
Committee Meeting

of

JOINT COMMITTEE ON THE PUBLIC SCHOOLS

“The Joint Committee on the Public Schools will meet to discuss high school students completing the financial aid application through the Higher Education Student Assistance Authority”

LOCATION: Meeting via Zoom

DATE: June 9, 2023
10:00 a.m.

MEMBERS OF COMMITTEE PRESENT:

Senator Joseph P. Cryan, Co-Chair
Assemblywoman Verlina Reynolds-Jackson, Co-Chair
Senator Renee C. Burgess
Senator Michael L. Testa, Jr.
Senator Samuel D. Thompson
Assemblywoman Mila M. Jasey
Assemblyman Benjie E. Wimberly
Assemblywoman Victoria A. Flynn
Assemblyman Erik K. Simonsen



ALSO PRESENT:

Rebecca DiBenedetti
Executive Director

Ivy Pomper
Executive Assistant

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Meeting Recorded and Transcribed by
The Office of Legislative Services, Public Information Office,
Hearing Unit, State House Annex, PO 068, Trenton, New Jersey

SENATE

Hon. James Beach
Hon. Renee C. Burgess
Hon. Joseph P. Cryan
Hon. Declan J. O'Scanlon, Jr.
Hon. Michael L. Testa
Hon. Samuel D. Thompson



ASSEMBLY

Hon. Vicky Flynn
Hon. Mila M. Jasey
Hon. Michele Matsikoudis
Hon. Verlina Reynolds-Jackson
Hon. Erik K. Simonsen
Hon. Benjie E. Wimberly

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MEETING NOTICE

TO: Members of the Joint Committee on the Public Schools

The Joint Committee on the Public Schools will meet on Friday, June 9, at 10:00 a.m., via Zoom to take testimony on the issue of high school students completing the financial aid application through the Higher Education Student Assistance Authority.

The public may address comments and questions to Rebecca DiBenedetti, Executive Director, at 609-331-2485, or by email at Rsapp@njleg.org

Issued May 25, 2023

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Superintendent
Newark Board of Education

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ASSEMBLYWOMAN VERLINA REYNOLDS-JACKSON

(Co-Chair): I'm ready to get started.

MS. DiBENEDETTI: Do you want me to do a quick roll call?

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes, please.

MS. DiBENEDETTI: OK.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you,
Rebecca.

MS. DiBENEDETTI: You're welcome.

Senator Beach is on his way.

Senator Burgess.

SENATOR BURGESS: Here.

MS. DiBENEDETTI: Senator Testa.

SENATOR TESTA: Here; good morning.

MS. DiBENEDETTI: Good morning.

Assemblywoman Flynn.

ASSEMBLYWOMAN FLYNN: Here.

MS. DiBENEDETTI: Assemblywoman Jasey.

ASSEMBLYWOMAN JASEY: Present.

MS. DiBENEDETTI: I think Assemblyman Simonsen is on his
way.

Assemblyman Wimberly will be here shortly.

Assemblywoman Reynolds-Jackson. (no response)

Is here.

And, Senator Cryan.

SENATOR JOSEPH P. CRYAN (Co-Chair): Here.

MS. DiBENEDETTI: Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: All right, well, I'm ready to get started.

So, I just want to start off by thanking you, Senator Cryan, for being my Co-Chair on the Joint Committee on Public Schools, and all of our Committee members for your service.

The Joint Committee on Public Schools provides ongoing studies of the system of free public schools, its financing, administration, and operations, as well as to make recommendations for legislative action.

Today, we will be hearing testimony from various stakeholders on the benefit of completing the universal free application for Federal financial aid through the New Jersey Higher Education Association Assistance Authority. And, I like to affectionately call it FAFSA.

FAFSA completion is strongly correlated with positive secondary student completion outcomes. As such, as enrollment after high school and persistence. Students who are eligible for aid but do not complete the FAFSA each year leave money on the table that could be used towards furthering their education. The completion of the universal FAFSA is an emerging national trend that has been successfully implemented in eight of our sister states, including California and Illinois. Illinois is an industrial state with a large, underserved population, like ours.

I would also like the Committee to know that the City of Newark implemented the FAFSA completion by ordinance, without any difficulty, and it did so during the pandemic. The State of Texas also saw a 29% completion increase, and the State of Alabama had a 20% increase. In 2021, students nationwide left \$3.7 billion in Federal Pell grants on the table; and, in New Jersey, that number is \$90 million -- nine-zero million dollars. That

number does not include TAG and EOF grants; it represents money that does not need to be repaid.

It estimated that high school students overestimate the cost of college. Past years have seen strong efforts to address affordability by this Legislature and our Governor, and including -- and this Governor, including the Garden State -- by doing the Garden State Guarantee, the Community College Opportunity Grant, and by the College Affordability Act, spearheaded by Speaker Coughlin.

In past years -- in the past, our goal has always been to help our students with financial aid. Our goal hasn't changed, but we want to make sure that we increase participation. There is no adverse consequences to either the schools or students for non-completion. As an opt-in, rather than an opt-out, where it has been implemented, the increased completion rates are overwhelmingly show that it has been successful, especially among high school -- especially among high poverty and minority populations.

And, I see that we have with us today David Socolow, the Executive Director of New Jersey Higher Education Assistance Authority. The information Mr. Socolow will provide is especially important and instructive, because HESAA is the authority responsible for administering the FAFSA in New Jersey. And, that's their sole responsibility; that's all they do, every day, all day, is try to help families enter into higher education and to make it affordable.

I do want to recognize the Assemblywoman, our past Co-Chair, Mila Jasey, for spearheading this for many, many years. And, Assemblywoman, did you want to say anything?

ASSEMBLYWOMAN JASEY: Thank you, Chairwoman.

I just have a brief statement I'd like to make, and then I'm here to listen, and I will support in any way I can in my remaining time in the Assembly -- as well as when I leave, because education is the key, and I believe very strongly that everyone should have that opportunity.

As Chair of the Assembly AHI Committee, I have been involved for years in the ongoing effort to make post-secondary education available, accessible, and affordable to all of our New Jersey students.

And, I want to make the point that it's not just for going to college. It's also for post-secondary training in trade schools and a number of other programs. And, that's something. That's information I think we need to share with people who are opposed to making it a requirement to fill out.

I was determined to create pathways to improve college attendance. The CCOG and Garden State Guarantee Programs are tremendously important. But, to take advantage of them, students have to fill out the FAFSA. I came to recognize that how critically important completion of the FAFSA was when I realized in a hearing that so many of our students were not doing it, and there was strong opposition from the K-12 community saying that school counselors were too busy, and it should not be a requirement. Yesterday, we once again faced the same opposition, although it was limited to requirement, despite there being no adverse consequences to any student, specifically no bar to high school graduation, for failure to complete the form.

I requested today's hearing to have the opportunity for our members to gain a real understanding of what completion of the financial aid application means to our students: the resources available to assist them and

the consequences, if they are not given the opportunity. I want to thank everyone who is on this conference call -- this hearing -- for participating and for today's extraordinarily important hearing, and I promise that even after I'm gone, I'm going to still work on this issue, because I think -- I know -- that education and training are the keys to one's having a full life and the ability to pursue your dreams.

So, with that, I will be quiet and listen.

Thank you for the opportunity.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you, Assemblywoman.

I am going to turn it over now to have David Socolow -- I want to call you Socolowski so bad -- Socolow to be able to introduce the New Jersey Higher Education Assistance Authority, and all the wonderful things you do.

And, thank you, David, for the service and your staff so much.

DAVID J. SOCOLOW: Thank you so much, Chairwoman Reynolds-Jackson.

And, good morning Chairman Cryan, and former Chair Jasey, and all the members of the Committee. I am really grateful to you for hosting this meeting about the benefits of encouraging more students to complete applications for financial aid.

Under Governor Murphy's leadership, as Chair Reynolds-Jackson mentioned, New Jersey is making post-secondary education and training more affordable through vital policies and investments that include establishing the New Jersey College Promise -- that's two programs together, the Community College Opportunity Grant and the Garden State Guarantee.

And, the College Promise offers a pathway to a degree that is either tuition-free or at a significantly reduced net price for tens of thousands of students at the State's community colleges and senior public colleges and universities. And, that's been proposed for an expansion in the fall of 2023 -- in a few months -- to cover students with incomes all the way up to \$100,000 a year.

Also, enhancing the State's Tuition Aid Grant Program -- TAG -- through expanded student eligibility; improved benefit amounts; and, for the first time this year, providing additional TAG awards during summer terms, beyond the traditional fall and spring of the academic year, to help students graduate faster with less student debt.

Also, supporting more students by boosting funding for the educational opportunity grant fund -- the EOF; the Governor's Urban Scholarships; and the New Jersey Student Tuition Assistance Reward Scholarships, NJ STARS; and increasing the transparency of post-secondary costs through new consumer information and protection standards that help students and families better understand the true net prices that they will pay for their programs of study.

But, to find out how they can benefit from all these options, students must first complete the Free Application for Federal Student Aid -- the FAFSA. Students can unlock opportunities to benefit from the valuable grants and scholarships administered by our agency, the New Jersey Higher Education Student Assistance Authority -- HESAA -- by filing that same FAFSA form that's required for Federal student aid -- we don't make them fill out a separate form -- *and* New Jersey Dreamers, who are eligible for State student aid but *not* Federal aid can apply using HESAA's alternative financial aid application.

Many colleges and universities also use the FAFSA to award institutional scholarships directly to students with their own money. And, in addition, these financial aid applications are required for certain assistance programs that help pay for qualified skills training certificates and other trade school and career-oriented programs.

Now, HESAA, every year, conducts extensive outreach to assist individual students and families. We talk to them when they call us on our hotline, or when they email us, and we also support outreach initiatives organized by school leaders and community groups to boost completion rates. During the past academic year, from September '02, 2022, through May '23, HESAA's outreach team reached more than 56,000 New Jersey students and families at 661 different public events held in every county of our state -- including financial aid information presentations; FAFSA completion workshops; college and career fairs; financial literacy education; and college planning sessions. We coordinate these events in partnership with schools; libraries; community and faith-based organizations; adult learning centers; and Upward Bound and GEAR UP groups, among others.

Now, HESAA also gives presentations at forums sponsored by legislators, and I invite everyone on this Committee and all your colleagues to work with us to host similar events to raise awareness in your districts about the value and importance of financial aid. Our outreach team will meet you where you are; we will inform your constituents in person or online, in English or in Spanish.

We also encourage every high school to participate in HESAA's data-sharing agreements, which enables the authorized school personnel to monitor the status of their 12th-grade students' progress toward completing

financial aid applications. That lets them target individualized communications to the students who might need extra help, or a bit of a reminder to complete the relevant application forms. And, in addition, HESAA reaches more than 1,200 secondary school guidance counselors at more than a dozen training sessions each year, raising their awareness of the changing Federal and State financial aid landscape, including Federal updates to the FAFSA and helping counselors guide the families they serve in responding to the typical issues they may face when filing applications.

At HESAA, we are dedicated to informing students and helping them access the programs that make college more affordable in the Garden State -- including focused efforts to help students overcome barriers to completing financial aid applications, especially among low-income and first-generation students.

But, we have more to do. The FAFSA completion rate among New Jersey's current high school class of 2023 is tracking only slightly ahead of last year's pace, which ended up at 64%. This work makes a crucial difference to students and families, because students who complete financial aid applications are not only more likely to enroll in higher education, they're more likely to earn a degree. Because more than one-third of our state's 2022 high school graduates failed to complete the FAFSA by the time the academic year started in September of 2022, a few months after they graduated high school, those individuals left an estimated \$92 million on the table in Federal financial aid, and potentially millions more from TAG, New Jersey's College Promise, EOF, NJ STARS, Governor's Urban Scholarships, and other State support for students enrolled at institutions that are located here in New Jersey.

In addition to high school seniors, we also work to reach adults who may be considering returning to college, including former students who earned *some* college credits, but did not complete a degree. And, that connects to our State's Some College, No Degree outreach initiative. Nearly 40% of financial aid applicants are independent students who are generally at least 24 years old. Post-secondary education and training generally pays off, as noted in the Rutgers Heldrich Center January 2023 report on the benefits of education in New Jersey. Bachelors degree holders earn median wages that are 53% higher than the median earnings of workers with no more than a high school diploma. And, that report concluded that higher levels of education have a positive return on investment to the individual, the state, and society, and help individuals and families achieve upward social and economic mobility.

And, so, to ensure that higher education continues to open doors to economic advancement, Governor Murphy's administration, in partnership with you and the Legislature, we are striving to improve affordability. And, it is an essential component of boosting college access and success, *and* closing equity gaps for traditionally underserved students to increase our collective efforts to encourage our fellow New Jerseyans to apply for financial aid.

So, we at HESAA look forward to working with all stakeholders to reach more students and families with this crucial message. And, I look forward to this discussion and to answering any questions that you may have.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much, Mr. Socolow -- David. (laughter)

You know, you laid out a laundry list -- a long list -- of resources that are available, and what I can say is this is what HESAA does. You can have a tailor-made approach to your organization, it can be an hour, it can be two hours, it can be 30 minutes -- you can do a series.

So, again, it's so much information out there. There's so much funding available if you stay in New Jersey, and this is the message that we're trying to get across, and I think you did an excellent job at summarizing that. But, there's so much more that we can go into, and I think this is what we're having this conversation about today, if you complete the application.

I wanted to ask members if they had any questions for David while he's here.

SENATOR BURGESS: Yes, I have a question.

This is Senator Renee Burgess. How are you?

ASSEMBLYWOMAN REYNOLDS-JACKSON: Good.

SENATOR BURGESS: Good, good, good.

One question is, how do I get in touch with David S. -- because I don't want to mispronounce your name either -- and, also, in your opinion, when is the best time to go into the schools and, I guess, sort of set up what you were just talking about as far as getting with the schools to inform the students that, OK, "This is the best time for you guys to start filling out the applications?"

MR. SOCOLOW: So, thank you--

SENATOR BURGESS: That's all.

MR. SOCOLOW: Thank you very much for the question, Senator; appreciate it.

We're available. We'll find a way to get to everyone, my staff will send me the right email addresses for our outreach and communications team where you can schedule these events.

Look, the schools-- We work all the time with schools with guidance departments to schedule financial aid events. What I specifically invite all of you to do is schedule community events. We do those in cooperation with all kinds of community groups, but also with Legislators' offices who sponsor their own events in many districts all over the state. So, those of you who haven't done one yet, we're ready to set those up; we've got a lot of experience. You can do it at a school or a community forum center place.

There are several deadlines, and there are several timeframes that are best. You know, seniors are thinking about this-- Seniors in high school are thinking about this in the fall of their senior year. The FAFSA ordinarily starts up October 1; this year, this particular year for the high school class of 2024, next year's seniors, it's not going to start in October because there's been a delay on the Federal side, so it's going to start in December. But, we'll still be doing trainings and education all fall long for seniors.

On the other hand, when you're talking to people just beginning to think about college -- sophomores and juniors in high school -- the spring is often a good time to talk to them. So, there's no bad time to do information sessions on financial aid. If you're doing a training on literally how to do the FAFSA with families -- hands on keyboard in a computer lab -- you want to do that when the FAFSA is actually open, which this year is going to be a big January, February, March push next winter. But, other times of the year we can be doing trainings, just to let people know what's out there.

So, we will work with you and with any other stakeholder that is within sound of my voice. Contact HESAA's outreach and communications team, and we'll work with you to set up outreach events.

SENATOR BURGESS: Thank you very much.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

Any other member? (no response)

OK, so we'll go onto our next guest.

Thank you so much, Mr. Socolow. We will definitely be reaching out to you very, very soon to set those up again. And, again, you're doing an amazing job.

MR. SOCOLOW: Thank you.

And, my crack staff just sent me an email, so I will send Becky this link, and you can get it to all the members, of how to schedule a presentation.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much.

I see Assemblywoman Jasey, you have your hand raised?

ASSEMBLYWOMAN JASEY: Yes, I just wanted to-- Thank you, David.

I just wanted to share with you the fact that the staff at HESAA is extraordinary. And, we were there for the Black History event with Dr. Evans from Bloomfield College this year, and one of the staff members stood up and talked about the fact that because she filled out the FAFSA, she was able to go to college. She didn't think she would be able to do that, and she was so excited and grateful that she decided to come back and work for HESAA.

So, there are really extraordinary people who work for HESAA, who are available, and they will do whatever is necessary to help students and families complete those forms so that they have access to the resources they need.

Thanks.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you; thank you, Assemblywoman.

MR. SOCOLOW: Thank you, Assemblywoman, I have to just say thank you so much for your support.

I have to echo that. The team here at HESAA is truly extraordinary, dedicated financial aid professionals who help students every day.

Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: OK, our next speaker is Bill DeBaun, the Senior Director in Data Strategic Initiatives from the National College Attainment Network.

Are you here, Bill?

B I L L D e B A U N: I am, good morning.

ASSEMBLYWOMAN REYNOLDS-JACKSON: There you are. Good morning.

MR. DeBAUN: Thank you so much for having me.

Mr. Chairman, Ms. Chairwoman, and members of the Joint Committee on the Public Schools, thank you for this opportunity to testify on the Free Application for Federal Student Aid -- the FAFSA -- and its completion as a potential requirement for high school graduation.

My name is Bill DeBaun, and I am a Senior Director at the National College Attainment Network in Washington, D.C. I called the Garden State home for the first 18 years of my life, and as someone who benefited greatly from the receipt of a high-quality education from Monroe Township Public Schools, it is a particular honor to appear before you today.

It is my hope that New Jersey will continue to pursue policies and practices that connect more students with life-changing college and career pathways following high school graduation.

NCAN and our over 500 affiliates work in communities across the country to increase equity and excellence in post-secondary degree access and attainment. Our vision is that all students, especially first-generation students; students from underrepresented racial and ethnic backgrounds; and those from low-income backgrounds, have an equitable opportunity to achieve social and economic mobility through higher education.

As a nation, we've made progress over the past 20 years with more students pursuing higher education, but when we scratch the surface of the data, attainment gaps over 20 percentage points persist by race *and* income. Unfortunately, those attainment gaps also exist here in New Jersey, according to the Lumina Foundation's Stronger Nation Report, based on 2021 population data. Although New Jersey is a leader nationally in aggregate educational attainment, by race and ethnicity, Asian and white residents in the state have significantly higher rates of post-secondary attainment than Black and Hispanic residents.

Students face all kinds of obstacles to accessing, existing at, and completing post-secondary pathways. But, survey after survey, as well as NCAN members' own experiences, show that affordability is one of the

largest hurdles to surmount. I have often described the FAFSA as the key that unlocks the door to the grants, loans, and other sources of financial aid that make post-secondary education more affordable, and, subsequently, accessible. Access to the Pell Grant, the cornerstone of Federal financial aid; subsidized and unsubsidized Federal loans; Federal work study; and more are contingent on completion of the FAFSA.

And, as we've already heard, the FAFSA also unlocks doors here in New Jersey, which has made significant investments in its own financial aid programs. In recent years, New Jersey has performed relatively well in terms of FAFSA completion. NCAN tracks high school seniors' FAFSA completions using our interactive FAFSA tracker, and through May 26, New Jersey's class of 2023 ranks 11th nationally by percent of high school seniors completing the FAFSA, at 55.8%. This is above the national completion rate of 50.9%, and New Jersey's class of 2022, through last September, had a 64% completion rate, 10th nationally, and above the national rate of 57.7%.

Even with the strong FAFSA completion performance, there is still room for improvement and room for both students, communities, and the State to benefit. As you already heard, based on NCAN's Pell on the Table analysis, New Jersey's high school class of 2022 had Pell grant eligible seniors who did not complete the FAFSA and could have received an additional \$92 million in Federal Pell grants, in addition to any other Federal or State aid for which they would have been eligible. Nationally, Pell grant eligible seniors from the class of 2022 left \$3.58 billion in Pell grants on the table by not completing the FAFSA, and this followed \$3.75 billion left on the table by the class of 2021.

Recognizing the benefits of educational attainment to individuals, families, communities, and the state overall, legislatures and agencies across the country have considered various strategies for increasing FAFSA completion. Improvements in data sharing; statewide FAFSA completion marketing efforts; competitions in the form of FAFSA completion challenges both within and across different schools; and investments in state-supported training and programming are examples of some of these efforts.

But, beyond these approaches, requiring FAFSA completion for high school graduation is a policy that has gained significant momentum since being first instituted in Louisiana for the high school class of 2018. Its policy -- which you now refer to as universal FAFSA -- has been adopted elsewhere. Illinois' class of 2021; Texas and Alabama in 2022; California and Maryland this year have all implemented similar policies. New Hampshire will join them in 2024; Indiana, Nebraska, and Oklahoma for the class of 2025; and Kansas in 2028 are all slated to implement similar policies in the future.

A1181 now asks New Jersey's Legislature to consider its own universal FAFSA effort. And, I am testifying today to share insights about FAFSA completion outcomes in other universal FAFSA states. Considering the FAFSA completion outcomes in states with universal FAFSA policies, (indiscernible) those policies' implementation years, there have generally been large increases of FAFSA completion. For example, compared to the class of 2017, Louisiana's class of 2018 completed 25.9% more FAFSAs by about June 30. The national percent change, year over year, for that class was just 1.9%. FAFSAs in Alabama during their implementation year saw similarly large gains year-over-year, at 25.9% and 24.9%, respectively,

compared to a national year-over-year increase of 4.6%. These gains moved Alabama from 34th nationally with a completion rate of 46.7% to ninth nationally, with a completion rate of 58.7% by about June 30. So, it saw a similar boost in 12.5 percentage points to move up to fifth nationally -- up from 23rd the previous year.

FAFSA completion, though, isn't the ultimate goal for most states' universal FAFSA policies. The association between FAFSA completion and enrollment, especially for students from school districts with higher poverty rates-- States that are considering these policies are no doubt hoping that increased FAFSAs will translate into increased matriculation and, eventually, educational attainment. I do want to say though that the small window of years and number of states where these policies exist means the evidence base around their effects on enrollment, (indiscernible), and completion is still nascent. Also important to note that states largely implemented these policies *just* as the COVID-19 pandemic was bearing down on the country, ushering in large-scale declines in college enrollment that persist to this day. This makes it hard to accurately assess these policies' impacts on post-secondary enrollment to date.

COVID-19 complications aside, measuring FAFSA completion occurs over a relatively short timeframe. Examining students post-secondary outcomes takes place in a much longer window. At least three academic papers have examined universal FAFSA policies and their effects on post-secondary outcomes. Their findings suggest positive and quite modest effects on increased post-secondary enrollment. Notably, though, they do not find negative impacts on high school graduation. I am eager for more researchers

to take this on in more states, for them to better understand these policies' impacts.

Although researchers, advocates, and policymakers alike would surely like more empirical evidence on these universal FAFSA policies' effects on students' post-secondary outcomes, it is clear that these policies do increase FAFSA completion rates in the states where they are implemented, and that they raise the profile of a key leading indicator for college enrollment for students, families, and practitioners alike. I hope these two impacts are contributing and will continue to contribute to the aims of improving post-secondary outcomes, especially for traditionally underrepresented student groups, and create more equitable attainment rates. These aims are best served in a policy and praxis environment that says "Yes, and" to student, family, and practitioner supports.

In my estimation, universal FAFSA alone is unlikely to be enough on its own to significantly move the needle on states' post-secondary attainment goals, but it can be an important piece of the puzzle. Students and families also need, for example, early awareness about college and career options that dispel myths and fill in gaps in college knowledge. They need information about available Federal and State financial aid. They need information about the difference between sticker and net price of college, and how to interpret award letters to understand what they will really have to pay out of pocket. They need college application support -- not just the nuts and bolts, but also encouraging and edifying messaging that yes, college can be for them, even if they would be the first in their family to go. They need information about the variety of pathways available to them. College doesn't

have to mean a four-year residential experience; it can also mean getting a valuable associate degree, or a high-value credential for an in-demand career.

Financial aid can help to offset all of these pathways' costs, but students need to know that financial aid exists. Completing the FAFSA and other college- and career-readiness programming and resources provides that knowledge. Beyond all of this, students who commit to post-secondary pathways often need support to make sure they arrive on campus ready to succeed. Students also need to arrive on campuses committed to their success where academic, financial, and other supports are available to see students not just *to* a post-secondary pathway but, most importantly, *through* one to attainment.

If all this sounds like a lot to you, imagine how daunting it must be for a student or family navigating the obstacle course that are systems and policies set before them. For many students and families in many New Jersey communities, asking students about what it takes to go to college is like asking a fish about swimming in water -- they've always done it, and it's assumed that they'll keep doing so. But, for entirely too many students and families and entirely too many New Jersey communities, the prospect of college is too daunting a fishbowl to jump into. They don't know if they can swim or how to get into the water. Knowledge about financial aid opportunities provided through FAFSA completion are a good step for those students and families, and we should continue to encourage them to come on in, the water is fine.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you, Mr. DeBaun, thank you so much. Thank you, thank you, thank you.

I think you raised some great points, especially in terms of the data that you bring to this discussion today. The examples about marketing, even the at point of applying and completion, are all things that really do raise awareness from us, and it is very informative.

Do any members have any questions for Mr. DeBaun?

Assemblywoman Jasey.

ASSEMBLYWOMAN JASEY: Yes, can you comment on what you think is the most successful way to engage students and families in filling out the FAFSA? What pathway?

MR. DeBAUN: Well, I mean, are we talking about at the district, the school level? Are we talking about statewide strategies?

ASSEMBLYWOMAN JASEY: Yes, I think more at the school district level.

MR. DeBAUN: Yes, I mean, the (indiscernible) that we're seeing most often you kind of think about this as an inverted pyramid, where we're triaging supports to students. At the top, you want to have very broad-based, a light-touch programming.

The idea here is to connect with students as broadly as possible at the start, get as many FAFSA completion conversations as you can, and then move into a middle tier where you're talking about small groups; in-classroom supports; having peer and near-peer advising.

At the bottom of that pyramid, where you have, ideally, gotten a lot of the low-hanging fruit, you have done a lot of the FAFSA completion conversations; that's when you move into one-on-one advising with counselors, with community-based organizations. And, those are the places where you have students or families with unique financial situations, where

they may have reservations about completing the FAFSA, where they really need you to invest that time with them to better understand the process.

So, the idea here is that we're trying to triage down to one-on-one advising, knowing that that is kind of the most time-intensive intervention that we have.

ASSEMBLYWOMAN JASEY: Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much for your information.

And, all of the speakers today, we have their contact information, and we'll be sharing it with the rest of the Committee as well.

Next up we have David Rousseau, Vice President of Independent Colleges and Universities of New Jersey.

Mr. Rousseau.

D A V I D R O U S S E A U: Good morning, Chairwoman Reynolds-Jackson, Chairman Cryan, and other members of the Committee.

I represent the 14 independent -- non-profit independent colleges in New Jersey that educate around 65,000 students, of which about a third to 40% qualify for either TAG or Pell.

My membership strongly supports the policy of some level of a requirement for students to complete the FAFSA. I personally have been dealing with higher education issues in some capacity since 1987. I see this as a no-brainer, and really don't understand some of the opposition to this proposal.

I am actually concerned -- and, I mentioned it yesterday in the Education Committee -- that we may be watering this down -- this legislation down -- too much, to where it's not even a push or a nudge anymore; that it

becomes so easy to get out of. And, we have to watch out for that. I was surprised yesterday when I learned that Newark's was a mandate with an out. It was-- My understanding is that Newark is a mandate mandate, and that they have achieved 100% compliance.

If Newark -- no offense to Newark -- but if Newark, one of the four cities in the State, issues with their school district over the years, can achieve that goal, why can't everybody achieve that goal? As a taxpayer where I live, I would think that why shouldn't my district be able to get that, to get that done?

Our colleges already work with students that have expressed interest in going to college. And, in fact, since 99% of our students at independent colleges get some type of aid, they have to be filling out the FAFSA. The issue is this whole group of students out there who may not even think college can be on their radar screen until they file this form and find out the things that are available, such as CCOG at the community college level; now Garden State Guarantee at the state college level; TAG; Pell; and the institutional (indiscernible). It's that group-- Yes, there are some students who are in college that need to be pushed harder, that once they get in, to file their FAFSA, and that's the colleges' responsibilities to get those kids to do that. It's this group of kids who college may not even be on their radar screen.

As was stated before -- look, we do -- two-thirds of students, that's great. You know what, two-thirds of students basically matches the two-thirds of students who actually go to college every year. So, it's basically saying, if you're going to go to college, you're going to fill this form out. Again, it's these kids who don't have college on their radar screen; that if all

of a sudden they are required at some level to fill out the form, they will then think that, wait a minute, it is a possibility. Yes, we perform well, but as was stated before, we had dropped from the three-to-five range, or six, or whatever, down to 11.

And, look at the states that are jumping us -- they're jumping us because of the mandatory issue, and one of the issues that we always have in New Jersey, and Congressman Gottheimer really focuses on this, is that these are the moocher states. These are the states that are already getting a lot more Federal money from us -- from New Jersey taxpayers. And, this is another way for us to change *that* dynamic at the Federal level.

But, remember, when we look at the two-third number basically-- There's roughly two-thirds that are filling this form out -- as with any data in New Jersey, there is a great disparity among -- based on where you live; your ZIP code. We know that. We know that New Jersey has a very vast wealth disparity. So, wealthier districts -- it's a much higher percentage of the kids who are filing. Because, guess what? They're going to college, and they may even have more hands-on ability within their school districts. It's the poorer districts, with the lower-income and middle-income people, who need this-- Again, the Assemblywoman used the word push -- I think she used nudge; I used push yesterday -- to be able to get this.

This bill is really not directed at those students who have college on their radar screen already. Like I said, the colleges are dealing with that. This is directed at that group (indiscernible). And, yesterday, one of the education groups testified that colleges should send the information out to applicants. It's already there. This is going to address a whole different group of students. These are the ones who don't even think that college is an

option; this is one that, most likely, the parents didn't go to school; come from very -- they're first generation. I've had presidents tell me about phone calls they've had with students, perspective students, where they've had to put the student on the call to translate for the parent. That's the group of students we're talking about.

We have to understand that college *can* be an option, or even career school can be an option -- or, some advanced education; certificates, whatever we want to do -- can be an option for *every* kid in the state, if they want it. And, we just have to make sure that we are giving them the tools to be able to go there and take advantage of the money that is sitting out there in the different levels of aid. I mean, this bill is directed at those middle-income and lower-income families, the parent didn't go to college, they don't understand that the sticker price they see at both private and public colleges is not what they likely will pay.

What we need to do -- for my (indiscernible) members -- we need to do a better job of making sure people understand sticker price vs. actual price. It's becoming an issue with the public colleges as they put more and more institutional aid out, and more and more programs like CCOG and GSG become available. I did a study of my members back pre-pandemic: 15% of my students were already paying -- students at independent colleges -- were already paying *nothing*, and 27% were paying less than 10%. I said, we need to do a good job.

Whatever version of a law that eventually gets passed, it's going to increase some participation for *some* level. New Jersey graduates about 100,000 high school students a year, so the math is pretty simple. Every 1% increase in participation is about 1,000 students. So, even if we had a modest

increase and went up from 66% -- where we are now -- to 75% -- which wouldn't even match the things that have happened in other states -- we're starting from a higher base, so it's probably harder to do that. That would add, potentially, 10,000 filers. If even one-third of those students decided to now see that, "Wait a minute, college *is* an option," whether it's community college, four-year college, or a career school -- that could be life changing for them; their siblings, who now turn around and see college as an option to work towards; and, we also know that the likelihood of *their* children going to college becomes higher and higher. Programs like this can be a generational change.

Some of you know that I held major policy-making roles in both the Legislature and three administrations during my career. And, I basically had a decision tree in how I evaluated policies. And, it was moral, policy, and politics. Well, clearly, this proposal hits the first two. It's the right thing to do, it's good policy, which, that basically makes the third point, political, a moot point.

So, again, on behalf of the members of the Independent Colleges and Universities of New Jersey, I and them strongly support this policy with as few exceptions as possible.

And, I thank all of the sponsors; I thank all of the Committee members for taking the time today to listen to us all; and especially to Assemblywoman Jasey for her continued support, not only on this issue but other issues to help students be able to achieve their academic goals that's out there.

Thank you very much.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you, thank you, Mr. Rousseau.

And, I think you bring up some very important points in terms of career paths. I think when we talk about just completing the FAFSA, it changes your mindset. It puts an opportunity of lifelong learning -- not just high school as a period, but as a chapter to go onto something new. And, it's not just about a job, it's about a career. And, so, this is what this is all about, and that transformation.

So, thank you so much for your testimony.

Next, we'll have Charles Payne and Robyn Brady Ince. They are from Rutgers University.

I saw Charles Payne, and I don't know if I saw Robyn--

ROBYN BRADY INCE: Yes, I'm here.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Oh, there you are.

Hi, good morning.

MS. INCE: Good morning.

CHARLES M. PAYNE, Ph.D: Robyn, do you want to go first?

MS. INCE: Yes, sir, I can.

Good morning, everyone; my name is Robyn Brady Ince. I am Executive Director of the Newark City of Learning Collaborative.

Thank you for this opportunity to speak on behalf of the people who we serve and work shoulder-to-shoulder within Newark.

The Newark City of Learning Collaborative works with more than 40 partners across all different sectors of the education ecosystem to ensure that all Newark residents have the opportunity, information, and

access to go to college, afford college, complete college, and, ultimately, attain good jobs. With our partners, we work on behalf of and with stakeholders to share knowledge and information about post-secondary resources, opportunities, and create access for Newark residents to access post-secondary pathways.

FAFSA legislation will help because we need your support to do this work to drive toward our goals of increasing college going and degree and credential attainment in Newark. Mandating FAFSA completion will make it clear that being able to go to college or vocational school is in fact a priority for the State of New Jersey. HESAA, which is one of our wonderful partners, has a whole book of grants and scholarships that New Jersey has made available. The funds are there. People just don't know how to access them.

Completing the FAFSA is more than just filling out a form; it's more than just checking a box. It has to be filled out correctly; it has to be submitted by the deadline. School-to-school, program-to-program, the deadlines are different, and they change. While the information is accessible on the HESAA website, and the folks at HESAA are readily available, if you don't know what you don't know -- if you don't understand the process or the purpose or the value of the form -- you're not going to take it seriously. And, if it's too overwhelming, you're going to give up, unless you're required to press forward.

FAFSA completion, as we've heard, is mandatory for graduation in Newark public schools. It is working. NCLC and the Cornwall Center, monitor FAFSA completion rates in the city, and the rate is 59% as of May 19, 2023. And, we know it's going to go up; we monitor it all the way through September 30, the actual completion date, and that number goes up.

In 2022, NCLC published a case study entitled, “Perceptions of Financial Aid Options in Newark, New Jersey, for the Community College Opportunity Grant and the Garden State Guarantee.” And, what we learned from our listening sessions is that while there’s FAFSA support available at high schools, those who did not-- There were those who did not know if they wanted to go to college, so they didn’t pursue the FAFSA. Students and parents overall are optimistic that the mandatory FAFSA completion will increase opportunity for Newark students. And, as one parent said, “If it’s mandated, then high schools will make sure that they’re targeting everybody, not just those deemed to be headed to college.” This will help us increase post-secondary possibilities for everyone. That is what drives my work every single day.

We found that Newark residents encounter a number of challenges, still, even with all the supports with completing FAFSA -- especially given the multi-layered nature of the process. One parent said it’s difficult for a family with first-generation students to go to college; this is all new for us; the information is direct but very difficult to come by; you have to search the internet, go to workshops, and find a way to help your child; and, even then, it’s very hard.

Let me say this, as a fourth generation -- a parent of a fourth-generation college student: This is hard for *everyone*, not just first-generation students. No one *wants* to complete the FAFSA. No amount of simplification is promised with better FAFSA -- that will be launched this December -- helps. It’s frightening to share your information and then wait for an unknown entity to tell you whether or not you’re going to have enough money to go to college, or send your kid to college.

I avoid scary things unless I'm required to do them. Would you willingly go through the arduous process of getting a driver's license if you weren't required to do so? I've been driving legally since I was 14 years old, having grown up in Kansas where people drive tractors, and I've lived in several states, but New Jersey is the only place where I was required to take a driver's test in order to get my license in New Jersey. I didn't want to, and I avoided it as long as I could. Why did I take that test? Because I was required to. There is an entire system of supports and information in New Jersey to get that license, and, because it's mandatory, there is a whole system of supports. And, it is also clear what happens when you opt out -- the same in Newark.

Millions of dollars are left on the table (indiscernible) and thoughtful programs like CCOG struggle because people don't know the value. If we mandate FAFSA across the state, it will help all of us achieve our goal of increasing the number of students who have access to these funds, no matter their income level.

Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much, Robyn.

And, Mr. Payne, if you can add on something that we haven't already heard, we do have a number of other people to go. But, I definitely want to make sure that we have all of your testimony. And, I know that for our other speakers who are coming up, we have your testimony as well.

But, Mr. Payne, would you please, please, please, give us your testimony?

Thank you so much.

DR. PAYNE: Sure, and for once in my life, I *can* be brief. Much of what I had planned to say I stole from the websites of Mr. DeBaun and Mr. Socolow, so they've already presented that data, and I'll just sort of talk around it for a couple of minutes.

One of the things I do want to say is that my (indiscernible) is centrally committed to the idea of improving high school outcomes, post-secondary outcomes in New Jersey. FAFSA is clearly an important part of that discussion. We are *very* enthusiastic about what NCAN calls "Universal FAFSA with support."

The point about disparities in FAFSA completion have been made in other presentations. Let me just add that it's (indiscernible) sometimes to look *just* past the so-called low-income districts and the variations across those districts, which are -- which themselves are robust. And, in part, by the way, it's very dangerous to make generalizations about how the low-income districts are doing. But, if you look at this -- in 2019, the last pre-pandemic year, the State -- as someone said earlier -- had a 72% completion rate. Atlantic City was right there at 72%; Camden at 69%; Jersey City 68%. All essentially at the state average.

On the other hand, if you look at Bridgeton, completion rate was down to 38%; in Paterson, 28%; in Trenton, 38%. So, if you just look at that urban enclave, we still have very wide disparities among them. And, so, even with (indiscernible), those places where resources are lowest, we have a 25-30 percentage point difference between the best and worst districts, which means that some students are going to have opportunities that other students don't even know about; don't even learn about.

I very much agree with everyone who has said that just going through the process will make students think differently about the possibilities for their future. And, while I have not seen a shred of evidence for it, I strongly believe that students who don't go to college, don't go into career training, are also likely to benefit from the process, just because it makes them *think* about their future. And, the sooner we can get kids thinking about that, the better.

I'll pass on all of-- Most of the data has already been presented. I thought that New Jersey students left \$89 million, not \$92 million, on the table. So, we have a discrepancy of \$3 million; we can worry about that after. I think it's important to note that the average Pell grant for New Jersey students in 2021 would have been \$4,900. That's the average. I don't think folks understand that there is that much money available.

I don't know if anyone mentioned specifically that Louisiana has seen a really sharp reduction in FAFSA completion between its high- and low-income districts, dropping it down from an 8.5 percentage point difference to a 1 percentage point difference. It has essentially been wiped out -- that's very impressive, if nothing else.

I don't know if Robyn mentioned that the biggest impact that we see in Newark -- I think this is still right -- is in the comprehensive high schools; some of which are prior to the passage of the requirement in Newark, had 20 or 30% of their students filling out FAFSA -- they have all increased that significantly.

The other points have mostly been made. I do want to emphasize a little bit-- Someone may have suggested earlier that-- I want to emphasize that my sense is that easy opt-out is a crucial part of these

legislative packages. If you don't do that, you're going to stir up fears among the population who have good reason not to trust big institutions. And, if you stir that up, you're going to see a much higher level of opposition than we have right now. Easy opt-out is an essential part of the process, and my guess is that, over time, the suspicion will go down as people actually get experience with them.

The last thing I want to emphasize -- and, NCAN's website does a really good job of that -- with support (indiscernible), right? And, you just don't pass the legislation. Support should mean incentive for schools, incentives for students. Robust communication strategy to inform folk about what you're doing. Better information resources for the front-line worker, and we don't have enough counselors now to do what they have to do. So, absolutely, a part of this has to be thinking about how do we augment counseling resources. NCAN has some really wonderful examples of places that are usually peer-to-peer or near-peer processes. Robyn has had really good success recruiting volunteers in Newark, including some from the retired population, who can do that kind of work.

So, I will-- Oh, one last thing I do want to say: One resource that is special to New Jersey -- and, I don't know if you guys have asked them to testify -- is it John White who was the superintendent of Louisiana who, it was my understanding, largely designed the process, and especially the support process, in Louisiana, is a former Jersey City school teacher? He is now back in New Jersey; he would be very, very, happy to talk to you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Oh, thank you.

MR. PAYNE: Please take advantage of that, and I would be happy to make that connection.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

MR. PAYNE: Thanks for the opportunity to talk; thanks for thinking about this bill.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much, and thank you for the examples that you have given.

I think you know the City of Newark is a great example. To be able to get 100% completion is something to be modeled after through the whole State of New Jersey. And, you mentioned all of the disparities in there; when we drill down on those numbers, it definitely is there. So, it gives us more support of why we need to encourage everyone to complete this application form.

So, thank you for your testimony.

Next we will have Morganne Dudzinski.

MORGANNE DUDZINSKI: Yes, you got it.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yay!

MS. DUDZINSKI: Thank you.

I think we've covered so much already this morning. I'll keep my comments super brief.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes, if you can, please give us information that we haven't already heard. Because, I'm sure - - What I would love to do is to open it up to all members to be able to ask questions if we have enough time left. So, I definitely want to be able to push through.

So, thank you so much.

MS. DUDZINSKI: Sure, sure.

So, I am Morganne Dudzinski, I work with the New Jersey Association of State Colleges and Universities. We represent seven of the State's regional public institutions.

I just wanted to emphasize our absolute support of this idea. You know, we hear a lot about "return on investment," and why higher ed. matters, and I think a statistic that was striking to me came from the New York Federal Reserve, just talking about the annual average rate of return on a four-year degree being at 14%, which, in the financial world, is a very strong return and a good investment.

And, that's why we're here. Our institutions are super involved, and at the epicenter of upward social mobility in the state. Garden State Guarantee; TAG; EOF; Community College Opportunity Grants -- all are unlocked through the completion of the FAFSA. So, for that reason, we think it's a great idea. I want to reiterate that the FAFSA completion also opens doors to technical education and career-oriented education.

Our colleges and universities are ready to collaborate in any way, shape, or form to help get this legislation over the finish line and implemented. I attended a forum with the New Jersey Association of College Financial Aid Administrators a couple months ago. They loved this idea, loved the idea of being able to reach students earlier in their college decision-making process. I think that with the tweaks that have already been made -- the easy opt-out -- I think this is on the right path, and we stand ready and willing to help get it off the ground.

Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much.

And, I also want to make sure we include that there are certificate programs in between. You know, when we talk about skilling up to different careers, those are also available at our career schools, our vocational schools, and colleges.

Thank you so much, Morganne.

Next, we have Peter Granville from the fellow from the Century Foundation.

PETER GRANVILLE: Yes, good morning, Chairwoman Reynolds-Jackson, Chairman Cryan, and Joint Committee members.

My name is Peter Granville; I am a fellow at the Century Foundation, which is an independent think tank focused on reducing inequality in the United States. I was born and raised in Sussex County; I am a proud graduate of New Jersey public schools. When I was a senior, I was able to attend my desired college thanks to the financial aid that I qualified for.

Many of my peers did not view higher education as a viable pathway, in part due to perceived cost. Every student in New Jersey should have a chance to make their post-secondary decisions with full knowledge of the financial aid they qualify for and are entitled to. That's why I'm pleased to share my perspective on the graduation requirement under consideration.

Many sectors of higher education, including New Jersey's charged high costs with the expectation that families with financial need will take advantage of Pell grants and other need-based grants. This financing model is known as "high tuition, high aid." If a student and their family never apply for financial aid, they may only see the high tuition side of the

“high tuition, high aid” coin. They may incorrectly assume that a college education is out of their financial reach.

Under the graduation requirement, students *could* still choose not to complete the FAFSA. In states with the graduation requirement, opting out is very easy. However, every student *would* be required to make a conscious decision about whether to apply for aid. They may ask their guidance counselor for help with the form, and jumpstart discussions about paying for college and where they might like to attend. So, the upside of the policy is that it starts conversations about financial aid that may not happen otherwise, and it starts them sooner than later.

You’ve heard a lot already about Louisiana’s increase in FAFSAs filed under its policy. My own research has found that the FAFSA completion gap separating Louisiana’s high-income districts from low-income districts closed from 8.5 percentage points to 1.1 percentage points in just one year. And, between 2015 and 2019, Louisiana saw the largest increase out of any state in the share of college students who received Pell grants. I interpreted all these findings to mean that the graduation requirement can raise the floor of the share of high school seniors who complete a FAFSA, with the greatest gains in low-income districts, and that it can lead to greater financial aid uptake among eligible students.

I just want to briefly discuss State support for FAFSA completion. The FAFSA is a notoriously complex form and hands-on support. It’s considered the gold standard for increasing completion rates. Researchers have found that offering families both information and direct assistance with the FAFSA raises financial aid receipt and college attendance, but, offering families information alone does not lead to significant

improvements along these measures. The proposal wouldn't require school employees to assist students with the FAFSA; it would instead require HESAA to provide a list of resources for school districts, families, and students. Depending on a school's capacity to assist families with the FAFSA, families may be looking for that hands-on assistance that they need to troubleshoot the specific questions that their finances pose.

So, I recommend the Legislature just make sure that HESAA has the sufficient funding to offer a sufficient number--

ASSEMBLYWOMAN REYNOLDS-JACKSON: I love it--

MR. GRANVILLE: --of (indiscernible)

ASSEMBLYWOMAN REYNOLDS-JACKSON: I love, I love it, I love it.

Thank you so much. Yes, we want to make sure they have the resources in order to do the tasks that they have been assigned to do.

So, thank you so much, Peter, for your testimony today.

Next, we'll have Catherine Starghill, Vice President of the New Jersey Council on County Colleges.

Welcome.

CATHERINE STARGHILL, ESQ.: Thank you, Chairwoman Reynolds-Jackson, Chairman Cryan, and of course Assemblywoman Jasey for your unwavering support of higher education -- education at all levels. You are one of our champions, and we appreciate everything that you do.

I am going to keep my remarks short, because everyone has done amazing research and presented that to this Joint Committee, and I don't want to belabor the point except to say that the community colleges sees this issue as a diversity, equity, and inclusion issue. There are so many students

who simply do not believe they can afford college, and, so, they just do not even pursue avenues -- pathways -- to college.

And, so, it is of utmost importance that this legislation pass so that we, in fact, open up these pathways to New Jersey residents who really could qualify for the plethora of State and Federal financial aid.

New Jersey's community colleges now enroll more than 180 people each year in credit, non-credit, and workforce-development courses at more than 70 campuses throughout the state. Today, through more than 1,700 degree and certificate programs, as well as non-credit courses and customized workforce-training programs, New Jersey community colleges are helping more students than ever. Further equity and access priorities are advanced every day, with over half of the total undergraduate enrollment in New Jersey community colleges coming from minority and traditionally underrepresented populations.

We don't see this as enough. We know that there are so many more students -- and adult learners -- who are not being reached because they simply don't understand the opportunities available to them. And, I appreciate all the speakers who listed all of the many resources.

What I want to say is that this legislation can also help with the State's credential attainment goal of 65% of all New Jersey residents attaining a credential or degree by 2025. New Jersey is pretty lucky, in that we are already at about 60% of New Jersey residents having a credential or degree. However, that is not the goal; the goal is 65%, and so we still have work to do.

Also, New Jersey's community colleges are engaged with probably more high schools than any other post-secondary education

institutions or sector of institutions, because of dual-enrollment programs, which provide high school students the opportunity to take college courses either at their high schools or on community college campuses. And, because of that deep relationship -- those deep relationships that we have with high schools throughout the state -- for example, the Community College in Ocean has a dual-enrollment program with every single high school in Ocean County. I want to let you know that we stand ready to assist in executing this legislation, and we think that we are the institutions best suited for that.

We understand some of the opposition, because it sounds like a lot of work, but it's work for a greater, higher purpose, and New Jersey's community colleges are here to assist in any way through those dual-enrollment programs, or just hosting sessions on our campuses. Again, we have over 70 campuses across the state. And, so, we want to be a partner in all of this.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much, and you bring up some really great points, especially about the adult learner and the credentialing program.

So, thank you so much for your testimony, and we'll definitely be following back up.

Next, we have James Harris, President of New Jersey Association of Black Educators.

J A M E S H A R R I S: Good morning.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Good morning.

MR. HARRIS: To Co-Chairwoman Reynolds-Jackson and to Co-Chair Cryan, and, most certainly, to my very, very good friend and advocate for higher education for many years, Ms. Mila Jasey.

I am so happy to be invited to this conversation, and I am so impressed with the wealth of knowledge of the presenters. You've been presented with a lot of data about what is, but I start in most of my analysis by asking, "Who knows, and who cares?"

This law, this proposed law, is the right thing for the right reason in the State of New Jersey. I grew up in poverty; I graduated from Southside High School, which is now Malcolm X Shabazz High School in Newark, New Jersey. And, I would invite anybody to check with the principal and the students at Malcolm X Shabazz today to ask how many of them really believe that they have the resources to go to college.

When we look at school districts where the total population is eligible for free and reduced lunch, we can automatically assume that there is a great deal of lack of knowledge. The achievement gap in the State of New Jersey -- the college-going gap in the State of New Jersey -- has a lot to do with information gaps. It's not that the information is not available; it's just that people are not accessing it. So, when we look at this proposed legislation, we're talking about the only place in society that we have direct access to students. It's the schools. And, so, if we're not getting the information in a timely fashion in an appropriate way to the school system, then how else can we get the information to the people who need it the most?

I appreciate what Dr. Payne and Robyn talked about, because the success in Newark is just an example of what can happen when people are committed to getting the information to the students and the parents at the right time. I am very conscious of the fact that in the State of New Jersey, we have so many people who are immigrants to this state that they do not know, very often, how to start the process of accessing education. But, I've

never met anybody who immigrated here who didn't understand that education is a key component of the upward mobility in the state. So, they start with high school, and then they pursue college. So, it's very important that people understand that this money that's left on the table is free money. It's free. I think that's something that we really need to emphasize. Free is a nice four-letter word that most people can hear, understand, and respond to.

The question is: Who, then, is objecting to this proposed legislation? Is it because people think that they're going to have to do more work than they currently do? I think one of the observations I would make in New Jersey is any time you say "mandatory," you're going to get strong opposition. People in New Jersey don't like to be told what they *have* to do. You have to encourage them to do what they need to do, but the minute you say, "You gotta do this--" And, what's really exciting about this proposed legislation, if a student or the parent does not do it, it doesn't mean that they don't graduate.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Right.

MR. HARRIS: So, I think there's a problem of language here. When you say, "It's mandatory," people think that if you don't do it, then you can't graduate. And, I don't think that's what is meant by the legislation. So, maybe we have to come to grips with language to help people understand that this is going to get you advantage and not disadvantage. I think the opt-out part of it should say it all -- if you don't fill out the form, it doesn't mean that you will not graduate; it means that you're going to miss out on some very important resources that are universally available to you. But, more

importantly, this money has been set aside for your personal benefit and growth.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes.

MR. HARRIS: It's not something that's going to hurt you; it's something that's going to help you, your family, your community.

And, I think the other thing that I would say is that I am not sure it's commonly understood that the FAFSA applies to folks who are not going to college. And, maybe that's something that we really need to tag -- you know, put more effort in. It not only is financial aid to go to college, but you can go to technical schools--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes--

MR. HARRIS: and (indiscernible) places, because you have some folks who will say, "Well I didn't like high school, so I'm definitely not-- I don't want to go to college."

ASSEMBLYWOMAN REYNOLDS-JACKSON: Right.

MR. HARRIS: But, those same people will be very attracted to the notion that if I can go to a vocational-technical school in less than four years, I can still get financial aid to go through that process.

I just want to thank everybody on this Committee for giving us an opportunity to speak. I mean, the evidence is compelling--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

MR. HARRIS: The reasons why anybody would give but not wanting to help give greater opportunities in the State of New Jersey, when all of the evidence is so clear in every single indicator that there is a wealth gap--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes--

MR. HARRIS: --there's an educational gap--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes--

MR. HARRIS: --there's an opportunity gap.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes.

MR. HARRIS: So, who, then, is complaining about trying to close those gaps?

This isn't about personnel; it's about programmatic, systemic efforts to close the gap that is so prevalent in one of the wealthiest states in the United States of America.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much--

MR. HARRIS: I'm really impressed with David's presentation about how much effort has gone into getting this information out. But, obviously, if we're only at 64%, there's a lot more work to do, so I think about our communities. We've got to get to the churches.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes.

MR. HARRIS: We've got to get to (indiscernible)

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you -- yes--

MR. HARRIS: --and, we've got to get to all those other folks who are interacting every day in our system.

So, thank you so very much for this opportunity. New Jersey Association of Black Educators -- which is a statewide organization -- is 100% in support of your efforts, and we'll do anything we can to support it.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you for your testimony. I appreciate everything you did, said, in uplifting this legislation.

Next, we'll have Betsy Ginsburg and Nancy Norris. They are from the Garden State Coalition of Schools, and former Administrator for William Paterson.

Nancy Bauer.

ELISABETH GINSBURG: Hi, I am Elisabeth Ginsburg from the Garden State Coalition of Schools.

I am just here to introduce my VP, Nancy Norris Bauer, who is both a former Director of Professional Development and School Community Partnerships at William Paterson University, as well as being a member of the Scotch Plains-Fanwood Board of Education.

I think that she brings a unique perspective of a higher education professional, with somebody who is well-acquainted with the realities of K-12 life.

So, Nancy, with that, I will leave it to you.

NANCY NORRIS BAUER: OK, thank you so much.

And, thank you Chairwoman Reynolds-Jackson; Chairman Cryan; and also, of course, Assemblywoman Jasey; members of the Committee for giving me an opportunity to speak about this bill and the requirement as a prerequisite for graduation.

I do think I have a unique perspective, because I can look at it through the lens of a school board member. And, one of our concerns-- And, we all have a common goal; I've been so heartened at, actually, the consensus among everyone about our goals for students to move on to whether it's

community college, certificate programs, or university, four-year colleges. A lot of my life's work at William Paterson was working with students who would be eligible for Pell grants, and I think that the targeted ways that we talked about in our testimony -- and, I'll address some of them -- are what we really are needing to look at here. I know in the work that I was doing, we were beginning with elementary students, because as a number of people have mentioned, it's not just the information but it is also having them and their parents believe that college is in their future.

But, let me just point out some additional things. It would be, I think, a terrible precedent to impose a non-academic graduation requirement, even with the opt-out provisions about the fact that students would be allowed to go ahead and graduate. Parents are usually the ones who are filling out these forms, except for the few students who are over 18, and this precedent could lead to other non-academic requirements. And, we have a lot of parents coming to our meetings as it is, and it raises the question of privacy as well, and a lot of just concrete, practical questions: How do they submit this form? Is it going to be online? Is it a hard copy?

In Scotch Plains-Fanwood, we have a number of parents who do not complete the free- and reduced-lunch forms because they don't want their privacy and information, certainly, sent to a school district. But, you know, they definitely are not-- They're going to be upset about this.

And, I think a number of people have addressed the fact that counselors are in short supply. They are responsible for hundreds and hundreds of students, and they do career counseling now. One of the things that was mentioned in the excellent report that was done by the Cornwall Center, were strategies that work, and it talked about cross-sector

partnerships, which some people have already mentioned. And, also, targeting and incentives. And, I think that this is the way we would be able to reach the goals that Assemblywoman Jasey and all of us have, is to look at incentives and targeting the districts that really need the help and support. Providing funding for students and parents to be on campus, to have a chance to be able to see themselves there, for parents to have the vocabulary of what college even is, and about financial aid. And, there's so many concrete things that could be done that move beyond completing a form.

And, so, I wanted-- And, I hope you'll read the testimony, I didn't read--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Absolutely, absolutely.

MS. BAUER: --word for word. But I hope that you will consider some of these alternatives as opposed to something that will burden counselors.

And, I want to mention one other thing. I believe it says in the bill to put it on the school report card. If you're looking for some kind of documentation, it would be much better to put it on QSAC and have districts have to show what they are doing in terms of making sure that all families have access and support to complete the FAFSA.

And, one other thing -- the biggest thing -- and I work with so many Bengali parents, and Arabic, and so many different languages. The *Star-Ledger* had a report recently about all the languages in our schools. I think the biggest thing that HESAA and everyone can do is have the materials and the forms and the websites not just in Spanish, but in other major

languages in our state. There are high schools that are primarily Arabic, Bengali, so forth.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much, thank you for those recommendations as well. I think you bring up some very good points. Thank you.

Next, we're going to have--

MS. DiBENEDETTI: Assemblywoman, Assemblywoman Jasey has a comment.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Oh, yes.

ASSEMBLYWOMAN JASEY: Chairwoman, could we ask David Socolow to respond to this objection?

ASSEMBLYWOMAN REYNOLDS-JACKSON: Yes.

ASSEMBLYWOMAN JASEY: Because, you know, opting out is available. And, parents who don't want to share the information don't want to do it -- all they have to do is say no.

ASSEMBLYWOMAN REYNOLDS-JACKSON: David, are you still on the line with us?

MR. SOCOLOW: Yes, hi.

Sorry, let me come off mute, come on camera.

No, what Assemblywoman Jasey said is exactly right.

I mean, I understand the concern about burdening the counselors. All I will say is, we work with thousands of guidance counselors every year. They are eager and love working with families and students; they want *more* support and *more* hands-on workshops, *more* training, which we're able to provide when they reach out to us. Once this becomes a mandate --

if the Legislature decides to do that -- that will create additional demand, and we will meet that demand.

So, I just don't think this argument about a burden on counselors, given all the other benefits to be said-- I also think that we have Illinois; we have California; we have Maryland; states very similar to New Jersey that have done this. And, so, I'm just having trouble understanding why this is such a terrible precedent when we have the precedent of lots of states around the country realizing that this behavioral economics idea of saying, "You need to opt out. You don't have to do it, but if you want to do it, make a conscious choice to opt out," has been shown again and again, in lots of settings, that when you change something from an opt-in to an opt-out, you get higher participation even though it's exactly the same level of burden -- you don't have to do it. But, making somebody have to at least have a conversation or at least check a box or at least fill out a one-page form, you know, is just enough to make them say, "Oh, you know, maybe I should do that."

So, that's the goal, and we look forward to working with everyone to increase FAFSA completion in New Jersey.

ASSEMBLYWOMAN JASEY: I have a quick question, David. If the law is passed, will students not graduate if they don't complete the FAFSA or sign the waiver?

MR. SOCOLOW: No, there is in fact-- If the student doesn't sign the waiver, there is, in the bill, the opportunity-- First of all, the student or the family can sign the waiver, but if they don't for some reason get around to it, the counselor can do it on their behalf.

ASSEMBLYWOMAN JASEY: Thank you.

MR. SOCOLOW: And, so, this is just designed to create a conversation. Some school districts -- most school districts -- do a great job of this already. As you heard from Professor Payne, we even see among the various districts rate disparities that aren't just because of income or because of demographics. You see one district very similar demographically to another one, and one has a whole lot more activity around FAFSA completion and the other one doesn't. One sends their counselors to HESAA's half-day long annual training for high school guidance counselors and the other one doesn't.

It's a coalition of the willing right now. We'll get more people involved, and it will lead to better outcomes for students.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

I see you have your hand raised, Nancy.

MS. BAUER: Yes, I just-- Maybe it's been changed, but I thought it said, "required in school districts, take anything that says required seriously." And, to David's point, from a school district perspective, if you have to track all those forms; you have to track them somewhere; you have to report on them; you have to store them. It is a mandate; it's going to take additional manpower; and I think if we could provide funding to districts that there are a lot of parents whose kids take a gap year; they know they make too much money; whose kids go in the military. It is just an extra step and an extra tracking and a mandate on districts, and I probably didn't make that clear.

Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

OK, we'll have Dr. Jamil Maroun, a Superintendent of Manville District, and representing New Jersey Association of School Administrators.

JAMIL MAROUN, Ph.D.: Good morning, everyone.

Thank you for having me, and, Assemblywoman Jasey, thank you for all that you've done for the State of New Jersey in support of public education.

I would like to express my gratitude for the opportunity to present my testimony in opposition of Assembly Bill 1181, which proposes the requirement of completing the FAFSA as a graduation requirement for high school students.

My name is Jamil Maroun, I serve as the Superintendent of Manville School District in Somerset, New Jersey. I am also here representing the New Jersey Association of School Administrators, which is made up of the folks who serve the students who will be required to complete this form, and who will bear the responsibility of implementing this legislation and the burden of preventing students from graduating.

And, so we're clear, the legislation explicitly states the State Board of Education shall require that the local graduation requirements, adopted by the Board of Education, include the requirement that a student and the student's parent or guardian complete and submit the financial aid application as a prerequisite to the student receiving the high school diploma from a public high school or charter school, unless the waiver is submitted to the school district.

This clearly means that our students who do not complete the form or explicitly opt out will be prevented from graduating. And, I think one of the things that is interesting is working with students and just trying

to get them to complete the free lunch application. Parents do not complete that even though there is all the financial benefits required, and there is no mandate to complete it, yet if we were to mandate it, I don't know if all the students would.

In our state, the number of items required for a student to graduate is limited, and these requirements are tied directly to academic performance and the understanding of the student learning standards -- and, showing up, because attendance is a requirement. For instance, we do not mandate a driver's license upon graduation, and I know somebody said that in the State of New Jersey we require a driver's license, and that is for the people who want to drive on the road. Voter registration is a not a graduation requirement, and we do not require students to sign up for the military. However, this bill, which compels students to complete the FAFSA or opt out, raises concerns about creating barriers that will negatively impact students in our state.

To better understand the implications, I consulted with our high school counselors who immediately expressed concerns about penalizing students for factors beyond our control, such as having limited access to their parents' financial records, or lack of parental involvement. It is also crucial to stress that this legislation will prevent students from graduating based on circumstances related to their parents. It's not the students' tax records we're looking at, or financial records we're looking at -- it's their parents'. The counselors also expressed apprehension about parents being unwilling or uncomfortable with sharing their personal financial records with the local public school and its staff. And, I want to be clear: We're not talking about the students whose parents *want* to complete the FAFSA; we're now tracking

students whose parents are not interested in tracking the FAFSA. And, that's where it gets a little tricky.

The FAFSA collects detailed financial information from students and their families, including their income, their assets, and personal data, and requiring students to complete the FAFSA may be perceived by some families -- and, we've seen some of these families recently out and about -- concerned about an invasion of their privacy and they may not be comfortable sharing the sensitive information with the school or the government. In addition to this financial information, this mandate will also require that families disclose their citizenship status in the FAFSA application. This could cause undue stress for our families who are undocumented and who do not benefit from the Federal aid program.

According to a study conducted by the U.S. Bureau of Labor Statistics, approximately 61% -- and, in this conversation we heard the number a little bit higher -- of our students go to college after graduating high school. However, for about 39% -- or about 39,000 of our graduating seniors -- completing the FAFSA may be irrelevant to them, especially if they have plans to enter the workforce or pursue non-collegiate post-secondary plans. This consideration also overlooks students whose parents are high income earners, and students who are with disabilities. And, we're talking about students with severe disabilities who will not be attending college, who may be continuing on with us. I just think it would be unjust to threaten their parents with the requirement to complete the FAFSA--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you--

DR. MAROUN: --opt out, or would be denying their child's graduation.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much.

DR. MAROUN: I still have a little bit more.

I would also like to acknowledge that this legislation explicitly states that nothing in this act shall be construed as requiring school counselors or any other school employee to assist students from completing the financial aid form. However, it raises concerns about the role of the counselors when their students or their families are seeking assistance. As educators, counselors would naturally try to help these families, even though they may not process -- they may not possess the necessary financial expertise to do so.

And, FAFSA is a complex document. *Forbes* estimates it takes about one hour to finish. So, our students who may come to us with all kinds of challenges, whether it's limited language proficiency, parent-parental involvement, technology access, or desire to complete the form, must do so, or else face the possibility of not graduating.

So, why are we considering this requirement? I've heard advocates, and it is a very noble and great cause to try to encourage more students to go to college. I think all of us would absolutely agree with that. However, it does not outweigh the potential of possibly keeping students from graduating.

I find it ironic that I'm here testifying here today in opposition of the Assembly Bill 1181, considering I testified earlier this week in support of Assembly Bill 4639, which aims (indiscernible)--

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much.

Thank you so much for your testimony, and I know we have a few questions or comments that want to be said as well, so I am going to thank you so much, and I'm going to ask David Rousseau if you have something you want to add to the conversation.

MR. ROUSSEAU: Dave Socolow, correct me if I'm wrong -- the goal -- the school districts will not collect these FAFSAs. These FAFSAs go to the Federal government; HESAA then gets a list of who has filed them; and HESAA already has agreements with many schools where they're (indiscernible). The school districts will not be collecting these forms. If this ever became law -- and, I think it's in the law, the potential bill -- HESAA will be providing the list to the schools on who is (indiscernible). You're not going to get these forms--

UNIDENTIFIED SPEAKER: (Indiscernible)

MR. ROUSSEAU: HESAA will -- David can correct me if I'm wrong, but these go to the Federal government. He-- Correct me, David, am I correct?

MR. SOCOLOW: Yes, no, that is correct.

The bill currently states that we'll work with the school districts to help them monitor who has and hasn't. We have more than 100 school districts so far voluntarily have these data-sharing agreements with HESAA where they tell us just the names of their 12th-grade students, and we watch, on a week-by-week basis, as the FAFSAs come rolling in from those students so they can target their interventions with those students who haven't filled out the FAFSA yet throughout that senior year of high school. So, we already do that. It will obviously be easier once more people are signed up to do that.

But, no, there's no-- I mean, look, if students don't want to do it, if their people have privacy concerns, it's really-- This is Federal tax return information that the Federal government gets, no one else gets it. But, ultimately, people are suspicious of government. We've heard that a couple of times. Understood, they can opt out, and if they don't opt out then they can have the counselor opt them out further.

But, I do take strong exception to Dr. Maroun's statement that we are threatening parents with their child not graduating. That is simply not--

DR. MAROUN: The legislation clearly states that.

MR. SOCOLOW: No, it clearly states that there's an opt out.

And, so--

ASSEMBLYWOMAN JASEY: Yes--

MR. SOCOLOW: --there is an opt out. There's-- California, Illinois, Maryland, lots of states are doing this with an opt out. We should take a look around and learn from other states.

DR. MAROUN: Again, I think it's concerning and it will lead to a slippery slope that we are requiring non-academic reasons to graduate. And, it is clearly stating that a student, potentially, cannot graduate if this form is not completed and the opt-out form is not completed.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

Assemblywoman Jasey.

ASSEMBLYWOMAN JASEY: That is not correct, and we already have forms that protect Dreamers and undocumented students.

And, I understand the privacy issue. There is no intent here to invade privacy, but, rather, to offer an opportunity.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you.

Robyn, I see you have your hand raised.

MS. INCE: Yes, thank you.

I just want to say, in Newark, there are two choices: You can complete the FAFSA, or fill out the opt-out form. That guarantees that a student graduates, two options, and the guidance -- the school counselors -- have those two options that they're able to exercise, which is assured full graduation.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much, thank you for that clarification. Thank you.

OK, we're going to move on to Jennifer Lamon, Assistant Director of Government Relations at New Jersey Principals and Supervisors Association.

JENNIFER LAMON, J.D.: Thank you so much, Madam Chair. Thank you Chairman Cryan, and -- what's your title, Assemblywoman, is it "Immediate Past Co-Chair?" (laughs)

And, all the members of the Joint Committee on the Public Schools, thank you so much for inviting us to be a part of this conversation today. This is a great panel and it has been a great discussion, it's an important discussion.

And, I am Jenny Lamon, for the record. I am the Assistant Director of Government Relations for the New Jersey Principals and Supervisors Association.

And, of course, our association -- the school principals and building-level leaders of our K-12 schools in New Jersey -- support the key objective of making sure that our students go as far as they want post-

secondary; that they have all the resources and supports that we can possibly offer them; and that we're not leaving any money on the table for college. Because who wants to pay more than they have to for anything? And, schools -- K-12 schools -- are willing to do their part. And, indeed, they are.

I think that-- We testified on this bill yesterday, and we heard a lot of suggestions, that there was going to be some language changes and some tightening up of some questions and concerns that we have. So, my comments here today may need to be revised after we see a new bill with some new language. But, right now, the bill draft that's public uses a lot of words that our members don't feel comfortable with.

We've heard today "encouraged" to fill out the FAFSA, and we've heard "required" to fill out the FAFSA, and they've kind of been used interchangeably, but those words don't mean the same thing. We are all for encouraging our students to fill out the FAFSA and having -- working, partnering with HESAA, and having parents nights and events and everything like that, and having counselors available. That's what they love to do, they love-- I was just talking to my son's counselor who is crazy busy at this time of year with her seniors and she loves it, she was excited about it.

But, "required" means something different. And, I will tell you, working for principals, they are rule followers. School administrators are rule followers, and they're going to interpret that language very literally. If you tell them that something is required in order for a student to get a high school diploma, that's how they're going to take it. So, I think we need to be really clear and really careful so that we're not harming any students or putting them in a potential situation where they might not get across that high school diploma finish line.

I think that if we just make the language of the bill clearer and ensure that it cannot be interpreted as a barrier to high school graduation, then our members would be completely supportive of this initiative and all of your efforts. But NJPSA cannot support a bill that creates a barrier to high school graduation and, as this bill is worded, that's what it does.

I mean, it was mentioned by one of the earlier speakers that the target here is not your typical middle-class student with two college-educated parents. That's not who we're trying to reach here. We're trying to reach a child who is going to be going to college for the first time -- first-generation collegegoer who doesn't have a lot of resources. Those kids are going to have a harder time completing the FAFSA, it's just by nature of their family dynamic. So, I mean, if you don't have the parent's signature for the FAFSA, you cannot get an EFC -- your expected family contribution -- which means you cannot be eligible for any kind of financial student aid. So, if you've got a jerky parent or an absentee parent who you don't have a great relationship with, who says, "I'm not signing it," you're putting this kid in a really bad position.

If you have no contact with your parent, the instructions on the FAFSA form say, well, still fill out the FAFSA, but then immediately get in contact with the financial aid office of the college or career school that you are applying to. So, that indicates you've already chosen a college or a career school you're applying to, and, as we've said earlier in this discussion, that's not the group of students we're talking to. We're not trying to reach the kids who already know they want to go to a college or career school. So, we're putting-- It's almost circular. We're putting these kids in a bad spot by

making this a mandatory thing if it's something that they can't possibly complete.

We heard an earlier testimony that this is scary. When I filled out the FAFSA, I think it was like, 200 questions. Now I know there's a FAFSA Simplification Act coming down from the Feds, and they're supposed to be bringing it down to, like, 30 or 40 questions or something and making it much easier and much less scary. But, we heard somebody say, "This is a scary process." So, I mean-- And, they wouldn't do it if they weren't forced to do it. To tell kids, "You must do this super scary, intimidating, difficult thing if you want to graduate high school" is the wrong message to send.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Wow.

Well, thank you so much for your testimony.

And, as we've reiterated over and over, there is the option to opt out. And, I think this is all about encouraging everyone about being a lifelong learner and exploring other career opportunities before they leave, wrapped around with those support services that they have at the schools.

And, so, thank you so much for your testimony.

MS. LAMON: Thank you, Assemblywoman, I really appreciate the opportunity to be here.

And, I do want to just reiterate the earlier comment that the gold standard is state support. So, any further version of a bill, any further amendments of a bill, let's make sure we include those state supports, because I do believe that is the gold standard, and, without it, our schools just aren't going to be able to achieve what we want to achieve.

Thank you so much.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you, thank you.

I'm going to go to our last person, and we'll open it up for questions for the Committee.

Jonathan Pushman, Director, Governmental Relations New Jersey's School Board Association.

JONATHAN PUSHMAN: Thank you, Assemblywoman, thank you for inviting the School Boards Association to participate in this really important conversation.

I really just want to-- I know we're getting late in the morning, and I really just want to associate myself with the comments made by Ms. Bauer and Ms. Lamon and the representative from the New Jersey Association of School Administrators.

I think we're all aligned on this issue that we certainly do support the goals of the legislation that's been put forward. We certainly want to do everything that we can to make college and post-secondary education more obtainable and more affordable for all of New Jersey's public school students. And, obviously, where we sort of think that it goes a bridge too far is the requirement. The words "requirement," "prerequisite" in the bill do give us pause.

We think that this is something that should be determined at the local level. We've heard a little bit about Newark today, and I think it's great what they're doing up there, and that they did it with the support of their Board of Education, their administration, and folks throughout the community. And, so, that might not necessarily be something that each and

every community wants to see as a mandate, that we then start putting non-academic requirements as a prerequisite for graduation.

A gentleman alluded to the voter registration issue. There is a law on the books right now that requires all schools to provide students with information on how to register to the vote; the importance of civic engagement; and things like that. However, it doesn't go so far as to say that you *have* to register to vote in order to graduate from high school. So, maybe that is something that we could model legislation off of to say, "Let's push this information out to students, let's encourage them to do these" rather than saying, "You absolutely have to require them to do it."

We do acknowledge that there is a waiver provision here, but, as my colleagues alluded to earlier, when you put words like "require" and "prerequisite" in legislation, people are going to take that very seriously. So, if we can exchange that for terminology or language like "promote" and "encourage" and "support," we can absolutely get behind that, because we do absolutely understand the importance of getting as many students as possible the opportunity to pursue post-secondary education.

So, hopefully there's other avenues that we can pursue before we even consider statewide mandate -- things like parental education and outreach; providing more information and assistance to students; training of staff members like our school counselors; or maybe even doing something like a voluntary pilot program, where we get a group of districts who are really interested in doing this, have the buy-in from the community, and say, "All right, we're going to make this a local graduation requirement," and then the state can come in and provide the support that they need in order to comply with that and make that as robust as possible.

So, we are really engaged in this conversation. We appreciate you continuing to involve us, Assemblywoman Jasey, and all the members of this Committee, as we move forward again to create as many possible opportunities for success after students graduate from college.

So, I'm happy to be a part of the conversation and answer any questions that you may have.

Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you so much.

And, so, now I'm going to open it up to members, if they have any questions.

Assemblywoman Jasey.

ASSEMBLYWOMAN JASEY: I don't have a question, I am listening carefully and trying to figure out how we get over these hurdles that you've described.

And, I wonder, how is it that Illinois and California are able to do this, and we're finding it so difficult? That's one of the questions on my mind.

And, the bill states clearly that there's no barrier to graduation. There is a waiver. A waiver-- All the student or the parent has to say is, "no thank you," and you're out of it. We are not forcing anyone to do anything. Rather, we're trying to broaden the opportunities for students who are -- and families -- who may not know that this is available to them.

So, I know the hour is getting late. I will be happy to talk offline if there's language that we can agree on, because I would like to get this

moving -- this bill moving. And, I, as a former Board of Ed. member, also, I don't see the issue. But, you can enlighten me offline if you'd like to.

Thank you.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you, Assemblywoman.

I see Assemblyman Wimberly, you have your hand raised.

ASSEMBLYMAN WIMBERLY: Yes, I was listening -- I was in between events and wanted to jump on.

As a former classroom teacher and work with students, the importance of this can't really be emphasized enough -- in particular, the one presenter who talked about the multi-language approach to-- In the city of Paterson we have 52-plus nationalities and 70-something dialects, so it has to go beyond just Spanish and American language and, you know, (indiscernible) -- different dialects.

And, I think the emphasis of, really, the concerns when it comes to undocumented students and folks who just old fashioned do not want to give up any Social Security or anything like that, that's a barrier that I think is a whole other hearing for another day that we need to address. And, that's not to say that's a New Jersey issue; that's a national issue.

But, great information, and, Co-Chairwoman Reynolds-Jackson, you're making Assemblywoman Jasey proud today.

ASSEMBLYWOMAN REYNOLDS-JACKSON: Thank you, thank you.

Any other members have any other questions they would like to pose today? (no response)

OK, I just have a closing statement.

I want to thank Assemblywoman Jasey for all the work that she has done, and all of those who have participated here today.

And, in conclusion, completing the financial aid application truly serves as a gateway to unlocking opportunities for New Jersey students to pursue higher education. First, it provides a chance to alleviate the financial burden of post-secondary education, reducing barriers for students from diverse socioeconomic backgrounds by providing financial assistance. Students can focus on their studies, rather than worrying about how to pay for tuition and other associated costs.

Secondly, the process encourages students to explore a range of educational career paths and foster an atmosphere of inclusivity. Whether students choose to pursue a university degree or a college degree; a technical program; or other forms of higher education, the financial aid application can support these very aspirations, reflecting the richness and the diversity of New Jersey's student population.

And, lastly, the act of completing a financial aid application in itself is a valuable lesson. It fosters a sense of financial literacy and planning. Students gain an insight into budgeting, understanding financial documents, and how to make long-term financial decisions -- skills that are not only applicable to their educational journey, but also benefit throughout their lives. Therefore, initiating the process of financial aid is not merely a step towards ensuring funds, it is also the first stride on an exciting journey of higher education, equipping New Jersey's students with financial empowerment and expanding their horizons and paving the way for a brighter future.

So, I look forward to more discussions about this amazing bill, and thank you again, Assemblywoman Mila Jasey, for your efforts and everyone on this call who wants to see our New Jersey students succeed.

Thank you so much, and this will end our meeting for the day.

(MEETING CONCLUDED)