1,000, they say please send me their form, so I can make a fair comparison. And then they call you back and they say it looks like you're getting this much more money.

Through you, Madam President.

But, in fact, you're not. They're giving you this in an unsubsidized loan that will start at 6 percent the minute you enter. So the financial aid offices at these colleges are very sophisticated and they are at a level helping parents who are that sophisticated break things down. So if the parent was comparing packages the college, say UConn, could put this -- put that other information right into this form and they could also get the school's graduation rate, loan default rate, and help the consumer by using this form and inputting the information from Delaware very easily. And in fact, I would argue it will make those cases easier to make to parents by having these forms available.

Through you, Madam President.

THE CHAIR:

Senator McKinney.

SENATOR MCKINNEY:

Thank you.

And -- and I thank you.

That -- that -- that answers the -- is the one answer that satisfies me. So that even if our universities and colleges in Connecticut have to use the form and they're competing against others who do not, they still have the ability to say to the applicants, our form is different. Here's how their form would look under our form or here the difference is. So -- so they can compete on an even playing field, even if the forms aren't the same. And so that -- that allays my fear on that.

I thank Senator Bye.

And thank you, Madam President.

THE CHAIR:

Thank you.

Will you remark further? Will you remark further?

Senator Kissel.

SENATOR KISSEL:

Thank you very much.

Just -- I have just, like, maybe one or two quick questions to the proponent.

THE CHAIR:

Please proceed, sir.

SENATOR GERRATANA:

And I, like Senator McKissel -- McKinney have just sort of Nathaniel, whom everybody in the Circle is familiar with, is 17. He's a junior. Took his PSAT a couple years ago. Lo and behold, the SAT is coming up this Saturday. So we're just embarking on this.

And I'm just wondering when, should this bill be signed by the Governor, when it would become effective?

Would it help somebody who's a junior and embarking on this or is there sort of a delay that will allow the schools to come up to speed, so that. So I'll know what to expect.

Through you, Madam President.

THE CHAIR:

Senator -- Senator Bye.

SENATOR BYE:

Through you, Madam President.

On Line 1 of the bill, it states that the effective date is July 1, 2014.

Through you, Madam President.

THE CHAIR:

Senator Kissel.

SENATOR KISSEL:

Thank you very much.

When -- so it's a year from this coming July 1. And I'm just not familiar with let's say senior year. You're out there. You're looking. Schools are digesting whatever the SAT results and class rank and overall grades. When -- this shows how oblivious I am from this process -- when do these -- when does the admission process actually sort of begin for kids? And if this was effective July 1, 2014, it sounds like it might actually benefit someone like Nathaniel, who is going to be a senior next year.

Through you, Madam President.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Through you, Madam President.

Some schools are already implementing this and more and more are implementing it now.

So through you, Madam President.

That -- that could be true. The -- the way the cycle works is students apply starting in November. Early decisions come out in December. The next round of decisions comes out between April 1st and May 1st. Some schools have a second early decision, but generally parents will get a financial aid package near their decision time. The time when the -- they get an estimated. The final financial aid package generally comes out after freshman year in June, but if you apply -- if you're going to be a freshman. If you're a senior in high school applying to college, you would get your financial aid package around -- between May -- around -- between April 15th and May 1st to be -- I -- I have three students in college.

Through you, Madam President.

So this is a cycle I am very familiar with and -- and I realize that that is a -- what a -- what a good problem to have as a - as a parent. I think a lot of times we take that for granted, but so this current group of seniors, they will not get the benefit of this. But students who are juniors now, will have this benefit as they are applying in 2014.

Through you, Madam President.

THE CHAIR:

All right, Senator Kissel.

SENATOR KISSEL:

Thank you very much.

I -- again, I think I actually attended one, just sort of free seminar that was just New England School -- New England Group to Help Higher Education and they came to a Chamber event. I have now come to the conclusion that I'm working very closely with my son's guidance counselor. That seems to be -- and she's wonderful. She marvelous, so -- and you're right, it doesn't matter, you know, I have two -- a Bachelor's Degree and a Law Degree and it's still as thick as mud to me trying to figure out all of this. And there's different acronyms.

And so the fact that we do have folks out there to act as resources and mentors and to help us guide us through the process and I -- I agree with Senator Bye. I think any additional indicia of what's out there is a benefit. And to the extent we can drive down the road and hopefully compare apples to apples I think is a -- is a big plus too.

So I commend the Higher Education Committee for pushing us forward. Quite often, it's just trying to get -- you don't knee a tome of information. It's just getting the right information on an eight-and-a-half by 11 piece of paper. And then you can just sit down and sort of look at everything.

And then you can -- can look at dollars and cents, but it can also touch upon intangibles and -- and just try to figure out, you know -- the other thing that is so important is it's not even just money driven, but what I've learned is that -- see I sort of -- I'm still stuck in back when I was in college.

Four years, that's a goal now. That's a very laudable goal. And they say if your son or daughter ends up in a -- in a school where they're trending up towards five or six, you have to figure all that out and factor that in financially. That's a huge hit. So you want your son or daughter to land in a place where they have a success rate that's closer to what you can afford.

And -- and so I think all of this helps parents to -- to navigate this. And again, happy to support the bill. And commend Senator Bye and her Committee for moving it forward.

Thank you.

THE CHAIR:

Thank you.

Will you remark? Will you remark?

If not, Senator Bye.

SENATOR BYE:

Thank you, Madam President.

If there's no objections, I move that we move this to Consent.

THE CHAIR:

Seeing no objections, so ordered.

Mr. Clerk.

THE CLERK:

On Page 21, Calendar 575, Substitute for House Bill Number 6562, AN ACT CONCERNING ADULT EDUCATION AND TRANSITION TO COLLEGE. It's a Favorable Report of the Committee on HIGHER EDUCATION AND EMPLOYMENT ADVANCEMENT.

THE CHAIR:

Senator Bye.

SENATOR BYE:

Madam President, I move acceptance of the Joint Committee's Favorable Report and passage of the bill.

THE CHAIR:

Motion is on acceptance and passage.

Will you remark?

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Would move to place that item also on the Consent Calendar.

THE CHAIR:

Seeing no objection, so ordered sir.

SENATOR LOONEY:

Thank you, Madam President.

Madam President, now would ask the Clerk to call the items on the first Consent Calendar, so that we might proceed to a vote on that Consent Calendar.

Thank you, Madam President.

THE CHAIR:

Mr. Clerk.

THE CLERK:

On Page 5, Calendar 278, Senate Bill 709; Calendar 333, House Bill 5759; Calendar 334, House Bill 6396; Calendar 340, House Bill 6211.

On Page 8, Calendar 357, House Bill 6349 and Calendar 398, Senate Bill 1065.

On Page 11, Calendar 457, House Bill 5564 and Calendar 462, House Bill 5908.

On Page 15, Calendar 516, House Bill 5500; Calendar 521, House Bill 6407.

On Page 19, Calendar 558, House Bill 6340.

Page 21, Calendar 574, House Bill 6534; Calendar 575, House Bill 6562; and Calendar 577, House Bill 6652.

Page 23, Calendar 587, House Bill 6465; Calendar 589, House Bill 6447.

On Page 24, Calendar 599, House Bill 6458.

Page 25, Calendar 602, House Bill 5614.

And on Page 29, Calendar 622, House Bill 5278;
Calendar 625, House Bill 6624.

Page 39, Calendar 223, Senate Bill 954 and Calendar
227, Senate Bill 819.

And on Page 46, Calendar 100, Senate Bill 273 and
Calendar 137, Senate Bill 837.

THE CHAIR:

Mr. Clerk, please call for a roll call vote and the
machine will be open on the first Consent Calendar.

THE CLERK:

Immediate roll call has been ordered in the Senate.
Members to the Chamber. Immediate roll call has been
ordered in the Senate on today's first Consent
Calendar.

THE CHAIR:

All members have voted, all members have voted.

The machine will be closed.

Mr. Clerk will you please call the tally.

THE CLERK:

On today's first Consent Calendar:

Total Number Voting	34
Necessary for Adoption	18
Those voting Yea	34
Those voting Nay	0
Those absent and not voting	2

THE CHAIR:

Consent Calendar passes.

The Senate will stand at ease.

(Chamber at ease.)