

Commission to Study College Affordability and College Completion  
Resolves 2013, Chapter 109

Chairs:

Senator Rebecca J. Millett  
Representative Matthea Elizabeth Daughtry

Staff:

Lock Kiermaier

**Meeting Summary**  
**August 5, 2014**  
**Room 202, Cross Office Building**  
**Augusta, ME**

Members present: Senator Rebecca Millett (Chair), Representative Mattie Daughtry (Chair), Representative Brian Hubbell, Representative Matt Pouliot, John Fitzsimmons (MCCS), Wendy Ault (MELMAC), Ryan Low (UMS), Gianna Marrs (UM), Mila Tappan (FAME), Elizabeth True (MMA), Lisa Plimpton (Mitchell Institute), Lynne Coy-Ogan (Husson University)

Staff: Lock Kiermaier (Contract)

The meeting commenced at approximately 9:30 AM. The Chairs, Senator Rebecca Millett and Representative Mattie Daughtry, asked those members present to introduce themselves.

After a review of the proposed agenda and the commission's authorizing legislation (2013 Resolves, Chapter 109), the Chairs ascertained that the students who would be participating on the Panel on College Affordability from Students and Adult Learners would not be arriving until approximately 10:30 AM. To fill the available time, the Chairs asked the Commission to skip ahead on the agenda to Item 9; "Review of draft template to facilitate analysis of affordability options"

After a brief review of the draft template, Commission members suggested a number of additions:

- Indicate whether the Option(s) impacts private and/or public institutions of higher education;
- Indicate whether the Options(s) is the result of federal incentives; and
- Indicate whether the Option(s) is based on other state models.

In further discussion about the draft template, several commission members asked whether it should be addressing the topic of college completion. Commission members then agreed that a separate template on college completion should be developed. The commission then segued into a further discussion as to what extent the commission should be addressing college completion and from what perspective. The consensus of those members present was that the commission should consider college completion as it pertains to college affordability.

The chairs temporarily adjourned the meeting at 10 AM and reconvened at 10:30 AM to begin the Panel on College Affordability from Students and Adult Learners.

The first student to speak was Joey Blanchard from Central Maine Community College. Mr. Blanchard is majoring in Law Enforcement and is transitioning from CCMC to St. Joseph's College in a 3 year articulation agreement. Mr. Blanchard made the following points in his remarks, some of which were in response to questions from commission members:

- The articulation agreement had resulted in considerable savings;
- He had not been able to depend on his parents for significant financial support and was forced to rely on grants (which were preferable but not enough to cover the total costs) and loans. His financial arrangements were stressful;
- He was not aware of the possibility of an articulation agreement while he was in high school;
- He did consider college affordability while he was in high school and decided upon CMMC because of the program offerings, direct faculty experience in law enforcement and the relatively inexpensive in-state tuition rates;
- He never considered not continuing at CMCC because of financial constraints and was willing to take out whatever loans were necessary. As a result, he is not debt free;
- His relatively high level of engagement in overall activities at CMMC definitely helped to sustain his interest and commitment to completing college;
- Many of his college peers had the same opportunities and are fully utilizing them;
- His tenacity and commitment to college completion originated in a positive way from his sisters and the lack of tenacity and drive from a good friend served to inspire him not to follow that path; and
- He did not have to take any developmental classes while at CMCC largely because of his academic potential and not because of notable academic success on the high school level.

The next panel member to speak was Ms. Danielle Wadsworth. Ms. Wadsworth is also a CMCC graduate who is enrolled at UMA for her 3<sup>rd</sup> year. She is a non-traditional student who is a parent and had a previous professional career in insurance Ms. Wadsworth made the following points in her remarks, some of which were in response to questions from commission members:

- As a result of excellent counseling from a Career Center, she was guided to CMCC and was able to graduate debt free from that institution. She was the beneficiary of a number of grants which helped her to graduate from CMCC debt free;
- However, she is very nervous and apprehensive about her financial obligations at UMA and wishes she had more knowledge and opportunities regarding grant possibilities at UMA;
- Her financial concerns include the difficulties that have arisen from inheriting a family home which will negatively affect her chances of receiving federal Pell grants and may get in the way of her ability to pay for and complete her degree at UMA; and
- She did not experience any difficulties in transferring credits from CMCC to UMA and was able to “portfolio” some of her work experience into course credits.

The next panel member to speak was Ms. Erica Fredrick-Rock. Ms. Fredrick-Rock is also a non-traditional student with a family who commutes a relatively long way from her home in Corinna to attend UMA. Ms. Fredrick-Rock made the following points in her remarks, some of which were in response to questions from commission members:

- She had previously attended the University of Hartford for one year and had to discontinue her attendance there for financial reasons. She then served in the military for a number of years, got married, had children, was employed in the banking profession for a number of years and decided to enroll at UMA to facilitate a career change into health care;
- While at UMA, she has had to take out a significant number of student loans and commented that many existing grants are not tailored to the needs and circumstances of non-traditional students;
- She has found it quite difficult to meet her financial needs at UMA while maintaining a family and home;
- She had previous student loans from the University of Hartford which she paid off completely in 2007;
- Her experiences in looking for a college as a non-traditional student included the issue of affordability and she found that pertinent information was often not available about the total costs of attending which include various fees and insurance. She believes that much greater outreach and forthright information should be made available to prospective students;
- She commented that one of the predominant characteristics of non-traditional students is that they have a fairly firm idea of what they want to do in terms of a career;
- She did not feel that there are enough opportunities for receiving job mentoring and career counseling and that more outreach is needed in this regard- particularly to first year students;
- She never was contacted by her advisor at UMA; and
- She also commented that the high cost of textbooks was never adequately described to her and that required textbooks are not generally available at the UMA library.

The next panel member to speak was Mr. Erin Donlon. Mr. Dolon is currently enrolled at MMA and had previously attended YCCC. Mr. Donlon made the following points in his remarks, some of which were in response to questions from commission members:

- Mr. Donlon is from a family of 7 and was home schooled; he was not able to rely on his family for financial support;
- While at YCCC, he was a Liberal Arts major and this many of those course credits did not meet the technical requirements at MMA;
- He considered his need for grants and loans in light of his potential earnings as an MMA graduate and felt that his future career would enable him to pay off whatever loans he will incur;
- His on-campus employment as a Resident Assistant has been helpful in meeting his financial needs but the time commitment to that job is often quite demanding;

- He has not visited the salary.com website for an estimate on potential earnings vs. the cost of college and feels that information on financial aid is relatively hard to come by; and
- He believes that the upbringing he received from his parents has been hugely important in helping him to persevere through the financial and academic demand of college.

The next panel member to speak was Mr. Alex Greenlee. Mr. Greenlee is a high school dropout who is currently enrolled at USM and has future plans to attend law school. Prior to his enrollment at USM, Mr. Greenlee had a brief career as a photo journalist. Mr. Greenlee is currently the Student Representative to the UMS Board of Trustees. Mr. Greenlee made the following points in his remarks, some of which were in response to questions from commission members:

- His decision to attend USM was based largely on location and affordability;
- He recommends that employers be incentivized to work with and employ students;
- He remarked that many of his fellow students are currently working full-time;
- He believes that USM does offer some needed flexibility and options for course availability and scheduling to meet the needs of non-traditional students; and
- He also stated that he believes that USM does make a significant effort to make college a more attractive place to work for students needing to supplement their overall college costs.

The next panel member to speak was Mr. Connor Thomas. Mr. Thomas is a senior who transferred from UM and is currently enrolled at MMA. Mr. Thomas made the following points in his remarks, some of which were in response to questions from commission members:

- Mr. Thomas has been able to receive a significant degree of financial support from his parents but has still had to rely on some financial aid;
- He was able to transfer most of his credits from UM and did not experience any additional course costs as a result of his transfer;
- While his parents have been financially supportive, his need for some private loans has been a difficult experience. He believes that the federal student loan program does not accurately assess the financial capacity of a family to pay for college costs;
- His current summer internship in working with Residential Life is not a work study position;
- He believes that he did receive adequate guidance in high school for college decisions;
- He made his career choice during his freshman year at MMA; and
- He believes that more and better information should have been provided to him while he was in high school regarding college affordability.

The final panel member to speak was Ms. Eliza Pingree. Ms. Pingree is also a senior at MMA who transferred there from UMM where she was an art major. Ms. Pingree made the following points in her remarks, some of which were in response to questions from commission members:

- She was influenced to transfer to MMA after a review of her potential career earnings and the capacity to pay off academic debt;

- She feels that the liberal arts program at UMM is relatively unstructured when compared to the academic program at MMA and that the high degree of structure and her involvement at MMA has been very helpful to her overall life direction;
- She believes that much more outreach is needed to encourage young women to pursue the more technical, professional careers that are possible by attending schools like MMA and feels that the opportunities for involving students like herself in high school outreach efforts is beginning to occur; and
- She stated her belief that courses in mathematics could be effectively promoted by active efforts to move beyond currently existing negative attitudes and preconceptions.

At the conclusion of Ms. Pingree’s remarks at approximately 12:30 PM, the Chairs adjourned the meeting for lunch and reconvened at 1:15 PM.

The next item on the agenda was a Powerpoint presentation and discussion conducted by Ms. Malia Sieve who is employed as a Senior Associate at HCM Associates. The title of Ms. Sieve’s presentation was “Maine College Affordability & Completion”. A brief review of the main points of the presentation is as follows:

- ***Strategy Labs and Lumina’s State Policy Agenda***
  - HCM Associates works for Lumina to develop the Strategy Labs program to develop state policy to increase higher education attainment;
  - The overarching goal of Strategy Labs/Lumina is the advancement of Goal 2025: to have 60% of adults with high quality degrees or credentials by the year 2025;
  - The State Policy Agenda for Strategic Labs is threefold:
    - Improve student outcomes;
    - Align investments; and
    - Create smarter pathways.
- ***State goals and priorities as guideposts***
  - The following are needed to establish an ambitious attainment goal:
    - Goals must be measurable and include a target date;
    - Goals must address gaps in attainment across the state population
      - Attainment goals focus on education levels of entire population whereas completion goals focus on amount of students already enrolled in higher education that successfully complete their program;
        - Increased levels of completion are essential to increasing attainment levels
      - Goals must be based on analysis of Maine’s workforce needs.
    - Align investments by:
      - Implementing comprehensive student financial aid;
      - Develop lower cost pathways; and
      - Encourage and support full-time enrollment and progress.
- ***Understanding affordability***
  - Focus should be on students and what they can afford;
  - Affordability is complicated because:

- It looks different even to those in similar financial situations;
- Missing information about those that don't enroll;
- Expensive and unaffordable mean different things;
- Differences between reality and perceptions regarding the cost of college;
- Net prices and aid programs have different impacts on different income brackets
- What is an affordable college?
  - Defining unmet need; gap between cost of attendance and the financial resources of a student;
  - Expensive vs. affordable; and
  - Uncertain outcomes due to high levels of unemployment.
- Affordable for whom?
  - Students- not parents;
  - Parents as a source of subsidy;
  - Ability to pay rests on student after completion
- ***Financial support design principles***
  - Make college more affordable for low-income students;
  - Make college prices more predictable and transparent;
  - Provide incentives to students and institutions to increase completion and lower prices; and
  - Align federal, state, and institutional policies and programs.

After Ms. Sieve's presentation, the commission entered into a broad discussion regarding the appropriate definition of affordability. The following points were made:

- There are three populations that need to be addressed:
  1. Low income students; the gap between what is available from federal and state financial aid programs and the actual costs of college; the current calculation used by federal programs to determine financial capacity of a family, "Estimated Family Contribution" (EFC) does not cover actual college costs- even for public higher education institutions;
  2. Middle income families are also affected by inaccurate EFCs; and
  3. Non-traditional students; .i.e. adult learners
- Representative Daughtry asked commission members whether it was reasonable for students to assume some level of debt; while most members agreed that some level of debt was reasonable with an emphasis by some on the notion of shared responsibility, MCCS President John Fitzsimmons was the lone dissenter by stating that students should not be required to assume debt.
- Senator Millet asked commission members if they agreed with the three target populations that had previously been discussed and commission members unanimously agreed with the three groupings that had been identified.

As a final agenda item, the Chairs announced that the next meeting would occur on Tuesday, August 26<sup>th</sup> at 9:30 AM and that future meeting dates beyond that would soon be determined. The meeting was adjourned at approximately 3:30 PM.