## UNITED STATES SENATE COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS FIELD HEARING

Fulfilling the Promise of an Affordable College Education

Monday, April 21, 10:00 a.m.

Ohio State University, Michael E. Moritz College of Law

## WRITTEN TESTIMONY SUBMITTED BY

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The Ohio State University

Senator Brown and Members of the U.S. Senate Committee on Health, Education, Labor and Pensions:

My name is Natala K. (Tally) Hart. I am the Senior Advisor for Economic Access at The Ohio State University. I applaud your effort to hold this hearing at a time action is needed to assure our citizens of the federal commitment to postsecondary access and at the nation's largest institution. We at Ohio State stand committed to our Land Grant tradition of educating students of all income levels. We will continue to devote significant institutional resources to secure the education of needy students, a strong and clear federal commitment is also urgently needed, particularly to support the continued availability of student loans.

Student loans are crucial to educational opportunity that is the foundation of our country's future economic success. I ask your action in three ways to assure that educational opportunity continues:

- 1. Encourage legislation that will provide a certainty that financial aid will continue despite the challenges in banking and student loans.
- 2. Increase loan limits and funding for Perkins Loans so needy students may be assured of adequate financing without relying on higher interest loans and credit cards.
- 3. Provide support for the growth in Direct Lending so that increased participation in that program does not reduce service to students.

To my first point: There is historic evidence that when student aid reductions are even discussed, students believe that aid is not available and opt out of college. This occurred in 1982 following the proposal by President Reagan to totally dismantle federal student financial aid. As students said then, a student aid cut never heals. The charts show that it heals, but over years and at the loss of many talented students required by the national economy. It is paradoxical that information about the availability of student aid is so

difficult to convey, but lack of student aid – even as a possibility – causes dramatic decreases in participation.

Second, increase loan limits and Perkins Loan funding so students can have sufficient funding without higher interest loans and/or credit card use. Also included in my testimony is a study funded by the Lumina Foundation, by Dr. Shoumi Mustafa, also here today, that shows improved retention and completion of Pell eligible students when they have sufficient funds. This improvement was accomplished through use of increased Perkins Loans but could also be accomplished with higher loan limits on Stafford Loans. Simply put, without adequate funding, needy students cannot remain to pursue their degrees at rates comparable to their more affluent counterparts.

Third, we ask that you provide support to the administration of the Direct Lending Program at a level at least concomitant to the growth in that program. We have long held the view that both FFELP and Direct Lending provide what is needed for the best options for students and institutions. As you know, Ohio State is the nation's largest Direct Lending school both by number of students and dollar loan volume. This program has been especially important to our talented professional students here at the Moritz College of Law. Our law students begin each year earlier than programs and would be especially hard hit if the administrative support of Direct Lending delays their student loans.

Another aspect of Ohio State's extraordinary commitment to access for low income and first generation students is reflected in the formation of our Economic Access Initiative to assure that Ohioans have information, research, and programs to guide the way to the steps to college. Over the past decade, Ohio State has achieved what may be the gold standard in closing gaps in the rate of enrollment and rate of graduation between low and high income students. Having closed the gap between rates for low income students was not sufficient for Ohio State's goals as the Land Grant institution and, as President Gee describes us, the institution of the American Dream. The Economic Access Initiative was created to increase the rate of low income students going to college in Ohio and to

increase the rate that first generation Ohio State students going on to graduate or professional programs.

Rather than describe the programs, I'd like to tell you about the students who are products of Ohio State's efforts. You'll also hear from Deb Van Camp, another outstanding example of these efforts.

Katie Newman is both a Mount Leadership student and a Land Grant Opportunity Scholar. Coming from a small southern farm, Katie represents our outreach to rural as well as urban areas to identify the best and brightest and assure them an Ohio State education.

Semaki Corfias is also a first generation college student and also a Land Grant scholar from a farm background; he has been a leader in creating a student based vision for access at Ohio State. You may recognize him as the cover person on the most recent edition of Alumni Magazine that includes a few of our more than 450 faculty members who serve as role models since they, too, were the first in their families to graduate from college.

Sanjna Shah is a MedPath Scholar, admitted to undergraduate study going directly on to Ohio State's College of Medicine. Along the way, Sanjna participated in an Honors Social Justice Immersion Program studying and doing community service related to access. Sanjna has voluntarily extended that commitment and is working on an access program for pediatricians serving low income children.

Amy Wade, both a colleague and PhD candidate, has just begun Blueprint College, a six week program for 4<sup>th</sup> and 5<sup>th</sup> graders parents from five Columbus City Schools with highest rates of free lunch recipients. The program will teach parents about college going and help us research what they need to know. Amy Baumgartner is part of the student

corps in Blueprint College and will provide similar interactive lessons to 4<sup>th</sup> and 5<sup>th</sup> graders of those parents.

Patty Cunningham is working with us in her leadership class for African American males, studying, among other issues, what helped them come to college and what deterred their friends who did not go to college. Our partnership includes the Todd Bell Center for the Study of the African-American Male.

We are also working on a major goal: having all OSU students who engage in community service prepared to learn about and carry messages of college access to the children and families they encounter while doing community service. You know we are a big campus; you may not know that nearly 10,000 students engage in community service while attending Ohio State. We've been recognized at the federal level on the Honor Role for Community Service. Imagine the power of those students not only doing their community service, but also assuring children with no one to talk about college that college is possible for them. We're working with partnerships with the TRIO professionals, financial aid professionals, and the Ohio College Access Network, represented here with us today by Dr. Reginald Wilkinson.

Information from efforts such as the Economic Access Initiative is essential, but would be one hand clapping without student financial aid.

Senator, we sincerely appreciate the support you have provided to students through student financial aid. Thank you for being here on campus to not only hear about but also see our students and understand the enormous positive impact an investment in them will have on our nation's future.

I would of course be glad to respond to questions about these suggestions and any other issues of interest to you and the Committee.