



Testimony at the Joint Committee on Ways and Means Public Hearing on Education

Fair Shot for All
Center for Education Policy & Advocacy (CEPA)
PHENOM (Public Higher Education Network of Massachusetts)

**Andrew Lawson, North Shore Community College
Fair Shot for All**

Hello everyone, My name is Andrew Lawson and I'm here today to speak on behalf of my community and school on the issues many students have with affording and pursuing higher education. My family and I live in Lynn, Massachusetts, where we have been living in public housing since 2011. In many years past we did not struggle with money the way we do today. At one point I lived in a house with four floors and a fenced in backyard, now I live in a small apartment with my disabled mother and sister who is still in high school.

Throughout my college career I have faced hardships that affected my life and my chance of success. After high school graduation I attended UMass Amherst for all of one semester. Even with financial aid and scholarships, I owed six grand out of pocket for the following semester. Unable to pay the outrageous fees, I transferred to North Shore Community College where I still attend today. Although North Shore was considerably more affordable, there were still roadblocks.

In order to pay rent and help with bills, I balanced working full time with going to school full time, as well as also making time to do work around the apartment. This was very draining and I later needed to drop my course load in order to keep my grades up and stay in school. However I was too late, and I lost my financial aid for almost two years, forcing me to pay out of pocket in order to stay in school. This forced me to take a semester off in order to work and save up money for school. However, since I live in public housing, which bases your rent on income, I was forced to pay more money since I was working more and therefore not be able to save up for school.

After about a year of attempting to acquire funds, I returned to school part time while working full time. This enabled me to get my grades back up until I could receive financial aid again. Once I returned to full time status at school this semester, I dropped to working part time. I barely make enough money now to pay my bills, and often find myself without money to even buy food. Throughout all this I always wondered why it is so difficult to do something that has always been

expected of me. In order for me to become the active and useful member of society I wish to be, I need an education.

As a college-educated citizen I can benefit my state and country much more, especially since I'll have the means to get a good-paying job, which means I'll get to pay more taxes. In this past semester I went from a student with ideas and passion to an active advocate of fighting for a better life for my friends, family, and community. I hope what I've shared today can put the severity of the situation and the importance of your choice into perspective. Thank you for your time.

**Erika Civitarese, UMass Amherst
Center for Education Policy Advocacy**

Thank you for coming to UMass today to hear from students, the people who are directly affected by your decisions on the Massachusetts education budget. It is important that you listen to us, take us seriously, and think about us when you are making decisions about the budget.

Starting at the age of 15, I worked 25 to 35 hours a week in order to take the burden off my family, pay bills and save for college. At this job, I experienced wage theft, sexual harassment, and was forced to go into work while needing immediate medical care. The balance between academic and paid work is not what it once was. Students are struggling. When I was first accepted to UMass Amherst, I received an amazing financial aid package, but due to a false tax mishap, my financial aid package disappeared. My family still did not have the money, so I had to take out private loans. After that year, I have received work study, scholarships, and I max out the Pell Grant every year. But still, to this day, I have \$38,851 in student loans. My family and I worry daily about how we are going to pay them off, let alone how we will send my 15 year old sister through college in a few years when, at this rate, tuition will be sky high. The time is now for Massachusetts to become a real leading force in free higher education.

We hear a lot that "college is an investment", meaning we should pay our way into higher education. If this is the narrative the general public is going for, then why aren't we investing state allocation to these institutions that we want our kids to thrive in? Because we're talking about investment right? Students want you to invest in higher education too. By increasing the education budget, that is an investment - in alumni, in current students and in future students.

Chancellor Subbaswamy and President Meehan have stated they value affordable and accessible higher education. We take that as lowering tuition and fees. By increasing spending on higher education, tuition and fees will be able to be lowered. In 5 years, tuition and fees have increased by \$2,359. Since I have been a student at UMass, they have increased \$1,713. To me, that was 156 more hours at my part-time jobs in order to cover the cost, at the expense of my quality of life. I'm not the only one who has been directly affected by rising tuition and lack of funding for the UMass system. There are 22,000 other undergraduate students who have struggled to pay for their education due to lack of funding by the state.

The burden at graduation is clear. We are graduating with an average of \$30,000 in debt. The total student debt has reached over \$1.3 trillion, that's more than credit card debt. This is a

national crisis the state needs to pay attention to - and we can pay attention by relieving immediate stress off students by increasing funding allocation to higher education. So I hope you all agree with me that we want Massachusetts to be a historic leading force in funding higher education and stand on the side of students. Thank you.

Nat Roosa, UMass Amherst
Fair Shot for All

The cost of higher education has been a determining factor of my life since birth. I am the middle child of three kids, each of us born four years apart, and that is not an accident. The town my parents chose to raise me in, like many of the Boston suburbs, serves most of its inhabitants as a college mill. Many families move there to put their kids through a top-tier public education system and move away once the youngest is sent off to college. As a result, the atmosphere of my high school was fiercely competitive. But that isn't exactly what I'm hoping to talk about today. I once believed that higher education was a utopia. All I had to do was keep my grades up in the hardest classes I could take, and the ivy league would take care of the rest. But there is another reason why ivies and their counterparts were valued in my household growing up. My father knew that top schools with their huge endowments were able to give generous financial aid packages. So you could say the pressure was on from an early age. In addition to my college-crazed peers, I had to worry about the financial feasibility of college. Being one of the lower income families in my hometown, I felt ashamed of my financial worries and could not bring myself to talk about them with my friends.

My older sister went through the same type of pressure-cooked childhood that I experienced. From high school she went to Cornell University, and then straight to UC Berkeley for a master's degree. Unfortunately, I am not the same type of student as my sister. Although I spend most of my time reading and writing, I had difficulty dealing with the pressures of an ultra-competitive high school atmosphere. I still managed to get into my top-choice school, but by the time I did my momentum had broken down quite a bit. When I came to realize that attending said school would leave me with about \$100,000 in debt upon graduation, I dealt with the loss of a future I had pinned so many youthful hopes and dreams on. What followed was a hiatus from academia. I graduated from high school a semester early, took a gap year, and deferred yet another semester before enrolling at UMass in the spring of 2016.

As you can see, the cost of higher education has affected my life in ways that might not be expected. Entire family dynamics are changed by worrying about how to pay for college. The dynamic in my parents' house was a toxic one, but divorce was not financially feasible. Then my mental health was tested only to find out that higher education is not the utopia I once believed in. And now at UMass, I still am unable to conceive of a future where I feel freedom to explore career options. Once I graduate, I will have loans that have already accrued interest. Rather than working a low-paying job for valuable experience or using my young years to travel and explore new cultures, I will have to find a job that pays the bills. Most importantly, I won't have the options I might have had if I did not have loans after graduation. This same reason is why I

cannot volunteer during the summer or complete an unpaid internship. I cannot afford the opportunity cost, as I must work whatever job I can get to save money for the school year.

My story of higher education is not extraordinary in any way. I know that many kids at UMass had to sacrifice some part of their childhood in college mills, or were unable to attend their first-choice school for financial reasons. All the more reason to make a change in the cost of higher education. For this model is not sustainable financially, and unfortunately that issue can invade every aspect of life. And I speak as a student coming from an upper-middle-class income bracket. My family's income is about double the median income in Massachusetts, and I will have at least \$20,000 in debt upon graduation. How is anyone supposed to be able to afford college?

**Zac Bears, Executive Director
PHENOM (Public Higher Education Network of Massachusetts)**

I just wanted to start by saying that graduates of ANY of our 29 public college and university campuses are welcome here at UMass Amherst.

I'm Zac Bears, the director of PHENOM, the Public Higher Education Network of Massachusetts, a grassroots coalition of students, faculty, staff, business owners, alumni, and community supporters across the state. You may have seen some of us at the State House on March 1 when we had over 600 people from all of our campuses gathered together to support our public college and university campuses. You may also know our former executive director and your new colleague, State Rep. Natalie Higgins.

I'm going to tell you a little bit about myself. My family doesn't make a lot of money, less than \$70,000 a year combined for most of my life. I was a high-achieving student at Medford High School, and I chose the public option, UMass Amherst. I personally graduated with just under \$30,000 in debt, along with the nearly \$40,000 paid out of pocket by my family. UMass Amherst was the best choice I ever made, but it still left me in serious debt and left my family pinching pennies even when I was working four jobs on campus. If I am in this situation, many of our students are worse off.

PHENOM advocates for a high-quality, debt-free future for all students at our public colleges and universities. As the Morrill Act that founded our public system and the campus mission statements both state clearly, our public system must be affordable and accessible to ALL residents of Massachusetts.

Sadly, for a variety of reasons, the Commonwealth has broken that promise. According to MassBudget, the state has cut higher education funding by 31% per student since 2001. This has directly led to a \$4,000 annual increase in tuition and fees for every student on average across our system, and a \$5,400 increase at UMass. Average debt has gone up 54% to nearly \$30,000 per student, and 75% of public college and university students graduate with debt.

Another disturbing statistic is one that President Meehan has cited in the past: in the late 1970s, the state paid for 85% of the UMass system budget. In 2015, it paid for 19%. President Meehan said that on RadioBoston on his first day as President of the UMass system.

That's why we've proposed a bill called the Finish Line Grant which over 100 of your colleagues have co-sponsored. This bill would provide one full year of tuition and fees to any student after their first year as long as they have a 2.0 GPA and a family income below 175% of the state median income, or about \$125,000 a year. Students are going to school for two or three years, running into financial trouble, and leaving with \$20,000 in debt and no degree. We think it's essential to assist students to the best of our ability now. The Finish Line Grant is included in H. 639, the MTA's Higher Ed Omnibus Bill. There is also a standalone bill, S.712.

Chancellor Subbaswamy, President Meehan, and Commissioner Santiago did a fantastic job highlighting the growth of our community colleges, state universities and the UMass system. They are right to highlight the great education all of our students have at our 29 campuses. They all spoke clearly about how the public mission of our campuses is unique and different from those of the private colleges.

But what we are all here asking for you to do in this year's budget is to meet the campus budget requests and fully fund collective bargaining agreements so the colleges and universities do not have to increase tuition and fees for yet another year. For each student who was here at some point today, there are hundreds of students who are working four jobs or taking six classes at once to scrape by and pay for college.

I hope you will seriously consider these stories of high debt, high costs and struggle that almost every student on each of our campuses faces every single day. I understand how difficult the budget process is, but our public college and university alumni fuel small businesses, economic growth, and community development. Each dollar appropriated below the campus budget requests is a dollar that must be paid for by someone else, likely through tuition and fee increases. Please don't push those costs onto students and working families who are already struggling to pay for school and put food on the table.

Thank you. Speaking now will be students Erika Civitarese from Hudson a UMass Amherst student, Nat Roosa from Northampton and a UMass Amherst student, and Andrew Lawson from Lynn and a North Shore Community College student.