AUTHENTICATED
U.S. GOVERNMENT
INFORMATION
GPO

S. HRG. 114–610

REAUTHORIZING THE HIGHER EDUCATION ACT: THE ROLE OF CONSUMER INFORMATION IN COLLEGE CHOICE

HEARING

OF THE

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

UNITED STATES SENATE

ONE HUNDRED FOURTEENTH CONGRESS

FIRST SESSION

ON

EXAMINING REAUTHORIZING THE HIGHER EDUCATION ACT, FOCUSING ON THE ROLE OF CONSUMER INFORMATION IN COLLEGE CHOICE

MAY 6, 2015

Printed for the use of the Committee on Health, Education, Labor, and Pensions

Available via the World Wide Web: http://www.gpo.gov/fdsys/

U.S. GOVERNMENT PUBLISHING OFFICE

94–613 PDF WASHINGTON : 2017

For sale by the Superintendent of Documents, U.S. Government Publishing Office
Internet: bookstore.gpo.gov Phone: toll free (866) 512–1800; DC area (202) 512–1800
Fax: (202) 512–2104 Mail: Stop IDCC, Washington, DC 20402–0001

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

LAMAR ALEXANDER, Tennessee, *Chairman*

MICHAEL B. ENZI, Wyoming
RICHARD BURR, North Carolina
JOHNNY ISAKSON, Georgia
RAND PAUL, Kentucky
SUSAN COLLINS, Maine
LISA MURKOWSKI, Alaska
MARK KIRK, Illinois
TIM SCOTT, South Carolina
ORRIN G. HATCH, Utah
PAT ROBERTS, Kansas
BILL CASSIDY, M.D., Louisiana

PATTY MURRAY, Washington
BARBARA A. MIKULSKI, Maryland
BERNARD SANDERS (I), Vermont
ROBERT P. CASEY, JR., Pennsylvania
AL FRANKEN, Minnesota
MICHAEL F. BENNET, Colorado
SHELDON WHITEHOUSE, Rhode Island
TAMMY BALDWIN, Wisconsin
CHRISTOPHER S. MURPHY, Connecticut
ELIZABETH WARREN, Massachusetts

DAVID P. CLEARY, *Republican Staff Director*
EVAN SCHATZ, *Minority Staff Director*
JOHN RIGHTER, *Minority Deputy Staff Director*

C O N T E N T S

STATEMENTS

WEDNESDAY, MAY 6, 2015

Page

COMMITTEE MEMBERS

Alexander, Hon. Lamar, Chairman, Committee on Health, Education, Labor, and Pensions, opening statement 1
Murray, Hon. Patty, a U.S. Senator from the State of Washington, opening statement 3
Cassidy, Hon. Bill, a U.S. Senator from the State of Louisiana 41
Franken, Hon. Al, a U.S. Senator from the State of Minnesota 43
Warren, Hon. Elizabeth, a U.S. Senator from the State of Massachusetts 45
Murphy, Hon. Christopher, a U.S. Senator from the State of Connecticut 46
Whitehouse, Hon. Sheldon, a U.S. Senator from the State of Rhode Island 48
Scott, Hon. Tim, a U.S. Senator from the State of South Carolina 50

WITNESSES

Schneider, Mark, Ph.D., Vice President and Institute Fellow, American Institutes for Research, and President, College Measures, Washington, D.C. 6
Prepared statement 8
Santiago, Deborah A., Chief Operating Officer and Vice President for Policy, Excelencia In Education, Washington, DC. 13
Prepared statement 15
Lightfoot, Stacy, Vice President of College and Career Success Initiatives, Public Education Foundation, Chattanooga, TN 21
Prepared statement 23
Mitchell, Taleah, Graduate, Seattle Central College, Seattle, WA 29
Prepared statement 31

REAUTHORIZING THE HIGHER EDUCATION ACT: THE ROLE OF CONSUMER INFORMATION IN COLLEGE CHOICE

WEDNESDAY, MAY 6, 2015

U.S. SENATE,
COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS,
Washington, DC.

The committee met, pursuant to notice, at 10 a.m. in room SD–430, Dirksen Senate Office Building, Hon. Lamar Alexander, chairman of the committee, presiding.

Present: Senators Alexander, Scott, Cassidy, Murray, Casey, Franken, Bennet, Whitehouse, Murphy, and Warren.

OPENING STATEMENT OF SENATOR ALEXANDER

The CHAIRMAN. The Senate Committee on Health, Education, Labor, and Pensions will please come to order.

This morning we are holding our second hearing in this Congress on the reauthorization of the Higher Education Act, which will focus on the role of consumer information in college choice.

Senator Murray and I will each have an opening statement. Then we will introduce our panel of witnesses. After our witness testimony, Senators will have 5 minutes of questions.

This is our second higher education hearing, but we have a good head start. Last Congress, we held 13 hearings on higher education, and all but two of our Members who are on this year's committee were on last year's committee.

We also have a head start in the sense we have several bipartisan pieces of legislation that are on this subject of Higher Education reauthorization.

There is the FAST Act that Senators Bennet, Booker, Burr, King, Isakson, and I introduced that was based on testimony before this committee from last year about simplifying Federal student aid and reducing borrowing.

There is the REPAY Act. Senator Burr, along with Senators King, Warner, Rubio, Collins, and I have introduced that. That would simplify loan repayment.

Then Senator Mikulski, Burr, Bennet, and I are planning to introduce legislation to incorporate many of the recommendations from the report we asked for on Federal rules and regulations governing colleges and universities and how to simplify them.

Senator Murray and I will work together to put all this and other information into a bipartisan process for reauthorizing the Higher Education Act. I hope we can produce a bill for that this fall. This

now becomes the major effort of our committee, now that the committee has finished its work on the Elementary and Secondary Education Act.

We are here today to examine what students want and need to know in order to make their college choices and look at whether this matches up with the information the Federal law requires colleges to collect. It is important to note that since 1944 with the GI bill for veterans, Federal aid has followed students to the colleges of their choice. American college students have lots of choices, more than 6,000, and to make a smart choice, students need information.

The Federal Government collects and disseminates information on colleges and universities. The testimony we will hear today will say it does a better job of collecting than disseminating. We will talk about that. That requires time and money from the institutions. I have an example here of the data survey that each of our almost 1,000 public community colleges must fill out. Every one of our 2-year schools has to fill this out. The other 5,000 colleges and universities have a similar document they fill out. This one is 426 pages of data requirements and reporting instructions, 3,300 different necessary responses or inputs. The question is, are all those necessary? Are all those useful to students?

Last year, the National Association of Student Financial Aid administrators issued a report on federally mandated college consumer disclosures. They have lent me this 900-page binder to show what one university with two campuses is required to disclose. Most of this is made public on the institution's website, but the law and regulations prescribe a dizzying variety of ways the different disclosures must be sent to current students and, upon request, the public. Items range from the useful and necessary such as terms and conditions of student aid to such things as informing students when Constitution Day is.

The question is, is all this necessary? The more important question is, how much of this is actually useful to students making a college choice? The president of that association suggested that with such an overwhelming amount of information students will have a hard time making good use of it.

We have this phenomenon in too many areas of life today. For example, if you get a mortgage loan or if you buy a car, you are provided with so much consumer information, it may not help you.

At colleges, the burden of getting this information to the student falls in most cases on the financial aid offices. This takes away time and money from other important activities like counseling students about loans or the careers they might follow. Ninety percent of college administrators, those who work every day with this information, say the requirements—many of them could be eliminated or modified or improved, and they are among the most burdensome part of higher education regulation.

I got a note from the president of the Missouri Baptist University the other day, whom I do not know, and he said,

> "I have been in higher education administration for over 40 years, the last 20 as university president. I have never experienced the amount of regulatory pressure our institution currently faces."

What I just discussed is only a part of the mandates on colleges and universities by the Federal Government. When we reauthorized the Higher Education Act in 2008, I brought a copy of all the regulations, sub-regulations, the guidance, dear colleague letters, and forms. I brought them to the Senate floor. I stacked them up, and they were as tall as I was. The new law produced even more.

I mentioned earlier the report that four members of this committee have commissioned on higher education regulations. That commission found what it called a jungle of red tape strangling colleges and universities, overloading consumers with an enormous amount of information.

They listed information that was an overload among the top 10 areas they identified as particularly burdensome, such questions about copyright infringement or how many fire drills the institution holds each year.

The question is, do the students actually need and use this information? The most well-known Federal consumer tool is the College Navigator, which came from the last Higher Education Act. If you print out information from the College Navigator—and you will excuse me for going on a little bit here—this is the College Navigator for the University of Tennessee. I tried to navigate it myself this morning. It is hard to read. I am not sure it helps students very much. It is a lot of information, takes a lot of time to do it.

Two years ago, the White House added a new Federal tool, the College Scoreboard. The Center for American Progress looked at it and summarized it this way: What am I looking at?

We know students are not using Federal websites for college. One survey showed only 18 percent of prospective adults used any interactive website to compare colleges. The College Board found only 12 percent of high school students reported using Government tools to learn about college costs. Consumer information that is too complicated to understand or to use is worthless.

She can speak for herself, but Senator Warren understands this. In her time at the Consumer Financial Protection Bureau, she tried to boil down the mortgage disclosure form to a 2-page shopping sheet, if I remember right, so people could actually understand what they were getting.

This leads to these questions. How might consumer information actually become useful for prospective students and families? What better information may be needed? And what requirements can we eliminate?

We have a panel of distinguished witnesses here today with hands-on knowledge of how prospective families and students use information to decide upon a college. This is a bipartisan hearing, which means Senator Murray and I have jointly selected the witnesses. We learn more that way. I want to thank her for working with me in that way, and I now recognize Senator Murray for her opening comments.

OPENING STATEMENT OF SENATOR MURRAY

Senator MURRAY. Well, thank you very much, Mr. Chairman.

Thank you to all of our witnesses, as well, for being here today. I believe it is important to give students a strong voice at the table when we create Federal policies. I am especially glad to see Taleah

Mitchell, who is joining us from Washington State today. I am looking forward to your testimony on your experience of going back to school and navigating the options of furthering your education.

Over the past several months, this committee has primarily been focused on fixing the badly broken No Child Left Behind law. We were able to work through the partisan gridlock and work together and reach a bipartisan compromise. I was very proud to join with the Chairman and pass that out of committee with unanimous support. We still have work to do on that legislation. But now that we have cleared the committee process, we are going to be able to focus more of our attention on reauthorizing the Higher Education Act.

Access to quality and affordable higher education is important for students, and it is also a crucial part of building an economy that works for all of our families, not just the wealthiest few. A highly educated workforce is good for our economy. It strengthens the middle class. It strengthens the workforce we will need to compete in the 21st century global economy. I believe we should be working on ways to help more students earn their degree and gain that foothold into the middle class.

There are a few broad themes that I am going to be fighting for throughout our work to reauthorize the Higher Education Act. For one, we have got to reduce the crushing burden of student debt. Making college more affordable will be a central part of what I focus on throughout any discussion of higher education. I believe all students should have access to a safe learning environment as well. Strengthening protections for students and preventing sexual violence, assault, and bullying on campus is a priority. We need our education system to work seamlessly for students from the cradle through to their career, and more students from all walks of life should have strong, clear pathways into and through higher education.

That is at the heart of what we will be talking about today. We will be discussing the role of consumer information in choosing between college options. The postsecondary options are only truly valuable if students and families have access to the information that actually helps them make the best decision for themselves, their careers, and their future. The lack of clear and consistent consumer data can make it difficult for students and families to navigate college options. It can be especially difficult if you are a first-generation student or a student from a low-income background where your pathway to higher education is not as well worn.

Let us remember, the profile of a typical college student today is quite different than 10 years ago. So-called nontraditional students have become the new norm. They are more likely to be the first in their family to go to college, and before they enroll, they often already have a good idea of how they want to advance their careers.

Right now, families and students are not able to access basic but essential consumer information on their program, their college or their university. In some cases, colleges have even put out false information misleading students about their job placement prospects. When students are deciding where to attend, they should be able to easily see accurate information on how much they will pay and

borrow, the amount they will earn if they complete their degree and their chances of succeeding.

I recently received a letter from a diverse group of organizations from the U.S. Chamber of Commerce to Young Invincibles and New America focusing on how we can improve this consumer information. They pointed out that the current restrictions on student data are unnecessary and outdated, and they all agree the Federal Government has an important role to play in collecting and reporting clear and consistent data about postsecondary education to promote student success.

In reauthorizing the Higher Education Act, we have the opportunity to improve and streamline the current system. So, instead of the illusion of choice, students will have meaningful information to help them make an informed decision. That is something I will be pushing for.

I am looking forward to hearing from our panel today on how to strengthen students' pathways to higher education so they complete their degrees and how to ensure our system can work seamlessly for all of our students because expanding access to higher education could not be more important for students who want to gain a foothold in the middle class.

Again, thank you to all of our witnesses today.

Mr. Chairman, thank you very much for having this hearing.

The CHAIRMAN. Thank you, Senator Murray.

I am pleased to welcome our witnesses. I will introduce three, and then Senator Murray will introduce one.

The first witness will be Mark Schneider, vice president and institute fellow with the American Institutes for Research. Prior to joining the Institute, Dr. Schneider was Commissioner of the National Center of Education Statistics at the U.S. Department of Education. His current work is focused on increasing accountability through improved public disclosure of data related to institutional productivity at the State level.

Our next witness, Ms. Deborah Santiago, co-founder, chief operating officer, and vice president for Policy at Excelencia in Education. She co-founded Excelencia in Education to accelerate Latino student success in higher education, and some of her recent work has involved how to best provide information to students. She has served in a number of policy and advisory roles at the Department of Education and at the White House.

Our third witness today is from Tennessee. Stacy Lightfoot is vice president of the College and Career Success Initiatives at the Public Education Foundation located in Chattanooga. In her role, Ms. Lightfoot trains local high school guidance counselors to help students in finding the right college to best meet that student's needs. She has earned several awards at the State, local, and national levels in recognition of her work in the college-going process. She earned her bachelor's degree in communications from DePauw University in Indiana, and her master's degree in international service from the University of Roehampton, during which she spent teaching in Jamaica.

I now turn to Senator Murray to introduce our final witness.

Senator MURRAY. Well, thank you very much, Mr. Chairman.

I am very pleased to introduce Taleah Mitchell, who came all the way from Washington State to be here today. Taleah recently went through Washington State's integrated basic education and skills training program, or what we call I–BEST, at one of our State's largest community colleges. Taking classes at Seattle Central College, Taleah was able to learn the skills she needed to forge a clear career path. She recently earned a certification in business information technology and an associate degree in computer science and women and gender studies and now works at a major company in Seattle.

As members of the committee will hear in just a bit from her, Taleah's story underscores the important role of adult education and its potential to help so many other Americans who did not think they needed or even had the chance to get a college degree.

Taleah, thank you for coming all the way here. I look forward to hearing your testimony today. Thank you.

The CHAIRMAN. Thank you, Senator Murray.

We look forward to everyone's testimony. May I suggest that you try to summarize your testimony in about 5 minutes, and that will give the Senators more of a chance to have a conversation with you. We will start with Dr. Schneider.

STATEMENT OF MARK SCHNEIDER, Ph.D., VICE PRESIDENT AND INSTITUTE FELLOW, AMERICAN INSTITUTES FOR RESEARCH, AND PRESIDENT, COLLEGE MEASURES, WASHINGTON, DC

Dr. SCHNEIDER. Thank you. It is my pleasure to be here. As noted, I am Mark Schneider, and again, thank you so much for the opportunity to talk with you.

As noted, I had the honor of serving as the Commissioner for the National Center of Education Statistics from 2005 through 2008. While I was there, NCES redesigned many of its consumer facing tools to allow easier access to data. I was actually going to claim credit for the College Navigator, but I am not so sure if I should do that now.

[Laughter.]

I was also faced with the constant struggle to balance compelling Federal interests with an equally compelling need to honor the role of the States as partners in any efforts to improve consumer information about postsecondary education.

Much of my current work at AIR and at College Measures involves documenting the labor market experiences of students as they complete their studies at colleges and universities and move into and through the workforce.

These experiences lead me to believe that we can and should organize consumer information into five different categories that students and their families need to ask questions about and get answers to these questions in order to better inform their decisions about where to enroll and what to study.

The five questions for me are: Will I get in? Selectivity. Will I get out? Graduation Rates. How long will it take? Time to degree. How much will I pay? And how much will I earn?

With these pieces of information, we can construct the equivalent of return on investment calculations that should aid students in

understanding where to best allocate and invest their time and money.

As we think about these five questions and how to answer them, there are four cross-cutting issues that we need to always keep in mind.

First, any efforts to develop consumer information about postsecondary education must—absolutely must—contain information about subbaccalaureate credentials. The interest in associate degrees and certificates granted by community colleges is growing much more rapidly than the demand for any other kind of information.

Second, the United States must break what I call its "bachelor's addiction." Yes, the bachelor's degree is a great degree, and for most people, it has a good return on the investment. The fact of the matter is that subbaccalaureate credentials can put students directly into the middle class and many students earning technical degrees from community colleges can out-earn bachelor degree students. We have to move beyond the bachelor's addiction.

Third, we need to battle our fixation on institution level data. We all love league tables. We all like to look at how my university is doing compared to other universities. These league tables at the institution level is dangerous. It is a distraction because there is more variation across student outcomes by program than there is by institution. We need data at the program level way beyond the institution level.

Finally, gathering the information is not enough. Getting information into the hands of consumers is a giant challenge, and it is not clear to me that the Federal Government, which has an enormous capacity to create and collect the data, actually has that capacity to disseminate it.

I just want to spend a minute or so on the last question that I posed above, and how much will I make? Because ultimately, most students say the reason they go to college is to have a good career and have high wages.

For a variety of reasons detailed in my written testimony, I believe Congress needs to find a way to allow student data to be matched with Federal tax data collected by the IRS and to have these data more widely used and distributed. I understand that this is fraught with privacy concerns, but I believe that we have the capacity to protect these data. There are strong statistical methods to protect these data and make them secure.

I believe that since the Federal Government has such a compelling interest in the outcome for students that are getting title IV student aid, a reasonable place to start is merging the Federal income tax data with FSA data, but this has to be done at the program level, not at the institution level. I believe that these data should be made widely available to researchers and to Federal departments. The Federal Government does not share data very well with each other.

Of equal importance, I believe that the Federal Government should make clear a policy allowing State governments to match their much more complete student data with Federal tax data. In this way, we could move beyond the measurement of student outcomes beyond the 60 percent covered by the FSA data and we could

use the more complete sweep of State-held student data for detailed analysis consistent with State policy needs.

To conclude, I think that the Federal Government can and should create high quality data, but that the dissemination should be left to others. The data should be put in the hands of private companies and State governments, not-profit organizations that could experiment with a variety of measures and metrics and a variety of ways of producing those data and getting them into the hands of consumers.

Thank you so much.

[The prepared statement of Dr. Schneider follows:]

PREPARED STATEMENT OF MARK SCHNEIDER, PH.D.

SUMMARY

I believe that we can and should organize consumer information into five different questions that students and their families need to ask (and answer) to better inform their postsecondary education decisions about where to enroll and what to study.

1. Will I get in? (Selectivity).
2. Will I get out? (Graduation rates).
3. How long will it take? (Time to complete).
4. How much will I pay? (Net price).
5. How much will I make? (Post completion earnings).

Answering each of these questions presents challenges, but none are insurmountable. We can make progress with the measures the Federal and State governments already collect. We can and should do better—all the while protecting the privacy of these data and minimizing the burden on States, which will likely have to provide much of the data needed to answer these questions.

My work with Andrew Kelly, "Filling in the Blanks", shows that choices across postsecondary institutions can be improved by good data presented simply. How we proceed to provide this information will matter. To ensure widespread use, we can distinguish at least three audiences for these data: Students, their families and the guidance counselors who help students find and choose schools; State policymakers; and Federal policymakers.

While the underlying data these audiences need may be the same, the way in which the data are presented and which strands are highlighted will vary.

The Federal Government is in the position to create a consumer-oriented database that can answer all five questions identified earlier. However, it is far from the best actor when it comes to disseminating the data in a usable form. Rather, I believe the Federal Government should help create high quality data and then make the data widely available to States and the private sector and encourage the creation of applications based on these data. Many efforts will inevitably follow, as States, companies and not-for-profit organizations experiment with different user interfaces, emphasizing different metrics. This competition will likely yield the best solutions to the need for better, more widely used consumer information about the large and growing number of postsecondary options available across the land.

All of this work should be done in close cooperation with State governments and must proceed cautiously, considering privacy issues and minimizing reporting burdens placed on States.

Good morning, Chairman Alexander, Ranking Member Murray, and distinguished Members of the committee. My name is Mark Schneider and I wish to thank you for the opportunity to share some of my views on consumer information and postsecondary education.

I had the honor of serving as the Commissioner of the National Center for Education Statistics from 2005 through 2008. During that time, NCES created College Navigator, still one of the most heavily used sites run by the U.S. Department of Education. While I was commissioner, NCES also redesigned other consumer facing tools, such as the NAEP Data Explorer, to allow easier access to NCES data. I also constantly struggled to balance compelling Federal interests with the equally compelling need to honor the role of the States as essential partners in any efforts to improve consumer information about postsecondary education.

Previous to my joining NCES, I was a distinguished professor of political science at the State University of New York at Stony Brook, where I developed expertise assessing how information can help inform school choice. That work was focused on K–12 education and in the early 2000s led to the creation of DCSchoolSearch.com, one of the first attempts to help parents access information about the performance of all DC public schools, traditional and charter.

Much of my current work at the American Institutes for Research and at College Measures[1] involves detailing the labor market experiences of students as they complete their studies at colleges and universities and move into and through the workplace.

The goal of this work is to document differences in earnings over time and to identify postsecondary credentials with high market value. This work has been with State governments and my State partners all share a commitment to put this information into the public sphere in a form that is usable by different audiences. To date, College Measures has partnered with Arkansas, Colorado, Florida, Minnesota, Tennessee, Texas and Virginia.

This work lead me to believe that we can and should organize consumer information into five different questions that students and their families need to ask (and answer) to better inform their decisions about where to enroll and what to study.

1. Will I get in? (Selectivity).
2. Will I get out? (Graduation rates).
3. How long will it take? (Time to complete).
4. How much will I pay? (Net price).
5. How much will I make? (Post completion earnings).

The first question springs naturally to the minds of many students—driven by the quest for admission to the most visible and most selective universities in the Nation, institutions that have acceptance rates that makes admission only slightly more likely than winning a State lottery. The last question about earnings is of great importance to students; depending on the survey, around 80 percent or more of students queried say that getting a good job and strong earnings are among the most important reasons they go to college. We have the responsibility to help them identify programs that will help them achieve that goal.

Most students probably don't pay enough attention to questions 2 and 3, because they assume that they will graduate on time. However, we know that there is wide variation in both graduation rates and time to degree and that this variation is consequential to the success students will experience in the labor market and their ability to pay off their loans. Finally, the Nation has made progress on publicizing the difference between sticker and net price, but we still have much work to do on measuring the difference between these two sets of prices and letting people know about their true cost of getting a postsecondary credential.

Answering each of these questions presents challenges, but none are insurmountable. We can make progress with the measures the Federal and State governments already collect. We can and should do better—all the while protecting the privacy of these data and minimizing the burden on States, which will likely have to provide much of the data needed to answer these questions.

Before turning in more detail about some of the challenges in developing consumer information in each of these five categories, I turn to four issues that cut across all of them.

First, any efforts to develop consumer information about postsecondary education must include information about subbaccalaureate credentials, such as associate's degrees and certificates, most of which are delivered by America's community colleges. One reason is evident by looking at trends in student enrollments: The number of subbaccalaureate degrees granted in the United States is growing more rapidly than the number of bachelor's degrees awarded. Last year, subbaccalaureate awards granted almost equaled the number of bachelor's degrees issued, although the bachelor's degree still remains the most commonly granted college credential.

Second, the United States must break its "bachelor's addiction." Empirically, the bachelor's degree is a good investment—on average and in the long run. However, many students do not have the time, money or inclination to pursue this degree. There is consistent empirical evidence, much of it produced by College Measures,

[1] The American Institutes for Research AIR is one of the world's largest behavioral and social science research and evaluation organizations. Founded in 1946 as a not-for-profit organization, AIR is committed to using the best science available to bring the most effective ideas and approaches to enhancing everyday life. College Measures is a joint effort of AIR and Optimity-Matrix Group created to improve the efficiency of postsecondary education in the United States and to help students find programs of study that will lead to higher wages and better labor market outcomes.

that subbaccalaureate credentials can lead to earnings that exceed those of bachelor's graduates and that place students earning those credentials squarely in the middle class. The data also show that the subbaccalaureate credentials with the most market value produce students who know how to fix things (e.g., technicians) or how to fix people (e.g., health care). These credentials can help the Nation fill the need for "mid-skilled" level workers, where some postsecondary training but not a bachelor's degree are the usual requirements.

Third, in addition to battling our bachelor's addiction, we need to battle our fixation on institution level measurement. We love league tables that rank campuses against one another. Student outcomes can vary more by program of study than by institution. In other words: What a student studies often is more important than where they study it. In turn, we need to deliver usable consumer information at the ***program level***.

Finally, gathering good information is not enough—getting information into the hands of consumers in a format that is useful, usable, and used is a challenge. It is not clear to me that the Federal Government, which has a unique capacity to gather the data, has an equal capacity to disseminate it.

With these thoughts in mind, I return to some of the issues in helping students understand why the answers to each of these five questions matter.

WILL I GET IN?

We need to keep in mind that while many students and their parents are fixated on the competition for seats in the Nation's most prestigious universities, the bulk of our colleges and universities offer broad or open access.

Because there are large differences in student outcomes, any data collected about gaining admission should help students broaden their choice of schools, alerting them to the many options they have, and steering their selection process to options that include schools that are higher on measures of student success.

WILL I GET OUT?

The limits on Federal graduation rate statistics, reported through IPEDS, are well-known. Most basically, they are still based on first-time, full-time, beginning students, a declining proportion of America's college students. While the coverage of different student populations will expand in the next few years, the new graduation rate data will still be at the institution level.

We need to move to the collection of program level graduation rates. Given the number of students who change majors (and swirl through campuses), this will be difficult, but we need to start down this path.

Admittedly, this will add a burden on to State data systems, but we need to balance that burden against the rewards this information can have for students. To compensate, we should identify other components of IPEDS that are burdensome without producing commensurate benefits. This is a task I know this committee is taking seriously.

HOW LONG WILL IT TAKE?

The time it takes to earn a degree is important. The longer a student is enrolled in pursuing a credential the more likely it is that "life happens," derailing student progress. As is well-known, students who don't complete their studies will usually have a harder time paying off their loans. Moreover, each year spent enrolled is one more year of tuition paid out and one more year of foregone earnings. While it is possible to use IPEDS to estimate the average time to degree for institution-level graduation rates, we need to gather time to degree by program. Texas already reports these data, information that other States should be collecting and reporting.

Again, this may increase burden on State systems, but these data are far more important to help students understand the consequences of their choices than much of the data the Federal Government compels States and institutions to gather.

HOW MUCH WILL IT COST?

Thanks to congressional action, the Nation has made great strides in making public the difference between sticker price and net price. However, according to recent work by Andrew Kelly at the American Enterprise Institute, most students still do not have good information about the true costs they will encounter—and they are far more likely to *overestimate* the cost of college, which can discourage attendance.

Any tools we develop to estimate costs must allow students to enter personalized information. For example, in the My Future Texas application College Measures

built,[2] students can enter personal information from their own financial aid letters to compare their likely costs to earn a degree. The application takes into account the time to degree for the program in which the student is interested to estimate total cost.

HOW MUCH WILL I MAKE?

Yes, postsecondary education is about many more things than making money, and, yes, college graduates usually are healthier, live longer, and engage in our democratic processes at higher levels than non-graduates—but the path to all of these rewards largely runs through success in the labor market. In addition, students themselves overwhelmingly say that the prospect of good careers and strong earnings drives their desire for postsecondary education.

Not surprisingly, I believe that we need program level earnings data. Right now, these data come from States' unemployment insurance (UI) wage data. Many States link their UI data to student level information detailing the year of graduation and program/institution of study, allowing detailed reporting of earnings of graduates as much as 10 years after graduation.

The problems with these State UI wage data are well-known: students who move across State lines to work are no longer found in the data system of the State where they earned their degree. In some States, such as Colorado, only around 40–45 percent of the students in the State's student data system can be matched to data in the unemployment insurance wage system. In big States like Texas and Florida, with booming economies, match rates are 20 percentage points higher. These are still low—and we don't know how much error is introduced as students choose to leave the State.

Match rates also vary across institutions, with rates for graduates from State flagships lagging the rates from regional comprehensive campuses. Field of study also matters: match rates for teachers, where State certification matters for employment, are far higher than for engineers.

The Wage Record Interchange System (WRIS 2) held out some promise to ameliorate the problem of interstate movement of graduates. WRIS 2 is a consortium of over 30 States that theoretically agreed to search for UI wage data requested by other members of the consortium. If this system worked as planned, coverage would expand dramatically. However, some very large States are not in the WRIS 2 consortium—and States that are members often do not honor the requests from other States. Match rates hover in the single digits and about ⅓ of the States in the consortium do not run requests from other member States.

The alternative is accessing Federal tax collected by the IRS. I recognize and appreciate that using these data is fraught with privacy concerns. Nonetheless, based on my experience at NCES and following the work done by other Federal agencies, especially the Census Bureau, I believe that there are sufficiently strong statistical procedures that can be employed to protect the data. With such protections in place, I believe the Congress should seek ways to allow the U.S. Department of Education to collaborate with other Federal agencies to match data about students education with IRS earnings data.

I believe that since the Federal Government has a compelling interest in the outcomes of students receiving title IV aid, a reasonable place to start would be to match FSA data with tax data. However, to be useful the FSA data must be expanded to capture program of study. I also believe that the Federal Government should make clear a policy to allow State governments to match their much more complete student data with Federal tax data.

NEXT STEPS

Let us assume that the Nation makes a commitment to expand the collection of consumer data. How we proceed will matter. My work with Andrew Kelly, "Filling in the Blanks,"[3] shows that choices across postsecondary institutions can be improved by good data presented simply. To ensure widespread use, to paraphrase the perennial description of real estate, it is essential to keep in mind three fundamentals about data usage: audience, audience, audience.

We can distinguish at least three audiences for these data—and while the underlying data may be the same, the way in which the data are presented and which strands are highlighted will vary. Trying to satisfy all three audiences with the same data application may not be possible.

[2] Available at *http://www.myfuturetx.com/*

[3] Available at *https://www.aei.org/publication/filling-in-the-blanks/*.

STUDENTS, THEIR FAMILIES AND THE GUIDANCE COUNSELORS WHO HELP STUDENTS FIND AND CHOOSE SCHOOLS

The data for this audience need to be tailored to help students find schools and programs that they are likely to complete and that will give them a strong chance to enter the middle class. They need to be able to understand that a bachelor's degree is not the only path into the labor market. Given the well documented low levels of financial literacy among young adults, they may need targeted help to understand the consequences of their decisions and how their choices translate into outcomes they can easily grasp: such as what kind of car will I be able to afford or will I be able to live somewhere else but my mother's basement.

We also have to recognize that guidance counselors can act as intermediaries helping students navigate the data to choose programs that will lead to more success following completion. Guidance counselors are notoriously overworked and most are not trained to guide student college choices. We need to provide them with better mechanisms for accessing information to help better guide their students.

However, I am not at all sanguine that the Federal Government can produce applications that will be appealing to this audience.

STATE POLICYMAKERS

States invest large amounts of money in their postsecondary systems because these systems are viewed as human capital investment designed to help the State remain economically competitive. At the current time, States also "own" both student data and the State Unemployment Insurance (UI) wage data. This allows them to build far more powerful applications documenting labor market outcomes and credentials with high market value than the Federal Government can.

Furthermore, most States are now building performance-based budgeting systems to reward colleges and universities that are exceeding benchmarks. Most of these systems are dominated by measures of the flow of students through the institutions (e.g., retention or graduation rates of different types of students), but many States have already included or are considering the inclusion of wage data into these budget systems.

One motivation behind this movement is clear: the returns to the *taxpayer* should play a role in State budget allocations. While most of my previous discussion focused on *student* returns, taxpayers and their representatives also have the right to know about the returns on their investment in their State's colleges and universities.

For taxpayer returns to be better measured, we not only need to measure better student earnings, we also need better measures of the amount of government subsidies flowing into and through campuses: This ultimately will require better information about how government money is actually spent when it gets to campuses. This may require either better State finance data tracking systems and likely a systematic overhaul of IPEDS finance data.

FEDERAL POLICYMAKERS

There is a compelling Federal interest measuring how well the Nation's large investment in title IV student aid pays off to students and taxpayers. Despite legitimate privacy concerns, linking FSA data with IRS tax data is essential. FSA data would need to be modified to include information about the programs in which title IV recipients are enrolled. These merged data would cover around 60 percent of all students in the Nation.

In addition to or in lieu of Federal action, the Congress should make it possible for States to contract with the IRS or the Social Security Administration to merge State held student data with Federal income tax data. Again, these data would be returned to the States aggregated at the program level and subject to statistical methods, such as perturbation, to ensure privacy.

CONCLUDING REMARKS

Clearly, the Federal Government is in the position to create a consumer-oriented database that can answer all five questions identified earlier. While States can and do develop data systems that answer these questions, the Federal Government can create a post-completion earnings database that no State or private entity can come close to matching in terms of coverage and quality. As noted, I believe the Congress should create such a database starting with FSA data and Congress should also endorse the ability of States to match their own student data with IRS tax data. The Federal Government has a role working with States to improve the measurement of time to degree- and program-level graduation rates. This should be approached

as a partnership in which the Federal Government helps States achieve their policy goals and not as Federal mandates.

While the Federal Government can be the most powerful actor in the Nation in creating these databases, it is far from the best actor when it comes to disseminating the data in a usable form.

The long and contentious history of gainful employment and the shorter but equally fraught history of the current attempts to create a college ratings system show the dangers of Federal overreach.

I work with Money Magazine on Money's Guide to Best Colleges. We use a variety of data to help identify schools where students get the best outcomes for their investment of time and money. We have no regulatory authority and if people don't like our rankings system, they simply won't buy the magazine. A Federal Government system, especially one tied to, say, title IV funding, carries totally different consequences. I believe the Federal Government should help create high quality databases and then make the data widely available. Many efforts will follow, as States, companies—such as Money Magazine and College Measures—and not-for-profit organizations experiment with different user interfaces, emphasizing different metrics. This competition will likely yield the best solutions to the need for better, more widely used consumer information about the large and growing number of postsecondary options available across the land.

Thank you for your time and for your consideration of these ideas.

The CHAIRMAN. Thank you, Dr. Schneider.

Ms. Santiago.

STATEMENT OF DEBORAH A. SANTIAGO, CHIEF OPERATING OFFICER AND VICE PRESIDENT FOR POLICY, EXCELENCIA IN EDUCATION, WASHINGTON, DC

Ms. SANTIAGO. I want to also thank you all for allowing me to come and speak with you giving the perspective we have at Excelencia in Education.

I am Deborah Santiago and have multiple hats at a small nonprofit organization. Our mission is to accelerate Latino student success in higher education. For us, that is not the exclusion of any other students, but too often Latinos are the footnote or the aside, and the reality is that increasingly that is the majority of students. For us, it is an opportunity to look at these institutions. They kind of represent the post-traditional students that we really need to be focusing on at the Federal level and institution level. For us post-traditional as opposed to nontraditional—I think nontraditional presumes we are going to go back to a way of being that we are not meeting a norm of tradition. I think the reality is we are beyond that. We are never going to get to that point where the majority of our students are that traditional student and profile. For us, that is an important distinction because the information that flows to those students is predicated on understanding who they are, and for us, that is an important part of how we approach data.

We are also very data-focused. For us, the focus of the data is really to inform and compel action because we do find, despite the volume of data, there is still profound ignorance about who there students are, where their needs are, and where they intend to go—and the ability to use that is summarily important.

For us, the use of good, accurate information is critical for the students and the choices they make, especially low-income, first-generation students. Too often we find this is complicated for students and families because the data themselves and the construct that informs our choices are constantly in flux. When you have institutional selectivity, costs, financial aid, and workforce opportunities constantly changing, it is hard to imagine a student or family

can find ways to mitigate the 4,000-plus institutions and opportunities they have in a significant way. I think there is a role for the Federal Government to be able to assist us in narrowing down those choices and get to what could be more of a best fit, presuming that we will never know perfect information, but having a good sense.

Our experience is that these post-traditional students tend to be very pragmatic, and the information they choose is maybe not what we would always want or think they should know, but they are dealing in an environment that is incredibly complex. And we always want to recognize that.

In dealing with data, I will say because it is complex, I think you need to be very multilingual. I speak Spanish, English, and data, and I think that is important when we deal with the kinds of populations we are trying to serve. They rely on intermediaries that can find a way, that can understand the complexities of tables and charts and rates, which I think very few of the general public understand what that means, and our ability to serve as an intermediary to help them is summarily important especially when we are looking at the multiple audiences.

From my perspective, there are three audience that take advantage of or that can take advantage of the Federal information that is collected, and these are all consumers in my mind. One is certainly students. As I said, I think they have very pragmatic perspectives that I think we need to be respectful of. I think cost, access, and work opportunities are important. I think also the opportunity to look at things side by side. The College Navigator has a plethora of information. Our experience is that students maybe take a look at three or four points. I have yet to find a student who makes any choice, though, based on graduation rate. They tend to think that they can be the exception rather than the norm. We have to just acknowledge that that is the case. For the students that we deal with, the low-income, first-generation, they want to be the exception to the norm in their families because no one in the family has gone to college, and the data they consume are predicated on that perspective.

Best fit is informed by what they think is possible, not just what data say because they are already outliers in their family. They are people of privilege because they are going to be going to college. That perspective is I think important as we think about this.

Students are actually critical, and to the extent the Federal Government can speak to them, I think it is predicated on the value of intermediaries. I think Mark already mentioned this. For us, it is important. We look at groups like Gear Up, Trio, NCAN, NACAC. I know all the alphabet soup that we deal with here whether it is counselors or other organizations. They are critical in the translation of good information to students, and students rely on these intermediaries because they have direct contact and trust in the community in ways that, unfortunately, it is too hard at the Federal level to be able to get. Relying on those kinds of organizations, as my own, are really important to be able to get good information in the hands of students and families. That is what matters.

I think the last group that has a critical role is research. I know that we are talking about consumer information, but if we look at the intermediary role, the ability to take a look at institutional effort—we do a lot of work looking at Hispanics over the institutions, what are they, who is enrolling, what do we see in terms of completion, what more can be done. It is important that intermediaries are able to take a look at that and inform policy and practice.

I would also say that as we are looking to these issues—issues like under-matching where the assumption is that there is perfect information, students are just making bad choices—I think contrasts with this idea of a best fit and understanding that post-traditional students use the best information they have available and how can we get that in to them so that we are looking at issues that are critical to the student being the center rather than assuming they are making bad choices with the information they have. It is critically important to understanding what is a very complex choice situation between students and families.

Thank you.

[The prepared statement of Ms. Santiago follows:]

PREPARED STATEMENT OF DEBORAH A. SANTIAGO

SUMMARY

Having accurate and useful information is critical to student and family choices for college access and success. However, three current realities are challenging the increased efforts at the Federal level to provide useful information to a diverse polis of potential college-goers: (1) limited awareness of how to reach the growing representation of Latinos, adults, veterans, and other "post-traditional" students ready to access college; (2) the resistance to change of institutional structures designed for "traditional" students; and, (3) the constant fluctuations of factors informing choice, such as institutional selectivity, costs, financial aid, and workforce opportunities.

Key findings and recommendations:

1. *Low-income and potentially first-generation college-goers make pragmatic college choices.* Whereas conventional wisdom asserts students make college choices based on financial aid, institutional prestige, and academic programs offered, more contemporary research has found post-traditional students are increasingly making college choices based on college costs, institutional accessibility, and location. Understanding these distinctions can improve the crosswalk between what students want to know and should know to find the "best fit" in their college choices.

2. *Transparency of targeted and appropriate information on postsecondary education requires strategic outreach and engagement for maximum effectiveness.* Detailed information has limited benefit if it does not reach those with the most need for it through intentional outreach and engagement of diverse communities. Implementing government outreach strategies that partner with organizations who are already aware and able to serve the information needs of post-traditional students can better support the college choices students make to find their "best fit" college option.

3. *An abundance of information about college options does not necessarily improve the chances of post-traditional students finding their "best fit" college.* In this day and age, sophisticated search engines have been developed to simultaneously inform and guide consumer choices based on basic preferences (i.e., Google, Netflix, and Amazon). Help in narrowing options can facilitate the navigation of too much information so that potential students with limited college knowledge can still find a "best fit" college.

4. *Providing useful information about college options early and often in an educational pathway creates awareness and knowledge among students and their families that can help them prepare for their access and success.* Maternity wards, K–12 schools, and community-based organizations are viable venues along the educational continuum that can provide information to prepare potential students with a roadmap to enroll in college so that their expectations and costs for persistence and completion are clear.

5. *Identifying post-traditional students is needed to design tailored information and outreach.* Disaggregating data by the very characteristics that define post-traditional students can improve the targeted and intentional strategies to reach these students and can further inform the impact of those strategies for effectiveness.

Chairman Alexander, Ranking Member Murray, and HELP Committee members, thank you for the invitation to participate in this hearing to discuss information for students and parents and the potential to better inform college choice. Everyone in the United States deserves a shot at the American Dream. The American Dream is the Nation's idea where everyone has the opportunity for success and upward social mobility through hard work in a society with few barriers. Today, a college education is increasingly required for success and upward social mobility, but educational attainment has not been reached equally by all and barriers continue to exist.

I am Deborah Santiago, chief operating officer and vice president for policy at *Excelencia* in Education (*Excelencia*). *Excelencia* in Education accelerates Latino student success in higher education by promoting Latino student achievement, conducting analysis to inform educational policies, and advancing institutional practices while collaborating with those committed and ready to meet our Nation's goal of improving educational success. Launched in 2004 in Washington, DC, *Excelencia* is building a network of results-oriented educators and policymakers to address the U.S. economy's need for a highly educated workforce and engaged civic leadership.

While some believe a focus on race and ethnicity *divides* us as a society, *Excelencia* in Education believes acknowledging racial and ethnic trends *describes* our society, and therefore, helps us understand it. This does not exclude other groups in society. Our purpose is to consider seemingly inflexible issues in postsecondary education with a more contemporary lens. This lens provides a fresh perspective to consider redesigning consumer information and data using this young and growing population as the baseline, rather than the footnote, from which to develop more effective policies, engage diverse stakeholders, and enhance active tactical responses necessary to better serve a majority of students, not just Latinos. *Excelencia* starts our discussions about postsecondary education with a consideration of the Latino population, because, despite our long-standing existence and growth in the United States, too often Latinos are not considered at all, or are an afterthought in education issues. We cannot reach our national goals of an educated citizenry and workforce without a tactical plan that includes Latinos.

Now you have a sense of the lens from which *Excelencia* has formed our perspective on information for students and families and their college choices. One final point that informs my lens: I am a person of privilege who has benefited from the American Dream. I am privileged because I have a college education. Less than one in two adults in the Nation, and less than one in four Latino adults in the Nation, have earned an associate degree or higher. I was raised to believe with privilege comes responsibility to give back to others who do not have the same privileges. While I had emotional and financial support from my parents, it was my responsibility to figure out how to apply, enroll and pay for college. I was lucky. I went to college in a traditional pathway (straight from high school to college, lived on campus, and finished in 4 years). This traditional pathway is no longer the prevalent pathway for the majority of students today. These experiences and knowledge inform the work to help our current and future students also become people of privilege.

INFORMATION FOR STUDENTS AND FAMILIES

Having accurate and useful information is critical to student and family choices for college access and success. However, three current realities are challenging the increased efforts at the Federal level to provide useful information to a diverse polis of potential college-goers: (1) limited awareness of how to reach the growing representation of Latinos and other "post-traditional" students ready to access college; (2) the resistance to change of institutional structures designed for "traditional" students; and, (3) the constant fluctuations of factors informing choice, such as institutional selectivity, costs, financial aid, and workforce opportunities.

LIMITED AWARENESS OF POST-TRADITIONAL STUDENTS

Sharing broad profiles of students to guide public policy obviously muddles the individual profile or experience, but is a necessary tool to work at scale. The traditional student profile currently drives so much of the information shared about college today. However, this profile represents less than 20 percent of students enrolled

in college today, and their representation is shrinking. In fact, the majority of college-going, and potentially college-going students are "post-traditional." Whereas the term "nontraditional" is often used to describe students that do not fit into a traditional profile, the term "post-traditional" better describes the growing majority of students of today. We are not returning to a student majority that fits the traditional profile entirely. Post-traditional students include part-time, returning, veteran, commuting, adult, Latino and other traditionally underrepresented students. They are the majority of students today. Consider the contrast between the traditional and post-traditional student profiles.

Traditional student profile	Post-traditional student profile
College-ready	May need academic prep or remediation
Enroll in a college or university full-time	Enroll at a community college and part-time
Enroll the fall after high school graduation	Delay initial postsecondary enrollment while entering the workforce
Live on-campus	Live off-campus with their parents or with *their own dependants*
Complete a bachelor degree in four years	Take more than four years to complete a degree
Parents have college degree	First in family to enroll
White, non-Hispanic	Latino or African American
Do not work while enrolled	Many work 30 hours or more a week
Make college choices based on financial aid, academic programs offered, & institutional prestige	Make college choices based on cost of attendance, location, & accessibility

The post-traditional student profile offers a contemporary lens to more accurately see America's student population from which policymakers can develop more effective policies, engage diverse stakeholders, and enhance tactical responses to better inform and serve a growing majority of students in postsecondary education today and in the future.

INFORMATION NEEDS OF POST-TRADITIONAL STUDENTS AND FAMILIES

Considering the information needs of this diverse set of post-traditional students complicates an already challenging goal to ensure public access to purposeful and consumer friendly information that enables students and families to select colleges or universities that best fits their needs. A growing body of research as well as work at *Excelencia* with communities and institutional leaders across the Nation has led us to summarize the following about the informational needs of many post-traditional students and families.

Post-traditional college-goers make pragmatic college choices

About half of all Latino undergraduates were the first in their family to enroll in postsecondary education. This is not surprising, since only 7 percent of Latino adults had an associate degree, and only 14 percent had a bachelor degree or higher in 2012. While Latinos are more likely to be the first in their family to enroll in college than other racial/ethnic groups, this is not unique to Latinos. Given that only 41 percent of all adults in the United States have an associate degree or higher, the children from the majority of adults in the country are potential first-generation college-goers. This group characteristic highlights a critical opportunity in public policy to design and deliver information about college options that increases the access and success of first-generation college-goers.

Conventional wisdom is that students prioritize financial aid, institutional prestige, and academic programs as critical factors influencing their college choice. However, many Latino and other post-traditional students prioritized college costs, proximity to where they lived, and an accessible campus as decisive factors in their college choice. In fact, increasingly post-traditional students are choosing their institution based on the "sticker price" of tuition and related costs, without significantly factoring in financial aid. They also appear to be increasingly adapting to rising col-

lege costs by choosing to enroll at less expensive institutions, enroll part-time, occasionally stop out and return, and work while enrolled.

Recent national discussions that point to high-achieving, low-income and first-generation students undermatching in their college choices miss a broader understanding of the factors that inform choice and applies a conventional understanding of a "best fit" college for a student. Speaking with students and asking why they chose their institution may yield a better understanding of the students' choices. In focus groups with low-income and first-generation college-goers, students repeatedly told us they believed they could get a quality education anywhere, if they were motivated, so why would they go elsewhere or pay more? Many of these post-traditional students are making their own "tradeoffs" in deciding what a "best fit" college choice is for them that accommodates their economic needs, family responsibility and goals for completion with institutional flexibility, cost, and convenience. This is a pragmatic and self-determining perspective, and should be respected. However, those of us who study postsecondary education know the diversity of college options and opportunities available vary between institutions. If all colleges are not "equal," what additional information should post-traditional students factor in to their choices? And how do they integrate or compare this additional information with what they have already prioritized as informing their choice?

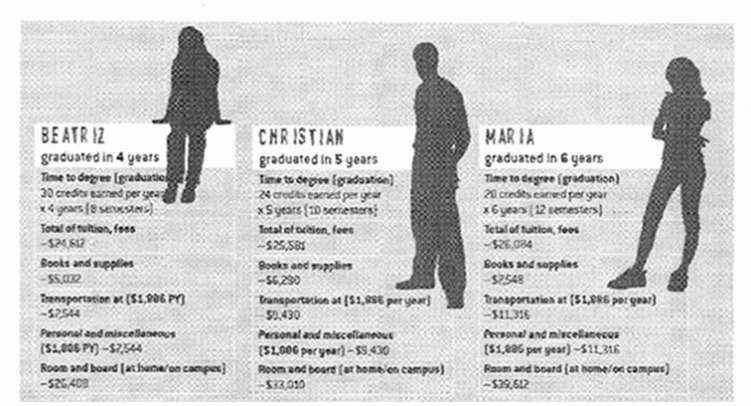
Understanding the pragmatism that guides the college choices of many post-traditional students and knowing the prevailing conventional wisdom of what students and families need to know to make their college choices can improve the crosswalk between what students want to know and should know to find the "best fit" in their college choices.

Targeted and appropriate information can improve college choices

College choices are both influenced and constrained by educational expectations, knowledge of options, financial resources available, and the quality of academic preparation in high school. Studies have shown that Latinos are more likely than other racial/ethnic groups to value higher education, but have lower educational aspirations than other groups. It is hard to refute that strategic outreach and engagement could improve the actualization of college aspirations. Those who know the system, know there are resources and support structures available, even if in disparate locations and systems. Often, post-traditional students and families have limited knowledge about their college options and do not know how to navigate the college-going process without assertive institutional guidance. Today's information assumes a depth of knowledge about the system of postsecondary educational options and costs that is out of synch with the data. Too often, policymakers assume the "kitchen table" conversation of postsecondary education options routinely takes place. However, many post-traditional students do not have perfect information to inform their college choices.

There have been recent efforts by the Federal Government to increase the amount and transparency of information to select and pay for college. This includes the net price calculator and the "shopping sheet." The information found on these forms is useful, but one must consider how those tools are disseminated, and who uses them to make their college choices. Without intentional outreach and engagement of diverse communities that reaches those with the most need for information, these tools will not meet their intended purpose. There is broad awareness that this conventional information is easy to find, much less compare between institutions.

Deployment of what is known about effective outreach and culturally competent strategies should be the norm rather than the exception when providing access for college options. While many students resort to the internet to find information about college options, the volume, quality, and ease of location for this information are often disjointed and complex. Other students rely on the information and experiences of other students and community members, and this can also lead to gathering dated, incorrect, or misleading information as often as accurate and useful information. Often post-traditional students have to navigate the complex and extensive options of college choices without their parents, and while counselors of trust are invaluable for post-traditional students, without strategic outreach and engagement, post-traditional students may not be aware of this resource option or these counselors may not be available to them. The figure below provides an example of simple information about college-going, attendance intensity, and associated costs to inform students in a user-friendly way of their options developed by the University of Texas-Brownsville and Texas Southmost College. It mimics the basic overall costs and time to a degree that can inform an individual education plan. The simple information also makes clear the tradeoffs for students in a side-by-side manner so that they can make a more informed decision that fits their needs but also makes them aware of the cost and time to a degree for each choice.



Source: The University of Texas, Brownsville (2012)[1]

Too much information can limit college choices

An abundance of information about college options does not necessarily improve the chances of post-traditional students finding their "best fit" college. With more than 4,000 degree-granting institutions in the Nation, each with their own enrollment criteria, cost, course offerings, support services, mascots, and colors, comparing and contrasting all of these institutions is beyond the scope of most students and families (and even most experienced college counselors) who are concurrently juggling many other priorities.

In this day and age, sophisticated search engines have been developed to simultaneously inform and guide consumer choices based on initial inputs and basic preferences. Take for example, Google, with its complex algorithms that rank material by what is most likely linked to an inquiry, or Amazon and Netflix and their sophisticated calculation based on previous views or recommendations. Help in narrowing options can facilitate the navigation of too much information so that potential students with limited time to become college experts can glean sufficient knowledge based on their interests that they can still find a "best fit" college.

Is there a Federal role here in limiting college choice by helping to guide a student to narrow choices among viable and appropriate options? As the main source of data on all colleges in the Nation, and with this information provided by colleges, incentivizing the creation of a public structure that does not rank or rate colleges, but that allows a student to provide inputs to interface with a more robust dataset (behind the curtain) by an independent entity may be of great value to post-traditional students.

Providing information early and often can influence college choices

Providing useful information about college options early and often in an educational pathway creates awareness and knowledge among students and their families that can help them prepare for their access and success. For example, in work *Excelencia* completed with partners in California, the idea of offering information about paying and preparing for college at maternity wards for every new born developed. The California State University system offered a poster with a college roadmap from 3d grade to the college gates with academic criteria to meet at each grade. The information was to be provided in the current packet of information provided to all new mothers about important parenting issues, such as their instructions to complete social security cards for their newborn and vaccination needs. Since one out of every two births in California was to a Latina, we knew many Latinos would get information they could use to become better informed and build their educational pathway to college early. In that same vein, K–12 schools are building college-going cultures on their campuses, and community-based organizations are engaged in education strategies to provide information to prepare potential students with a roadmap to enroll in college so that their expectations and costs for persistence and completion are clear.

[1] The University of Texas, Brownsville posted in 2012 and retrieved January 2013, at *http://www.utb.edu/sa/studentsuccess/gc/Pages/TheBenefitsofGraduating.aspx*.

Identifying post-traditional students is needed to design tailored information and outreach.

While the Federal Government does collect large amounts of data, this data is not often used in a manner that informs the targeted awareness and outreach that can facilitate information sharing on college options and choices. Disaggregating data by the very characteristics that define post-traditional students can improve the targeted and intentional strategies by Federal, State, institutional, and community programs to reach these students. If paired with effective outreach, this information can further inform the impact of those strategies for effectiveness. One constructive way to offer this data support to inform policy and practice is to link existing data through efforts such as a student unit record system that follows the progress of students and allows for timely interventions by institutions or other privileged providers. This does not imply a relaxation of student privacy, but rather an alignment of disparate data systems in a manner that can facilitate targeting of appropriate research and targeting of better information and options to post-traditional students.

SUMMARY AND RECOMMENDATIONS

This short testimony offers some insights into the post-traditional students and families we have been privileged to work with over many years. While the examples and ideas do not delve into the greater complexity of information, I hope it helps to frame a more robust discussion about who these students are and the choices they make to get access and attain the American Dream of a college education and social mobility.

Supporting access to postsecondary education remains essential for Federal policy, and the Federal role in helping to incentivize the development and dissemination of good information that can inform the college choices of current and future students is real. However, for the post-traditional student, access is not sufficient to guarantee completion. Too often we think getting students in to college is the biggest challenge. There is a Spanish saying reminiscent of this "access-only" approach to postsecondary education: "*Vayan con Dios*," meaning, "Go with God" or more loosely explained, it may take divine intervention to facilitate your journey. Information that can guide college choice as well as the resources and strategies to persist to completion go hand in hand. The following is a summary of the perspectives and recommendations raised in this testimony.

Low-income and potentially first-generation college-goers make pragmatic college choices. Whereas conventional wisdom asserts students to make college choices based on financial aid, institutional prestige, and academic programs offered, more contemporary research has found post-traditional students are increasingly making college choices based on college costs, institutional accessibility, and location. Understanding these distinctions can improve the crosswalk between what students want to know and should know to find the "best fit" in their college choices.

Transparency of targeted and appropriate information on postsecondary education requires strategic outreach and engagement for maximum effectiveness. Detailed information has limited benefit if it does not reach those with the most need for it through intentional outreach and engagement of diverse communities. Implementing government outreach strategies that partner with organizations who are already aware and able to serve the information needs of post-traditional students can better support the college choices students make to find their "best fit" college option.

An abundance of information about college options does not necessarily improve the chances of post-traditional students finding their "best fit" college. In this day and age, sophisticated search engines have been developed to simultaneously inform and guide consumer choices based on basic preferences (i.e., Google, Netflix, and Amazon). Help in narrowing options can facilitate the navigation of too much information so that potential students with limited college knowledge can still find a "best fit" college.

Providing useful information about college options early and often in an educational pathway creates awareness and knowledge among students and their families that can help them prepare for their access and success. Maternity wards, K–12 schools, and community-based organizations are viable venues along the educational continuum that can provide information to prepare potential students with a roadmap to enroll in college so that their expectations and costs for persistence and completion are clear.

Identifying post-traditional students is needed to design tailored information and outreach. Disaggregating data by the very characteristics that define post-tradi-

tional students can improve the targeted and intentional strategies to reach these students and can further inform the impact of those strategies for effectiveness.

CLOSING REMARKS

Thank you for the opportunity to share my perspectives on the information students and families need to help their college choices and identifying their "best fit" institutions. *Excelencia* in Education's strategies to accelerate Latino student success in postsecondary education by applying knowledge to policy and practice are consistent with the efforts you have demonstrated by holding these hearings with diverse representation but a common cause: to increase our Nation's need for a highly educated workforce and engaged civic leadership.

As you make progress in reauthorization of the Higher Education Act, *Excelencia* in Education stands ready to serve as a resource on the experiences of Latinos and other post-traditional students; the identification of what programs and practices work to improve their access, retention, and completion; and, the opportunity to engage with educators and leaders throughout the Nation that can inform your important efforts to serve all of us well and ensure our continued prosperity.

The CHAIRMAN. Thank you, Ms. Santiago.

Ms. Lightfoot.

STATEMENT OF STACY LIGHTFOOT, VICE PRESIDENT OF COLLEGE AND CAREER SUCCESS INITIATIVES, PUBLIC EDUCATION FOUNDATION, CHATTANOOGA, TN

Ms. LIGHTFOOT. Chairman Alexander, Ranking Member Murray, and members of the HELP Committee, thank you for the opportunity to be here to testify about consumer information in the college choice process.

As a low-income African American female, statistics suggested that I would continue to live in poverty, work a low-wage job, and not obtain a college degree. My mother was a single parent. I came from a single-parent home, and my mother made less than $12,000 a year when I went off to college. However, she made sure that I was surrounded by trusted adults and role models to supply me with great information. As a result, I knew the importance of an education.

I was only familiar with my local options, a community college or a State school. My college counselor then—her name was Susan Chipley, now Susan Street—led me to research a jewel of a campus in the cornfields of Greencastle, IN that led me to DePauw University. She knew my family situation. She steered me in the right direction to a perfect college that met my personality, that matched my personality, my learning style, a college that met my family's financial need, and offered study-abroad programs and various majors from which I could choose, a college that knew what to do with a student like me, a poor black girl from the South. It was the perfect fit.

The information that Ms. Chipley stored in her head about colleges across the country was mind-blowing. She was associated with regional and national networks that enabled her to follow admissions trends, understand relevant data, and build a professional network that allowed her and gave her the power to be the best advocate for students like me. She was my translator.

Because of the knowledge of one advocate, the trajectory of my life has changed, and that is the reason that I do what I do now, working with public school counselors to provide them with the resources and the information and the space to share best practices, to collect information and to understand the information to collect

to help students in the college choice process. Helping students find the right postsecondary fit for all students is why I do what I do.

As stated in a white paper on college under-matching produced by the Tennessee College Access and Success Network, a good match is not defined purely by selectivity or prestige but by a complete series of factors that signify the institution will be able to nurture the student's potential through a college degree.

Students select colleges based on, obviously, location, major size, admissions requirements, and costs, extracurricular opportunities, those basic things that we know about. Students do not know to ask questions or know the implications of these factors: college graduation rates, retention rates, percentage of financial need met, average financial aid package, average of indebtedness at graduation, occupational outlook, and job placement rates. In the words of Kim Cook, executive director of the National College Access Network,

> "Today's students are in need of the right information to help them make decisions to attend a school that best matches their academic qualifications and provides the best environment to support the ultimate completion."

An additional strategy under the Higher Education Act could include requiring colleges to publish accurate data on long-term student outcomes on their websites. Much like the policy for postsecondary institutions participating in the title IV Federal student aid programs where colleges post the net price calculator to its consumers, it has been helpful in helping students understand a clear picture of their financial responsibility. An additional policy under the Higher Education Act could include colleges to accurately and easily post this information on their websites on job placement rates, financial aid outcomes, including default loan rates, that is readily available and accessible on each institution's website.

I applaud Senators Lamar Alexander and Michael Bennet for working together on revising and simplifying the format of the FAFSA. A simplified version of the FAFSA could reduce the frustration and encourage more families to apply for financial aid. That would be life-changing for a lot of students. Including prior prior-year income and asset data when submitting the FAFSA may address issues of accessibility and affordability. Providing clear data on Pell Grant recipient graduation rates will help college admissions professionals like myself and the admission professionals with whom I work guide their low-income, under-represented students to schools that will ensure their completion.

In conclusion, of course students can Google their way to making a college decision, but that choice may not be the best fit. Vital elements are missing about college transparency around publicizing pertinent data, and these data are central to helping students select the best fit institution where they are most likely to succeed and graduate.

Thank you.

[The prepared statement of Ms. Lightfoot follows:]

PREPARED STATEMENT OF STACY LIGHTFOOT

SUMMARY

Chairman Alexander, Ranking Member Murray, and members of the HELP committee, thank you for the invitation to give testimony about consumer information that students and families need to make informed choices about college options; and also, to make recommendations on behalf of college access professionals from around the country for HEA reauthorization. I am a proud resident of Tennessee and have been for most of my life except for the years I was in college at DePauw University (Greencastle, IN) for my undergraduate degree; and, at the University of Roehampton (London, England) for my master's degree.

ABOUT ME

As a low-income, African American female, statistics suggested that I would continue to live in poverty, work a low-wage job and not obtain a college degree. My mother was a single parent who made less than $12,000 a year. However, she made sure that throughout my life I was surrounded by trusted adults and positive role models.

As a result, I knew the importance of education. However, I was only familiar with my local options—a community college and a State school. My college counselor, Susan Chipley, led me to research this jewel of a campus in the cornfields of Greencastle, IN. She knew my family situation and steered me in the right direction—to a perfect college that matched my personality and learning style, a college that met my family's financial need, offered study abroad programs and had various majors from which I could choose. A college that knew what to do with a student like me—poor, black girl from the south. *It was the perfect fit.*

The information Ms. Chipley stored in her head about colleges across the country was mind-blowing. She was associated with regional and national networks that enabled her to follow admissions trends, understand relevant data, and build a professional network that would give her power to be the best advocate for her students. Ms. Chipley was my "translator".

Because of one knowledgeable advocate, the trajectory of my life changed for the better. After graduating with my master's degree, I entered the world of college access and success to impact the lives of students—to become a "Ms. Chipley" to other students. As the vice president of College & Career Success Initiatives at the Public Education Foundation (PEF), I am passionate about training college access professionals and informing the students and parents about the myriad of postsecondary options available—and helping to find the right postsecondary "fit" for all students.

As stated in a white paper on college student undermatching produced by the Tennessee College Access and Success Network,

> "A good match is not defined purely by the selectively or prestige of the institution, but by a complete series of factors that signify the institution will be able to nurture the student's potential through to degree completion."

WHAT INFORMATION SHOULD STUDENTS KNOW TO MAKE THEIR COLLEGE CHOICE?

Students select colleges based on location, major, size, type, admission requirements, costs, and extra-curricular opportunities to name a few. However, other factors may not be as seemingly important to students and their families in the selection process—mainly because they don't think about these aspects or their implications. However, savvy college access professionals encourage students to also think about the following as part of the college selection to determine "best fit":

- College graduation rates,
- Retention rates,
- Percent of financial need met,
- Average financial aid package,
- Average indebtedness at graduation,
- Occupational outlook, and
- Job placement rates.

RECOMMENDATIONS

In the words of Kim Cook, executive director, National College Access Network,

> "Today's students are in need of the right information to help them make decisions to attend a school that best matches their academic qualifications and provides the best environment to support ultimate completion."

An additional strategy under the Higher Education Act could include requiring colleges to publish accurate data on long-term student outcomes on each institution's website. A student's understanding of these data will go a long way to increasing their awareness on best fit college choice.

I applaud Senators Lamar Alexander and Michael Bennet working together on a revised and simplified format for the FAFSA. A simplified version of the FAFSA form could reduce frustration and encourage more families to apply for financial aid. Also, using "prior-prior year" (PPY) income and asset data when submitting the FAFSA may address issues of access and affordability.

Providing clear data on Pell grant recipient graduation rates will help college admissions professionals guide their low-income students to schools that will ensure their completion.

CONCLUSION

Sure, students can "google" their way to making a college decision, but that choice may not be the best fit. Vital elements are missing about college transparency around the publicizing of pertinent data. These data are central to helping students select the best fit institution where they are most likely to graduate.

Chairman Alexander, Ranking Member Murray, and members of the HELP committee, thank you for the invitation to give testimony about consumer information that students and families need to make informed choices about college options; and also, to make recommendations on behalf of college access professionals from around the country for HEA reauthorization. I am a proud resident of Tennessee and have been for most of my life except for the years I was in college at DePauw University (Greencastle, IN) for my undergraduate degree; and, at the University of Roehampton (London, England) for my master's degree.

ABOUT ME

As a low-income, African American female, statistics suggested that I would continue to live in poverty, work a low-wage job and not obtain a college degree. My mother was a single parent who made less than $12,000 a year. However, she made sure that throughout my life I was surrounded by trusted adults and positive role models. These adults also made sure I was involved in extracurricular activities and participated in high impact programs that honed my leadership and academic skills and built my confidence.

As a result, I knew the importance of education. However, I was only familiar with my local options—a community college and a State school. DePauw University isn't a college that many Tennesseans attend, especially low-income, African American public school students from Chattanooga. Once again, it was a trusted adult that changed my life. My college counselor, Susan Chipley, led me to research this jewel of a campus in the cornfields of Greencastle, IN. I didn't have money to attend college and knew I would have to depend on grants, scholarships and loans to make college a reality. Ms. Chipley knew my family situation and steered me in the right direction—to a perfect college that matched my personality and learning style, a college that met my family's financial need, offered study abroad programs and had various majors from which I could choose. ***It was the perfect fit***.

My decision to work in the world of college and career advising stems from the support I had as a high school student. If a poor, black girl from the east side of Chattanooga can overcome barriers to attend college on full financial aid package and study abroad in Italy, other students can do it, too. Neither I nor the people around me let my background determine my fate.

MY "TRANSLATOR"

My college counselor was dynamic. Ms. Chipley had visited hundreds of college campuses, met countless admissions professionals, and knew hidden facts about colleges. She was regarded as "the college admissions guru." The information she stored in her head about colleges across the country was mind-blowing. Little did I know then she was associated with regional and national networks that enabled her to follow admissions trends, understand relevant data, and build a professional network that would give her power to be the best advocate for her students. Ms. Chipley was my "translator." My family and I didn't know much about the college application process, but she had knowledge that matched me up to the best value and college option. She was armed with the ability to interpret information she'd gathered through her college contacts and professional development experiences. Had it not been for my "translator" and college admission advocate, I would have

gone to the local university and lived at home, which seemed like the best value and only option coming from a low-income background.

Because of one knowledgeable advocate, the trajectory of my life changed for the better. She is the reason I now give back to my community. After graduating with my master's degree, I entered the world of college access and success to impact the lives of students—to become a "Ms. Chipley" to other students. As the vice president of College & Career Success Initiatives at the Public Education Foundation (PEF), I am passionate about training college access professionals and informing the students and parents about the myriad of postsecondary options available—and helping to find the right postsecondary "fit" for all students.

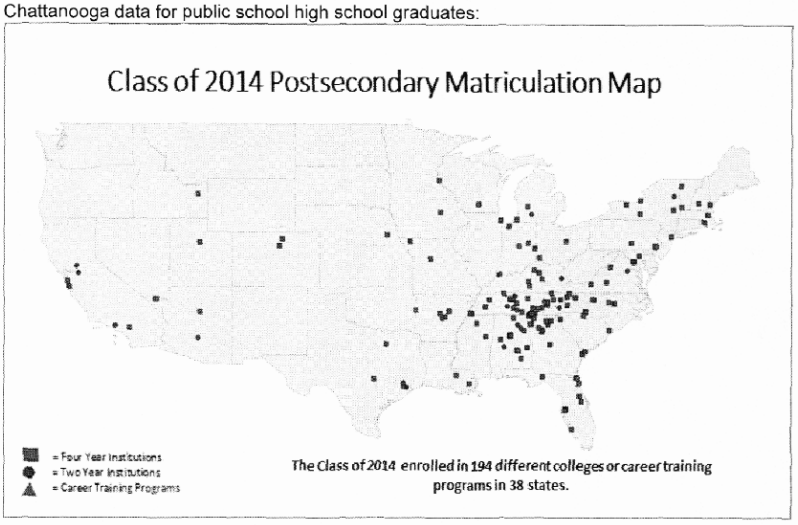
INTRODUCTION TO PEF AND MY WORK

At PEF, we believe there's nothing more important to our community's future than transforming our public schools. We're an independent, nonprofit, community-based organization that, for 25 years, has provided training, research and resources to teachers, principals, college and career advisors and schools in Chattanooga, TN and surrounding areas. Our mission is to increase student achievement so all students succeed in learning and in life. In pursuit of that mission, PEF's college and career success initiatives focus on encouraging students to explore their options for postsecondary education, and provide them with support and access to tools to help them accomplish their goals. Through a variety of programs and supports, our work strives to continually increase the number of Chattanooga public school students who seek and matriculate to institutions of postsecondary training and learning.

One of our signature initiatives is providing training for College and Career Advisors and school counselors who work part-time in all of our public high schools. We meet with a network of counselors and advisors and provide them a space to share best practices, inform them on the latest trends in college admissions and career development, and share data about their students—all to increase their knowledge so they can work more effectively with high school students and their families. Since PEF began supporting college advisors in 2005, the number of high school graduates going to college has increased by 30 percent (from 1,324 in 2005 to over 1,714 in 2014). In 2005, our high school graduates matriculated to 121 colleges across the country; in 2014, the number of colleges and universities increased to 200. The number of scholarship dollars has more than doubled with the class of 2014 bringing in $20 million in scholarships.

Intense support students receive from knowledgeable adults has been the key to our success. Our college access professionals work with students 1-on-1, in groups, host college and financial aid nights, plan college tours, and a host of other strategies that increase knowledge and postsecondary options for students.

Chattanooga data for public school high school graduates:



THE STUDENTS AND THEIR CHALLENGES

As a former college advisor in the public school setting, I've worked with students from diverse socioeconomic and cultural backgrounds. Chattanooga's demographics capture urban, suburban, and rural public school students. I've worked with students whose families had the means to pay out-of-pocket for college; and, those whose families had financial hardships like me. And, there's everything in between.

Ashlyn's Story

Ashlyn lived with her grandmother. She knew she wanted to go to college, but lacked the knowledge to choose the best fit. During May of her senior year, she planned to attend her State's flagship institution, a choice she wasn't excited about. She came to my office crying because the thought of going to a large institution overwhelmed her. I asked Ashlyn what she wanted from her college experience and she said, "A small environment where I can get personalized attention." I called a colleague at a small liberal arts institution in a neighboring State and shared her story. The director of admission encouraged her to visit the next day. I paid for her Greyhound bus ticket and a representative from the college picked her up at the terminal. She toured campus and instantly fell in love. While visiting the financial aid office during this visit, they offered her over $30,000 in financial aid, which included the Pell grant. A few months later, Ashlyn started her freshman year at Oglethorpe University and completed a sociology degree in 5 years. It wasn't an easy transition, and she struggled all throughout college with grades and balancing her time. However, the support she received from various departments and the individualized attention available to her at a small college ensured her success. It was a perfect fit.

Robert's story

Robert had his mind set on Columbia College in Chicago to major in art. On one hand, Columbia College was a good fit. It was an institution Robert could see himself at for 4 years. He enjoyed being away from home and experiencing the city life of Chicago. However, the cost of Columbia College was well beyond what his low-income family could afford. He wasn't offered a substantial financial aid package, but he wasn't familiar with other options that may be a good fit for his interest but more affordable. Robert felt that everything would fall into place once he enrolled. He saved some money, secured loans and used the Pell grant to pay for college. It still wasn't enough. After the first semester, Robert had to drop out of college because he accrued a $6,000 debt from the first semester. Therefore, he wasn't able to complete even his freshman year. Now, 26 years old, Robert can't even enroll at the community college because of his previous debt and will not receive a degree until that debt is paid off. I see him from time to time working odd jobs around the city. His still has aspirations to finish college.

I share these stories to highlight the challenges of the students who need postsecondary guidance the most. As stated in a white paper on college student undermatching produced by the Tennessee College Access and Success Network:

> A good match is not defined purely by the selectivity or prestige of the institution, but by a complete series of factors that signify the institution will be able to nurture the student's potential up to degree completion. This match is of the utmost importance for low-income and first-generation students, because they often lack the necessary support systems to help them navigate not only the college-going process, but also college persistence. Statistics prove that some colleges successfully graduate more low-income and first-generation students than others.

Both Ashlyn's and Robert's stories reflect the different aspirations and challenges associated with college selection for some students. What information would have steered Robert to make a better financial decision in his college selection? Would getting a financial aid package before May of his senior year convince him to consider alternative college options with better aid packages? Or by getting Columbia's financial aid earlier, could he have had more time to save money to fill in the financial aid gap? Why would Ashlyn have settled for a college that wasn't the best fit? Her campus visit to Oglethorpe University sealed the deal. However, her family couldn't afford to send her on visits that happened outside of what her school planned.

WHAT INFORMATION SHOULD STUDENTS KNOW TO MAKE THEIR COLLEGE CHOICE?

On the surface, the answer to this question is easy. Students select colleges based on location, major, size, type, admission requirements, costs, and extra-curricular opportunities to name a few. Students are asked to think about these criteria often.

Other factors may not be as seemingly important to students and their families in the selection process—mainly because they don't think about these aspects or their implications. However, savvy college access professionals encourage students to also think about the following as part of the college selection to determine "best fit":

- College graduation rates;
- Retention rates;
- Percent of financial need met;
- Average financial aid package;
- Average indebtedness at graduation;
- Occupational outlook; and
- Job placement rates.

Had Robert had some of this information at his fingertips, would he have chosen to attend a college he could not afford or finish? I would like to think he would have made a better decision based on his financial situation. Unfortunately, this data is not easily accessible to counselors, students and families. College access professionals have to be familiar with sites such as College Navigator, College Score Card and other resources in order to use them effectively to guide students. Many public school counselors, especially those with high student caseloads, don't receive adequate training to disseminate relevant information to families. Students who don't have trusted experts in their corner will resort to "googling" their way to make their decision or taking unsound the advice from family or friends, like in Robert's case.

One colleague asserts:

> Ultimately, students want to know if a college is right for them, and that means knowing how a college or university will best serve their needs and aspirations. Students want to know if they will "fit in" to their college community. Will there be venues and resources to help cultivate an engagement in community life? In my experience, students learn best when they have a sense of belonging and purpose in an educational community. Some students also want to know about how to afford their education over 4 years. All students should know how this will happen. Students should know how much loan debt they might need to take on AND how much loan debt is advisable given their school, program, and career aspirations. Simply put, students should know three essential things when they make their college choice:
>
> - Will I be well-served by this college community, and will this be a place where I can engage and be productive?
> - Will I have marketable skills and career options coming out of this college? What resources will the college invest in me to ensure that I have a relevant outcome (career services, grad school counseling, internships, and research opportunities)?
> - Can I afford this college, and is it advisable to take on a debt burden given my potential outcomes and career aspirations?—Joseph Freeman, The Randolph School.

APPROACHES TO INCREASING AWARENESS AND AREAS OF IMPROVEMENT

Chattanooga is uniquely positioned to provide quality training for college access professionals. We have seen a significant increase in the number of students going to college as well as an increase in their postsecondary options. PEF puts time into training counselors and advisors on how to engage, connect and coach students and their families through the postsecondary process. Through training, PEF provides current and relevant information from the field. We build capacity within our schools through this team of professionals who take information back to teachers, students and parents. Each of our schools is growing their college-going culture and celebrating the successes of students who choose to attend apprenticeship and certificate programs, 2-year and 4-year colleges. PEF has dedicated staff collecting data on where our students are matriculating and where they are succeeding. That data is shared in our network and used to advance our work to increase student achievement.

Just as our counselors and advisors use data to engage in conversations around what works and what doesn't, students need data, too—data that is accessible, transparent, and accurate. A student's understanding of an institution's graduation and retention rates, graduate job placement rates, and financial aid outcome, will go a long way to increasing their awareness on best fit college choice. However, students can only get this information from knowledgeable adults who share it with students and translate it for them and their families.

Supports for students must start before they step onto a college campus. There must be supports in place for students at the high school level because success

starts long before students enter college. Schools and other community-based organizations across the country are doing phenomenal work to ensure that public schools students, especially underrepresented students, are successful in the college application process. It would be ideal for the government to support schools and programs that offer college advising services; and, ensure that Elementary and Secondary School Counseling Programs (ESSCP) is protected and strengthened in the Elementary and Secondary Education Act (ESEA). There are model community-based programs, like PEF or Achieve MPLS, that could be grown and supported throughout the country. Although an ambitious dream, all public school students should have full-time experts who help them to navigate the college choice process, particularly high poverty schools. The work in Chattanooga has positively impacted students with the assistance of part-time college access professionals. I can only imagine how much greater the impact would be if full-time expert professionals were available to students around the country.

HOW CAN LAWS CHANGE TO MEET THE NEEDS OF STUDENTS AND FAMILIES?

The policy for postsecondary institutions participating in the title IV Federal student aid programs to provide estimated net price information (net price calculator) to its consumers has been utterly helpful for students to get a clear picture of their financial responsibility based on their individual situations. An additional policy under the Higher Education Act could include requiring colleges to publish accurate data on long-term student outcomes that comprise graduation and retention rates, job placement rates, financial aid outcomes (including default loan rates) that is readily available and accessible on each institution's website. Although this information can be gathered from various websites, students often aren't savvy enough to know to look for and interpret these data.

Applying for financial aid poses a challenge for many families, especially underrepresented families. Even for the most skilled parent, the process is intimidating. I appreciate Senators Lamar Alexander and Michael Bennet working together on a revised and simplified format for the FAFSA. A simplified version of the FAFSA form could reduce frustration and encourage more families to apply for financial aid. Also, using "prior-prior year" (PPY) income and asset data when submitting the FAFSA may address issues of access and affordability. In Robert's case, understanding and interpreting his financial aid package earlier may have resulted in attending an institution that met more of his financial need. He now is in default on his loans. With guidance, Robert could have better anticipated the costs of a Columbia College education and made a different choice.

Filing the FAFSA earlier would require intuitions to estimate State and Federal aid awards earlier, which poses a concern for colleges who feel that unless legislatures and Congress set funding levels for at least 1 year ahead, they would have to rely on estimates in order to package students.

Reflecting on Ashlyn's story, her college provided her with robust supports while she was a student. Oglethorpe understood her disadvantaged background and never gave up on her. It was an institution that was committed not only to admitting low-income students, but their commitment manifested itself and extended into an "arms around approach" to ensuring her college completion. The graduation rates of Pell grants students at institutions is a good gauge of an institute's promise to the success of all its students. Measuring the success of low-income college students is a key goal of a Federal college rating plan originally outlined by President Barack Obama. However, it's unclear if the government's college ratings will be able to include that measurement, given the current inadequacies of the data collected by the U.S. Department of Education.

U.S. News and World Report conducted their own study and gathered income-based, 6-year graduation rate data. This information was collected in a statistical survey of colleges and universities in spring 2014. They used this data to show which schools they categorized as top performers, overperformers and underperformers when comparing the 6-year graduation rate for students from the fall 2007 entering class who received Pell Grants and the 6-year graduation rate of the entire class. Providing clear data like this will help college admissions professionals guide their low-income students to schools that will ensure their completion. When students like Ashlyn or Robert ask the question, "How do students like me do at this institution?", the data can paint that picture.

IN CONCLUSION

In the words of Kim Cook, executive director, National College Access Network,

> "Today's students are in need of the right information to help them make decisions to attend a school that best matches their academic qualifications and

provides the best environment to support ultimate completion. We are encouraged that a conversation is widening on the topic of information available to students."

My colleagues and I feel that all students deserve effective postsecondary advising. Ideally, students can get valuable information from their school counselors or college counselors. However, not every school has a college counseling department or professional. There must be a way that we can grow college access organizations in communities to impact the students who need it the most because those who need it most are at the greatest risk of not matriculating to college and/or succeeding. Our low-income and first-generation students are suffering and not competitive for high-wage jobs.

Sure, students can "google" their way to making a college decision, but that choice may not be the best fit. "Vital elements are missing," stresses Cook about college transparency around the publicizing of pertinent data. These data are central to helping students select the best fit institution where they are most likely to graduate.

The CHAIRMAN. Thank you, Ms. Lightfoot.

Ms. Mitchell.

STATEMENT OF TALEAH MITCHELL, GRADUATE, SEATTLE CENTRAL COLLEGE, SEATTLE, WA

Ms. MITCHELL. Good morning, Chairman Alexander and honorable committee members. Thank you for the opportunity to share information about my successful educational journey. I am very excited and pleased to be here.

I would also like to thank Senator Murray from my home State of Washington for her steadfast support of adult basic education programs.

Last but not least, I would like to thank you also for the Federal financial aid that has given me the opportunity to move from less than desirable circumstances into what has enabled me to pursue my dreams and go for more.

When I was younger, I could have never imagined sitting before a congressional committee in Washington, DC. I am very honored and humbled to be here.

My name is Taleah Mitchell. I am one of the hundreds of thousands of students who have transformed their lives at a Washington State community or technical college. For me specifically, the turning point was a basic education for adults program called I–BEST, which stands for Integrated Basic Education and Skills Training. In this testimony, I hope to share my personal story clearly, describe how it fits into the larger narrative of Washington's community and technical college system, and provide ideas for how the Federal Government can strengthen information and support for non-traditional college students.

In my opinion, we are a very important group of people that a lot of times are under-represented. There is quite a few of us and we have a colorful story and we are quite capable of achieving a lot more than what is thought of us and what is expected of us.

To give you all a little bit of background information for me, I am 27 years old, and being a non-traditional student, I went to the fourth grade in San Francisco, CA. That is something that is somewhat typical for me as a Roma descendent, which is gypsy nationality. I studied quietly on my own, learning to read and write because at a young age I understood, for whatever reason, the value of education and knew that I wanted to achieve a lot more in my life.

At 16 in Chicago, I started studying for my GED. I passed the assessment with flying colors at the institution where I was studying. Five months later, I took the GED test. I scored extremely high percentiles in everything except for math. Instead of getting discouraged and giving up, I decided that I needed to take remedial math courses at a different setting, and that was at Harold Washington College in Chicago, and I was able to take regular college-level courses in conjunction with that. I was given a Starlight Award from Literacy Chicago because of a commitment to literacy and efforts as a public relations intern at the organization.

During the second semester, I had to drop out and help run my family's business. A year later, I took the GED again, this time in West Virginia and passed all the portions.

Later on during that time in my life, things got really difficult for my family, and I was kind of thrown in chaos and moved around a lot. I worked entry-level jobs that were far beneath my capabilities and barely got my family and myself anywhere. The GED got me a job but it did not get me a career, and I was still going job to job and paycheck to paycheck.

My turning point was at the age of 25 in Seattle at the YWCA. I saw a flyer for the I–BEST program through Seattle Central College. I learned that I–BEST offered a clear path to an in-demand field with a wide array of support services. A counselor explained that they would be with me every step of the way, and they helped me with everything that came from applying for financial aid, looking through course catalogs, planning schedules, finding classes, managing my time, and overall just being a life coach for my life, which is really imperative.

With I–BEST, the hallmark is you have two instructors in the same classroom. This tag team teaching approach gives a student the opportunity to have lots of time with their instructors. One instructor teaches job skills, and with that, students learn foundational skills at the same time they are trained for in-demand jobs. The other instructor provides skills like reading, writing, math, and English language. It is really amazing. The information sticks because you have access to all these people, and with this two-for-one approach, students learn more thoroughly and in a shorter amount of time.

I earned a certificate in business information technology, and as a requirement for graduating with that certificate, I had an internship and I served as a teaching assistant and a math tutor in I–BEST in the same classroom that I started with. I got to come full circle.

At Seattle Central College, I was inducted into the honor society. I was one of the student body presidents. I served on a scholarship board. These are things I never dreamed I would be capable of doing.

With I–BEST, I really want to emphasize that without the financial aid that was afforded to me, I would have never been able to go into any type of higher education institution. The BFET program, or Basic Food and Employment Training, which is Washington State's version of the SNAP program, unemployment benefits, grants, and financial aid, including the Pell Grant, gave me

the reassurance that I would be able to not only do this but complete this.

At Seattle Central College, I was approached by Amherst and Smith Colleges to actually pursue the degree that I wanted for women's studies and computer science. My father fell ill during that time with cancer, and that opportunity for me was cut short. But, I do plan to continue my education with computer science and women's studies, to continue and complete that.

I would love to inform you that my brother at this point—my younger brother—has also enrolled in Seattle Central College and is following in my footsteps and is also looking at the government board as well.

My final recommendations for you guys is that college career pathways gives us basic skills, workforce, academic transfer, and it is imperative that we continue to fund those programs. The old notion that basic skills education ends at the GED is very outdated, as I hope to witness to you. It did not get me as far as I would have like it to have gotten me.

The WIOA program, which is Workforce Innovation Opportunity Act, enables I–BEST and programs like that to happen and enables students like myself to succeed.

Some of my ideas is to remove the cost barriers to students by fully funding the program and expanding opportunities for students to repay loans based on how much they earn. Student debt, as you brought up, is a growing national crisis, and we need to be able to power through that.

We also need a centralized education option for prospective students, so a central Federal portal that contains relevant college information, whether it be a website or possibly an app, I think would be really powerful. I was really lucky to find a flyer at the YWCA. It was pretty random that I just walked in and saw that. A lot of students do not have that opportunity—and prospective students—which is something that having a portal would enable them to do.

In conclusion, the future of our country depends upon higher education, and I appreciate your dedication to ensuring all Americans can step up on this path anytime in their lives. I obviously would not be here without the opportunities you all helped afford and through funding our Nation's 2-year colleges and the innovative programs created for adults like me.

Thank you very much for your time.

[The prepared statement of Ms. Mitchell follows:]

PREPARED STATEMENT OF TALEAH MITCHELL

SUMMARY

My name is Taleah Mitchell. I'm a 27-year-old, nontraditional, first-generation student of Roma descent. I grew up in San Francisco and went to public school through the fourth grade, when my formal education came to an end. Nevertheless, I continued to study on my own, learning to read and write.

Halfway through my 16th year, while living in Chicago, I took the GED® test and scored in the top percentiles in all sections except math. I enrolled in a community college and took remedial math courses in conjunction with my college classes. During my second semester I had to drop out of school to help run the family business full-time.

After eventually passing all portions of the test, the GED® program got me a job, but it did not get me a career or move me out of a cycle of living from job-to-job and paycheck-to-paycheck, with no hope of saving any money.

My turning point came when I discovered the I–BEST program at Seattle Central College at the age of 25. I–BEST gave me a clear path to an in-demand job, with a wide array of support services. Advisors helped me every step of the way, from start to finish and into a career. I–BEST uses a team-teaching approach that puts two teachers in the classroom: one to teach basic skills, the other to train students for in-demand jobs while using those basic skills.

I earned a certificate in Business Information Technology and now work as an assistant manager at a major employer in Seattle.

I am just one of thousands of nontraditional students who are changing their lives at one of Washington State's 34 community and technical colleges.

I'd like to share a few recommendations for the committee to consider during future discussions:

- Remove cost barriers for students by fully funding the Pell Grant program, and provide funding for advisors who can help students navigate the financial aid process. Financial aid was a big factor in my success. Advisors helped me weave together a financial aid package that included Basic Food and Employment Training—the Washington State version of the Federal SNAP program—along with unemployment benefits, grants and financial aid.
- Ensure that any centralized portal for college information clearly identifies programs like I–BEST that have defined pathways through college and into careers. Students need to know what's available to them so they can make well-informed choices.
- Provide legislation and funding support for college-to-career pathway programs. This includes fully restoring the Ability to Benefit option under the Pell Grant.

The future of our country depends upon higher education and I appreciate your dedication to ensuring all Americans can step on this path at any time in their lives. Thank you.

Chairman Alexander and honorable committee members, thank you for the opportunity to share information about my successful educational journey. I'd also like to thank Senator Murray from my home State of Washington for her steadfast support of Basic Education for Adults programs.

Thank you, also, for the Federal financial aid that has given me the opportunity to move from low-income into college so that I can achieve my dreams in life. When I was younger, I could never have imagined sitting before a congressional committee in Washington, DC. I'm honored and humbled.

My name is Taleah Mitchell. I'm one of the hundreds of thousands of students who have transformed their lives at a Washington State community or technical college. For me, the turning point was a Basic Education for Adults program called I–BEST (Integrated Basic Education and Skills Training).

First, a little context on my background.

I'm a 27-year-old, nontraditional, first-generation student of Roma descent. I grew up in San Francisco and went to public school through the fourth grade, when my formal education came to an end.

From the ages of 10 to 16, I studied quietly, learning to read and write.

Halfway through my 16th year, I learned I could study to receive a GED®. With this newfound knowledge, I found an organization called Literacy Chicago, an adult basic education organization. I passed the assessment test with flying colors and moved straight into GED® preparation classes.

After 5 months, I took the GED® test and scored in the top percentiles in all sections except for math. Instead of getting discouraged, I decided to study math in a different setting while beginning my college career. I took a college placement exam at Harold Washington College in Chicago and placed straight into non-math, college-level courses.

Because of my high marks, I was able to take remedial math courses in conjunction with my college classes. In 2006, I was given a Starlight Award from Literacy Chicago because of a commitment to literacy and efforts as a public relations intern at the organization.

During my second semester at Harold Washington College, my family met with difficult times and I had to drop out of school to help run the family business full-time.

A year after my college experience, I took the GED® test once again—this time in West Virginia—and passed all portions of the test.

However, my life was thrown into chaos once again when the family business collapsed and we bounced around from several different States. At each place, I found myself only able to work entry-level jobs that were beneath my capabilities and barely kept my family afloat.

The GED® program got me a job, but it did not get me a career or move me out of a cycle of living from job-to-job and paycheck-to-paycheck, with no hope of saving any money.

I was trapped in a cycle of economic insecurity with no way out.

My turning point was at the age of 25, when my family landed in Seattle. I wandered into a YWCA and saw a flyer for the I–BEST program through Seattle Central College.

I learned that I–BEST offered a clear path to an in-demand job, with a wide array of support services. A counselor explained that they'd be with me every step of the way, from start to finish and into a career. And that's exactly what happened. Advisors helped me apply for financial aid, look through course catalogs, plan schedules, find classes and manage my time.

The hallmark of I–BEST is that it puts two instructors in the same class at the same time: one teaches basic skills like reading, writing, math and English language, and the other teaches job skills. Students learn foundational skills at the same time they train for in-demand jobs.

The information sticks, because students can immediately apply what they've learned in a real-world setting. And, because it's a two-for-one approach, the classes can be completed in a shorter timeframe.

I earned a certificate in Business Information Technology. One of the final requirements was to have a working experience in the field of study. Interestingly, I served as a teaching assistant and as a math tutor in the same I–BEST class where I had been a student and in the very subject that I had struggled with earlier in my life. It was exciting to come full circle.

During my time at Seattle Central College, I got into honors society, became student body president and served on a scholarship board. I never lost passion for education or for my fellow nontraditional students.

Naturally, financial aid was a big factor for me. Advisors helped me weave together a financial aid package that included Basic Food and Employment Training—the Washington State version of the Federal SNAP program—along with unemployment benefits, grants and financial aid. This gave me reassurance that the rug wouldn't be pulled out from under me, as it had so many times in the past.

Today, I have a career as an assistant manager with a leading Seattle-based employer and intend to continue my studies. While at Seattle Central, I was approached by Amherst and Smith colleges, but my father fell ill and I chose to stay in Seattle. I'm happy to say my brother has followed my footsteps and is currently attending Seattle Central College.

As I mentioned before, I am fortunate to sit before you as one of thousands of success stories made possible by Washington's community and technical college system.

WASHINGTON STATE'S COMMUNITY AND TECHNICAL COLLEGES

The college I attended—Seattle Central College—is one of Washington State's 34 community and technical colleges. Altogether, they serve nearly 400,000 students each year. The college system dates back to 1967, when it was created by the State Legislature. In 1991, the Legislature added technical colleges to the system. The colleges are organized into 30 districts spread across mountains, cities, rivers, and islands touching every corner of the State.

Colleges work together to present the State Legislature with a single operating and capital budget request. When those budgets are passed, the State funding goes to the State Board for Community and Technical Colleges, which then allocates funds to the colleges. This allows colleges to serve their individual communities while forming a powerful network to advance Washington's economy.

The strength of this system is not only in its organization. It's also in its mission to open the doors to higher education for all residents of Washington State, regardless of their personal or academic backgrounds. For nontraditional students, they offer a second chance for a new life.

The education at these 2-year colleges is practical, promising and purposeful. Colleges use innovative instruction models, work closely with local employers and labor representatives, and partner with universities to serve the unique needs of nontraditional, 21st century students.

The average Washington community or technical college student is 26 years old. Forty-three percent work, 28 percent are parents, and 42 percent are students of color.[1]

As you can see, the average student isn't what it used to be. We are adults that need supported, accelerated, real-world services that save us time and money.

The beauty of community and technical colleges is that programs are built and sustained locally to meet the economic and employment needs of the community. All of the job-training programs are led by customer advisory committees made up of community leaders, business and labor representatives, and college faculty and staff. These committees create and build curricula aligned with emerging industry demands and employers' needs.

COLLEGE AND CAREER PATHWAYS

In Washington State, education is a continuum—from early learning, through K–12 and college, and into a career. At the heart of the 2-year college system is a college and career pathway model that allows students at any skill level or life stage the opportunity to earn a college credential and climb a career ladder. I–BEST is a perfect example.

In Washington State, the average annual income of the typical associate-degree graduate is 33 percent more than someone with a high school diploma alone. These income levels rise with each level of education earned and open greater possibilities for students and employers.[2]

The **Workforce Innovation and Opportunity Act (WIOA)** solidified the importance of a college and career pathway. States are now required to provide opportunities for employment, education and training needed for today's global economy. WIOA requires college Adult Basic Education programs to move students past the GED® level and into college or careers.

Connecting students to a college and career pathway has never been more important. By 2016, nearly three-fourths of available jobs in Washington State will require at least a postsecondary credential.[3] Over the next 20 years, there simply won't be enough high school graduates to meet the higher education needs of Washington State's workforce. Our State will need to fill the gap with older adults—a faster growing population that is burgeoning in areas of the State with less educational attainment.[4]

I know from personal experience that Washington State's community and technical colleges are key to filling employment gaps with skilled workers because they did that for me. It's critical for underskilled, sometimes underemployed adults to have the same access to innovative, accelerated and meaningful educational and workforce training. And now they do.

In addition to WIOA, the **Washington State Basic Education Plan:** ***Pathways to College and Careers for Washington's Emerging Workforce*** is focused on getting students through college faster and into living wage jobs. Programs under this plan move people further and faster along well-defined pathways into college and careers. The plan builds upon the proven success of the I–BEST program in moving students rapidly toward industry-recognized credentials that lead to well paying, long-term careers. I'm an example of this program's success: from where I started, to where I am today, and where I'm going tomorrow.

Washington State's community and technical college adult education providers partner with regional agencies, organizations, institutions, and industry leaders to build, scale and maintain demand-driven career pathways to meet emerging employer needs. Certificates are marketable and stackable, meaning that each certificate builds on the other to lead to a longer-term certificate or associate degree. These pathways connect education, training, and support services in new ways that foster success for all individuals as intended under WIOA.

INNOVATIVE PROGRAMS

Washington State's 2-year colleges serve nearly 6 out of every 10 students in public higher education.[5] The community and technical college system focuses on three

[1] SBCTC Fall Quarter Enrollment and Staffing Report .

[2] Washington State Student Achievement Council presentation to House Higher Education Committee, Jan. 14, 2014.

[3] 2013 Roadmap: A Plan to Increase Educational Attainment in Washington, by Washington Student Achievement Council.

[4] SBCTC research findings: "Washington State Population and Employment Data 2010–2030, Implications for Community and Technical Colleges."

[5] Fifty-seven percent per Washington State Office of Financial Management 2013–14 Budget Driver Report.

mission areas: basic skills, workforce and academic transfer. All three mission areas share the same goal: move every student through college and into a life-sustaining job.

Basic skills

Basic Education for Adults (BEdA) programs teach foundational skills such as reading, writing, math and English language, so adult students can move through college and into living wage jobs. Unlike other States, BEdA programs are contained in the State's 2-year college system instead of the K–12 system. Programs are aligned with the WIOA principle of a college and career pathway that contains crucial milestones and goals for students to reach along the way. Community and technical colleges partner with community-based organizations to help serve the estimated 650,000 to 700,000 Washington adults who lack the basic skills necessary to be successful.[6]

Washington State BEdA programs:

- Serve adults at least 16 years old who have skills below a high school graduate or need English language skills;
- Include General Educational Development (GED®) and high school diploma programs;
- Use a team teaching approach such as I–BEST (Integrated Basic Education and Skills Training);
- Integrate instruction with technology; and
- Teach employability or "soft skills" such as communication, time management, problem solving and decisionmaking.

High school completion

Washington State's community and technical colleges not only open the door to college, they also help students finish a high-school level diploma or credential. Colleges offer GED® preparation and testing, as well as innovative programs like High School 21+, a competency-based diploma for adults 21 and over that awards credit for prior learning and military and work experience. These programs give all Washingtonians, regardless of age or skill level, the opportunity to complete high school and connect to a college and career pathway that's right for them.

I–BEST

As I mentioned, the I–BEST program was my ticket to a new life. Nationally recognized, the program is modeled in more than 20 States including Tennessee, Oregon, Wyoming, Wisconsin and Massachusetts. It uses a team teaching approach that combines basic skills classes with job training classes to move students faster to completion and into living wage jobs. This combined teaching method allows students to begin college-level coursework immediately, so they don't have to move through a mandated sequence of basic skills classes first. Students save time and money and learn skills in ways applicable to their career goals.

In my case, dedicated instructors helped me brush up on basic skills as I simultaneously learned information technology skills.

I–BEST now serves nearly 4,000 students. Programs include healthcare, automotive, manufacturing, transportation, early childhood education, aeronautics and office technology. Students enrolled in I–BEST programs are:

- Three times more likely to earn college credits and nine times more likely to earn an industry-recognized credential than students in traditional programs who must complete basic skills classes before training for employment.[7]
- Earn an average of $2,645 more in wages each year and receive twice the work hours per week (35 hours versus 15 hours) than similar adults who do not receive basic skills training in any form.[8]

WORKFORCE

Washington State's workforce system includes multiple State agencies, organizations and stakeholders that partner to provide real-time education and training that directly align with high-demand jobs. The 2-year college system plays an important role in developing relevant curricula, job training programs for employers, and industry partnerships to keep pace with today's changing workforce demands. Washington State's community and technical colleges along with their former students

[6] SBCTC, 2008–12 5-year; 2010–12 3-year American Community Survey estimates.

[7] SBCTC, "'Educational Outcomes of I–BEST, WA State Community and Technical College System's Integrated Basic Education and Skills Training Program," Community College Research Center, Columbia University, May 2009.

[8] Workforce Training and Education Coordinating Board, Workforce Training Results, 2014.

contribute approximately $11 billion to the State's economy each year.[9] I'm proud to be among them.

With statewide business and labor, Washington State's community and technical colleges offer a wide array of professional-technical programs in high-demand fields. These include agriculture, aerospace, business administration management, composites, nanotechnology, nursing, and welding.

Basic Food, Employment and Training

As I mentioned, I benefited greatly from the Washington State Basic Food, Employment and Training (BFET) program. The program provides training and job-search help for people who receive food assistance so that they can earn industry-recognized credentials and land living-wage jobs. Nearly 10,000 2-year college students are receiving BFET benefits with funding through the U.S. Department of Agriculture.[10] All 34 colleges participate across Washington State.

Work-based learning

Washington State's 2-year college system offers a variety of work-based learning opportunities that benefit both students and employers. Work-based learning allows students to experience how the things they learn in the classroom are connected to real careers. Examples include apprenticeships, intern or externships, and work study.

Without a work-based learning option, I wouldn't have had the opportunity to obtain important skills needed to be successful in today's job market. These options are important for students starting in their careers or retraining for a new field.

ACADEMIC TRANSFER

Washington State's 2- and 4-year colleges and universities have one of the strongest transfer systems in the country. This includes but is not limited to:

- **Common course numbering**, which makes it easier for students to transfer to different colleges within the 2-year system;
- **Prior learning assessment**, which helps students start or continue college at the place that best fits their previous academic or workforce experience; and
- **Direct transfer agreements and major related pathways**, which allow students to transfer at the junior level or enter directly into a major.

Forty percent of all Washington public baccalaureate graduates started a 2-year college. These transfer students graduate with similar GPAs as those who start as freshmen.[11]

SERVING STUDENTS

Washington State's 2-year colleges serve students from all academic backgrounds, skill levels and work experiences. Their educational goals are as varied as the dreams that led them to enroll. Colleges use multiple tools and resources to reach students with these unique backgrounds. As I've mentioned, I am one of these students. I directly benefited from advising and career counseling, not to mention multiple financial aid options to help me pursue college.

Proactive or intrusive advising

Student advising is a priority of Washington State's community and technical colleges. Through proactive or intrusive advising, colleges:

- Purposefully intervene to motivate students;
- Build student trust through regular communication;
- Inform students of all available postsecondary options; and
- Work proactively to help students avoid difficulty.

Students excel when they are supported and understand that each step of their pathway counts. That's how I was able to finish my certificate and land a job in my current career field. My advisor at Seattle Central College helped me the entire time, from career counseling and class scheduling to writing resumes and pursuing work-based learning options.

I also received help understanding and applying for financial aid options, which made a huge difference.

---

[9] Economic Modeling Specialists, Inc., Economic Contribution of Washington's Community and Technical Colleges: Analysis of Investment Effectiveness and Economic Growth, 2011.

[10] SBCTC BFET program, 2014–15.

[11] SBCTC, "The Role of Transfer in the Attainment of Baccalaureate Degrees at Washington's Public Bachelor's Degree Institutions, Class of 2011," 2013.

Financial aid

Student debt is a critical issue in Washington State and across the Nation. In 2013–14, 32,244 2-year college students borrowed an average of $5,617 in student loans.[12] Nearly half of the students in eligible programs receive financial aid.[13]

While tuition at a Washington State 2-year college seems like a bargain at approximately $4,000 per year, it can pose significant challenges for students who don't have extra financial resources to cover college expenses. Students not only have to pay for tuition, but required textbooks and materials to complete coursework.

State Need Grant

In addition to receiving a Federal Pell Grant, I also received the Washington State Need Grant to help cover the cost of my college education. For more than 40 years, the State Need Grant has been providing financial aid to disadvantaged students. Eligible students with a household income less than $58,500 (for a family of four) are able to use the grant at 2- and 4-year higher education institutions as well as many accredited private or independent colleges, universities, and career schools in Washington State.

After the Great Recession, Washington, like many other States, experienced significant budget constraints. With approximately 32,000 eligible students not receiving State Need Grants due to lack of funds,[14] cost continues to be a barrier for many students in completing college and succeeding in today's job market.

RECOMMENDATIONS

As part of my testimony, I have a few recommendations for the committee to consider as discussions continue on national higher education policy.

• ***Remove cost barriers for students.*** With over $1 trillion in loans,[15] student debt is a growing national crisis. The Federal Government is in a unique position to help students and higher education institutions with this problem. Removing cost barriers makes a big difference in access and affordability for nontraditional students.

Instead of creating new loan programs that may burden low-income students with more debt, consider increasing resources to grant programs, like Pell, that are already a proven success. Without the Pell Grant, I would have been unable to pursue college and obtain my current management position with a leading Seattle employer.

I also recommend providing financial support for college advisors to help students navigate the financial aid process and find scholarships. It's not an easy process, particularly when there's no one in your family who has been through it before.

• ***Centralize educational options for prospective students.*** A central Federal portal that contains all relevant college information for prospective students could be helpful. However, some college completion calculations paint an incomplete picture of community and technical colleges. For example, as a nontraditional returning student, I wouldn't have been counted in the U.S. Department of Education's College Scorecard.

This type of portal can, however, provide better visibility for programs like I–BEST. This will help students and high school advisors make informed choices. I was fortunate to see a flyer at a YWCA, but the programs deserve greater visibility and students need to know about available opportunities.

• ***Support college and career pathways.*** As I mentioned, a clear career pathway and proactive advising model were critical for my success as a student. I encourage continued support for these pathways through legislation and funding to ensure all students have the opportunity to plug into college and ultimately, a career at any point in their lives.

For those without a high school diploma or credential, it is critical these prospective students have access to Ability to Benefit under the Pell Grant. This provides tuition assistance, allowing students to afford college, obtain an industry-recognized certificate or degree, and move into a living wage, high-demand job.

In closing, I would like to once again thank you for this tremendous opportunity. The future of our country lies within higher education and I appreciate your dedication to ensuring all Americans can step on this path at any time in their lives. My journey has led me from a difficult past into a much brighter future.

---

[12] Washington State Student Achievement Council, 2013–14.
[13] SBCTC, Academic Year Report, 2013–14.
[14] Washington State Student Achievement Council, 2013–14.
[15] Consumer Financial Protection Bureau, 2013.

The CHAIRMAN. Thank you, Ms. Mitchell.

We will now begin a series of 5-minute rounds of questions.

Ms. Lightfoot, Senator Bennet and I and others have introduced the FAST Act, which would simplify student aid forms. You referred to it.

Would you explain to the committee why it makes a difference to provide students with their financial aid eligibility information in their junior year in high school rather than their senior year. What difference would that make in their college search?

Ms. LIGHTFOOT. Absolutely. Most families can file their FAFSA's in January. Some colleges will get financial aid packages——

The CHAIRMAN. Of their senior year.

Ms. LIGHTFOOT. Of their senior year, absolutely. January of the senior year, and they need the prior year taxes. When a student fills out the FAFSA and their families fill out the FAFSA in January, some colleges can get those packages back in March, some in April, some in May. Some State schools do not give students their financial aid award letters until June, which does not give students enough time to make informed decisions, especially if there is a financial gap where the student may not have enough money to go to their first choice.

The CHAIRMAN. Where a student might be expected to begin college in August.

Ms. LIGHTFOOT. Absolutely.

In my written testimony, I talked about a student who received a financial aid package and did not have enough money to complete his first semester of college, and that student had to drop out of school after his first semester and at the age of 26 can no longer enroll in another school because he had acquired debt from his first semester going to a particular college. Had he had information the year before, he could have spent that year making up the difference, working longer hours, and using more strategies, applying for more scholarships to fill in the financial aid gap. It does not give students enough time to plan. A lot of our low-income, underrepresented students—families do not plan financially for their education, and they rely on Federal funds and State funds to do that.

The CHAIRMAN. If I could go on to another question.

Ms. LIGHTFOOT. Absolutely.

The CHAIRMAN. I have got a limited amount of time. That is very helpful.

Mr. Schneider, you have been on both sides of it. You have been in the Government collecting information, and you have been out in the private sector trying to help States disseminate that information to students to make the right choice.

This is the 900-page document. If I understand this correctly, this is what every institution has to disclose because we require them to. Now, how do you get this information into the hands of students in a useful way to choose among the 6,000 institutions we have?

What you say in your testimony is while the Federal Government can be a powerful actor in creating databases, it is far from the best actor when it comes to disseminating the data in a usable form. The long and contentious history of gainful employment and

the shorter but equally fraught history of the current attempts to create a college rating system show the dangers of Federal overreach. I believe the Federal Government should help create high quality databases and then make the data widely available. Many efforts will follow as States, companies, other efforts experiment with different user interfaces.

How much data should the Government collect? Is all this needed? And second, who should try to put the data in the hands of the students? You seem to think the Federal Government is not particularly good at that part of the job.

Dr. SCHNEIDER. That is correct. The statute of limitations on me apologizing for IPEDS has expired. When I was at NCES, I spent a lot of time apologizing for it, but that is gone.

Yes. You have to remember, of course, that IPEDS has just expanded over time. It fulfills many, many purposes.

The CHAIRMAN. Explain IPEDS.

Dr. SCHNEIDER. The Integrated Postsecondary Education Data System.

The CHAIRMAN. That is this?

Dr. SCHNEIDER. That is that. That is a printed version of that.

As you noted in the white paper you put out about consumer information, much of the data collected in IPEDS is congressionally mandated. At NCES, we tried very hard to reduce some of the burden on institutions, but the fact of the matter is that we could not say we are not collecting these data because various laws said these data must be collected. A lot of the data that is collected has been mandated by Congress for a variety of purposes, not necessarily for consumer information.

There was remarkable agreement among the witnesses about a handful of measures, if we are really serious about consumer information. There is a handful of measures that students need to know, and I have listed the five questions that I thought could structure the data that is required or that is needed for students to understand what their choices are.

I believe that the Federal Government can, for example, do a much better job in collecting the wage data and the labor outcome data than any State or private institution can do. The fact of the matter is that those data need to be disseminated to other Federal agencies, to State governments, to researchers, to companies so that we could all experiment with different kinds of interfaces apps—different kinds of applications. Websites that would help students make a much better choice about where to go and what to study.

The CHAIRMAN. Thank you, Dr. Schneider.

Senator Murray.

Senator MURRAY. Thank you very much.

Ms. Mitchell, thank you. Truly inspirational story. I really appreciate your sharing it.

I wanted to ask you when you walked into that YWCA in Seattle and saw a poster for I–BEST, what attracted you to that? What was it that made you say that is what I want to do?

Ms. MITCHELL. There were two sentences that literally just spoke to me. One was college-bound program, and clear pathway to success. I was like what is that. I can actually get back to school. This

is a program where I can actually get back to college and have a clear pathway to get where I want to go.

Senator MURRAY. You talked about going on to get your bachelor's degree—to a bachelor's program at some point. What factors are most important to you as you consider different college options to do that?

Ms. MITCHELL. The success rate of the colleges, the graduation rate of the colleges is important to me, but also the staff, the teachers, and how accessible the school is and how much support the school gives the students. The support services are the most important thing to me. That is what has carried me through everything. There were times when I thought I am never going to be able to do this, or I might not be able to finish, or when I just needed someone to give me direction, having that support changed everything. It is a game-changer. When looking at universities, Smith and Amherst, for example, I got to meet the recruiters and the people at those schools, and so I got to learn that these people are really in your corner and they motivated me as a student without even being in their school, and that is what made me really just want to go there.

Senator MURRAY. Ms. Lightfoot, you are nodding. Is that what you hear?

Ms. LIGHTFOOT. Absolutely. The question that students have is how do students like me do at this institution and as a translator—and Ms. Santiago mentioned it. Students need translators, and how do we buildup a team of translators where students like Taleah can get the information and know that this is a school that has a robust amount of support that can work with students like her. It is the information that I can gather as a practitioner on graduation rates and how well do Pell Grant students do at the school where I can lead students to schools like Smith or Amherst or Oglethorpe or the University of the South where I can say as a practitioner this school does a great job with students like you, with poor students, with first-generation students. Collecting that information and in a place where it is easy for me and other practitioners to access is very helpful to lead Taleah to schools like a Smith and Amherst or UTK, et cetera.

Senator MURRAY. Thank you.

Mr. Schneider, you recommended that the Federal Government should do a better job of creating high quality data and then making the data widely available to States and community organizations that work with students. What kinds of vital information are we missing today?

Dr. SCHNEIDER. I believe that, as I noted, the concern about institution level data is wrong because so much happens at the program level. We need things like graduation rates at the program level. We need the economic outcomes, job placement numbers, wages. Right now I work with seven States or I have worked with seven States to track the students into the labor force and track their earnings 1, 5, and as much as 10 years afterwards, and this is all at the program level. There is a wide range of outcomes at the program level. That institution level data which, for example, the College Scorecard will pick up is just not going to catch it.

Senator MURRAY. How do we collect that data?

Dr. SCHNEIDER. Well, this is where the Federal income tax data is the most useful. I believe we should start with matching FSA data to the income tax data, and ultimately I believe that we should allow States to work with the IRS to match their data. We have to have rigorous safeguards, privacy safeguards in place, but we can do that. I believe that the States have very detailed student level data, and that could be merged with these outcomes data for information like job placement, career growth, and earnings.

Senator MURRAY. Ms. Santiago, you recommended that we disaggregate Federal data and higher education much like we do under ESEA by the very characteristics that define what you call post-traditional students. Do you think we have enough information on student outcomes today?

Ms. SANTIAGO. I do not believe we have sufficient information. The challenge for me in sufficient information is that the current measures we have do not capture those post-traditional students. If you are a returning student or a transfer student enrolled part-time at any point, you are not in those graduation rates and it does not tell you an accurate picture of their outcomes. I think that is a challenge in figuring out how to inform and compel action for the students we have today and in the future.

Senator MURRAY. How do we collect that?

Ms. SANTIAGO. I think we need to try to create competent cohorts that might be similar to graduation rates. That is not first-time full-time. We know we have the data already to create cohorts of part-time, first-time students, and we can cut the existing data in different ways to get there. I do not think there is any perfect way to do it, but we do need to make sure we include part-time students. We have experimented, including creating an FTE and looking at completion that way. The challenge is people do not understand how you do that, but we can do that with existing data. We have just not done it, and I think we should start with what we currently have rather than adding more and then making sure we are looking at it by those characteristics, students who need remediation and others. We have a lot of that data. We have to make better use of it.

Senator MURRAY. Thank you.

The CHAIRMAN. Thank you, Senator Murray.

Senator Cassidy.

STATEMENT OF SENATOR CASSIDY

Senator CASSIDY. Ms. Santiago, I really like what you just said.

Let me toss it over to Dr. Schneider. It almost seemed like you need a regression analysis. It is not just program graduation rates. It is the characteristics of the student.

Now, the for-profits, I have toured some for-profits, they make the point that their student population is quite different than that of a young man or young woman who goes to a State college, et cetera, et cetera. I think we have good testimony at the end of something which is quite different.

Is it practical to have a regression analysis in which you take the characteristics of these students and you say, listen, you can self-select? We are not saying, listen, if you are this ethnic group or this family background or this income level, we predict your future.

Rather, you click and you say at this institution someone of the background I choose will have this immediate, intermediate, long-term income, et cetera. Any thoughts?

Dr. SCHNEIDER. I have done a lot of work on the issue of risk-adjusted metrics, which is part of what your question is about, and that is, students come with different characteristics, and therefore we expect or empirically their success rates are different—in different domains varies.

One problem is the regression analysis—which variables do you put into this?

Senator CASSIDY. I bet you if you took Census track age, there would be two or three things that just leap out as statistically significant. Ms. Santiago is nodding her head yes. Feel free to weigh in. It seemed like you took two or three things.

Dr. SCHNEIDER. There are two or three things that we absolutely know have to be included, and after that, we start getting into much more complicated issues.

I work with "Money Magazine," "Money's" ranking of the best colleges. We do value-added. We do the kinds of empirical analysis that you are talking about. That is a private magazine. If you do not like our ratings and you do not like the variables we choose, do not read the magazine.

What I worry about is when the Federal Government gets involved in the risk-adjusted metrics business, the models become really much, much more important.

We also allow our readers to change the weights on some of these things so then they care much more about certain of these characteristics than others.

I take your point very seriously, and that is that we should allow personalized computation of ROI, personalized computation of how much it is going to cost. I have built applications where students——

Senator CASSIDY. I only have a couple minutes left.

Ms. Lightfoot, I really love what you are doing. Let me ask because I have found that young people are often financially illiterate. My wife borrowed money in medical school, went to Australia, did not pay it off until after we married. If I sound bitter, I am.

[Laughter.]

When you send a young person off to Smith or Oglethorpe—those are very expensive schools. I am sitting here thinking what is the ROI on that? You follow what I am saying? If they went to Tennessee, Chattanooga, they probably would pay less. I am asking. It almost seems like we would have to have a spreadsheet where you would put in your financial aid and you would put in what you are going to bring to the table, and then you would put in your career path and then you would put out the immediate kind of metrics that you are saying could vary. When I graduate, I am either going to be an Occupy Wall Street activist or I am going to earn six figures. If it sounds like I have a child going to college, yes, I do.

Do you have that? It almost seems like you have to do a financial literacy for these young folks who are taking off for school. Otherwise, they will do exactly as you described one person ending up

at age 26 having exhausted their loaning capacity with nothing but debt and no degree.

Ms. LIGHTFOOT. Absolutely. My point to that is having the translator. Because students do not go into college with that type of financial literacy, they are relying on a trusted adult, just as I relied on a trusted adult, to send me to a college 20 years ago that cost $25,000. Again, my mother only made $12,000. Susan Chipley would not have sent me to a college that did not meet my need. I trusted her enough to not put me in a situation where I would——

Senator CASSIDY. That is a remarkable set of circumstances, but sometimes there are charlatans as much as there are people of good will. It seems like we need to have something, I hate to say formalized because there is always going to be a bias, but there still seems like there has to be some sort of mechanism. A Good Housekeeping stamp of approval.

Ms. LIGHTFOOT. Absolutely. How can the Federal Government support more programs to buildup the team of translators so that every public school student can have access to a trusted and expert professional, college access professional, to lead them on the right direction. A lot of private schools will have counselors, a 30 to 1 ratio of counselor to student ratio, and in public schools there are 400 students to one counselor.

Senator CASSIDY. Just to say something that Dr. Schneider describes where someone could log on and put in their variables. Could that supplant these personnel? Because personnel are very expensive, whereas the app could be something that would be 99 cents on iTunes.

Ms. LIGHTFOOT. If the variables were right—and I would have to think about those a little bit more as to what variables they would be—it is something that I will try as a practitioner to see if it would lead me to some of the schools that I know in my head that do a great job putting their arms around students who are underrepresented. I would have to just think a little bit more about what those variables would be.

Senator CASSIDY. It sounds like a good workshop.

I yield back. Thank you.

The CHAIRMAN. Thank you, Senator Cassidy.

Senator Franken.

STATEMENT OF SENATOR FRANKEN

Senator FRANKEN. Thank you, Mr. Chairman.

I think we all agree—I think there is total agreement here—that we want to be able to get useful information into the hands of prospective students in a timely fashion, at the right time.

A number of you in your testimonies mentioned the importance of net price calculators. Last year, I introduced a bill with Senator Grassley of Iowa that would improve net price calculators which in an early manner, it sounds like the way students get this information is either through a counselor but very often by going to a search engine, browsing, finding it, and you get the schools. You are not getting it through the Federal Government. You are getting it from the school.

In 2008, Congress required all colleges to post a net price calculator on their website, but very often they are not easy for students and families to find on those websites or to use. My bill would have colleges and universities put the calculators on the pages of their websites where prospective students are likely to look, such as the financial aid or tuition and fees page. I think the chairman said that the "*Washington Post*" said what am I looking at.

We want to have this net price calculator. This is so that kids, before they even apply, are not ruling out schools where they think they cannot pay for it, but my goodness, it turns out that maybe they could.

We were talking about getting financial aid statements so late that you do not know. Even before you apply, you can go to a net cost calculator and put in your information and find out what that is.

I am working to get this done in my bill, but in the meantime, does anyone have any ideas how we can make sure these colleges place their calculators on web pages that are easy for students to find?

Dr. SCHNEIDER. May I just speak to that? Again, there are about 200 campuses, colleges that at the current time refuse to allow their net price calculators to be picked up by aggregators like the College Advocates. Schools originally hid their—they still do hide—their net price calculators deep in the bowels of their websites. NCES publishes—and the College Navigators—those links, but they should be prominently displayed. Also, the failure of the schools or the blocking of these net price calculators being picked up by aggregators is a serious problem that I think needs to be dealt with. There are over 200 schools at the current time that prevent that kind of aggregation.

Senator FRANKEN. OK. I think I am going to move on because I want to ask about later in the process, once you have gotten into the school, you get a financial award letter. I think we are all saying this net price calculator is important, and it is important that it be in a prominent place. OK, good.

Ms. Santiago, many students' families do not have a clear picture of how much college is going to cost them. Some schools' financial aid letters do not distinguish between loans and grants. I have another bipartisan bill that would require universities to use a uniform financial aid award letter so that students and their families will know exactly how much college will cost them.

When I first proposed this, I got emails from lots and lots of people, including counselors, who said families cannot, the kids cannot, I cannot make out the difference because some will say subsidized Stafford loan. It will say that. Others will have an F6302. I am not sure if they use that, but you get my point.

How would a uniform award letter—most people when they think of a loan, do not think so much that it's an award. It is on an award letter. To make them distinguish, how would this help to have a uniform letter so that you can know exactly what you are getting?

Ms. SANTIAGO. I think it would be invaluable in the choices students make. We have found that letters just put a total amount at the bottom, and too many families, especially for low-income, first-

generation, think that is the amount of money they will not have to pay back, and that actually includes loans and others. A uniform letter that clearly distinguishes between what they have to pay back versus what they are able to keep and it is free, that distinction is summarily important not just to list it, but to summarize it and having two numbers so that the families understand so when they do side-by-side comparisons, they can choose.

Right now, there is no uniform letter, and we are having to translate not just through languages but like 15 different languages-plus, and I think that is not fair for students who are trying to make the best fit decision for them. I think uniform letters are absolutely critical.

Senator FRANKEN. OK. Thank you.

Thank you, Mr. Chairman.

The CHAIRMAN. Thanks, Senator Franken.

Senator Warren.

STATEMENT OF SENATOR WARREN

Senator WARREN. Thank you, Mr. Chairman.

We have been talking a lot about data, but I want to talk about a different database than the kind we have been talking about.

The Department of Education maintains databases that are loaded with information on Federal student aid, on loans, on scholarships. Researchers, policymakers, and students cannot get answers to even the most basic questions. In a recent "*New York Times*" column, one researcher asked some pretty basic stuff. How many borrowers are delinquent on their loans? How does delinquency differ by level of education or amount of debt? Which colleges are doing a good job of graduating students who can pay their debt and which are leaving students under water? Pretty key stuff.

Dr. Schneider, does the Department of Education have data to answer any of these questions?

Dr. SCHNEIDER. Absolutely.

Senator WARREN. OK. They have the data.

As Commissioner of the National Center for Education Statistics, was it your job, "to disseminate full and complete statistics on financial aid?"

Dr. SCHNEIDER. It was my hope to be able to do that.

Senator WARREN. Was it supposedly your job to do that?

Dr. SCHNEIDER. No.

Senator WARREN. You were not supposed to—I am looking at the statute here.

Dr. SCHNEIDER. I am sorry. There is a difference between what I hoped to do and what I was able to do and what I was mandated to do.

Senator WARREN. OK. Let us put it this way. Did you release this data?

Dr. SCHNEIDER. Well, we released very preliminary data or very aggregated data through IPEDS.

Senator WARREN. Did you answer these questions?

Dr. SCHNEIDER. No. We could not answer them.

Senator WARREN. OK. Now the question is why not.

Dr. SCHNEIDER. Because FSA is not designed to provide those data to either the Federal Government, to other branches of the

Department of Education, to other agencies in the Federal Government, or to anybody else. FSA is a big bank. The data systems are designed for business operations, not for the dissemination of——

Senator WARREN. Let me ask this another way. Did the Education Department make these data available to you so that you could answer these questions?

Dr. SCHNEIDER. We negotiated several times with FSA to share data with NCES. We offered to pay for data runs. We asked them to provide us information about Pell Grants, about the success rates of Pell Grants.

Senator WARREN. Would they give you these data?

Dr. SCHNEIDER. I do not know if they would but they did not.

Senator WARREN. OK. I will take they did not. I have got that as an answer.

As I understand it, Federal student aid is this group within the Department of Education that is collecting these valuable data, but it will not make those data public. They hide it from the public, from policymakers, even from others at the Department of Education and the National Center for Education Statistics. This is nuts. The data are already collected and the Education Department will not turn them loose.

Last year, I introduced an amendment to the Education Sciences Reform Act reauthorization bill to require the Secretary of Education to protect student privacy but to make these data available. I withdrew the amendment on the understanding that we would address this issue in the Higher Ed Reauthorization Act. And I hope that Chairman Alexander and Ranking Member Murray will work with me to make sure that we use the data we are collecting because we cannot fix student aid programs if the Department of Education refuses to tell Congress, to tell researchers, or to tell the public or even the rest of the Department of Education what it is that it knows. I just think this one is critical, Mr. Chairman, and I hope that is what we will focus on.

The CHAIRMAN. Thanks, Senator Warren. I remember our discussion about that last year, and I did say that and we will work with you on that in the Higher Education Act.

Senator WARREN. Thank you.

The CHAIRMAN. Senator Murphy.

STATEMENT OF SENATOR MURPHY

Senator MURPHY. Thank you very much, Mr. Chairman.

Ms. Mitchell, your story is really extraordinary. I do not want to put words in your mouth, but as we are seeking to figure out what data, what information is important to students, I assume that the reason that you were so committed to your journey to get your degree was because you wanted a higher quality of life, a better quality of life for yourself when you graduated. Is that correct?

Ms. MITCHELL. Absolutely.

Senator MURPHY. Ms. Lightfoot and Ms. Santiago, when you are talking to students whose main goal is that upon graduation of college, that they have a better quality of life than had they not gone to college or that they have a better quality of life because they went to this particular college versus that particular college, and that generally means that they are going to be able to get the job

that they want. They are going to be able to make enough money to pay back their loans.

What is the data that you use in order to compare one college against another in order to judge whether or not that person is going to be able to get the job they want or to be able to make the salary they want? What is the data that is available to you to make that comparison for students?

Ms. LIGHTFOOT. I will start.

My approach is about fit, what postsecondary opportunity is the best fit for the student. If it is a 2-year college based on the student's circumstances, based on the student's personality, then we will look at those options.

Senator MURPHY. Let us say I am just a student. I just want to know. I want to know whether this college is going to get me a certain job. I want to know what chances I have to make this amount of money if I go to this school. Are you sort of saying that there is no one place where you can go and get that information for students today?

Ms. LIGHTFOOT. Based on my professional journey and the information that I am able to collect from colleagues, from associations, I am able to match that information up. It kind of happens when you have savvy professionals who are trained like myself and other college access professionals to match that information up. I am thinking about Pell Grant students and the graduation rates for Pell Grant students. Or if I am talking to a student who will be a Pell Grant recipient, I am not going to send them to a school that does not do a great job graduating low-income students. So that is a piece.

Senator MURPHY. Listen, I think you are fantastic at your job and there are other professionals that are fantastic at their jobs. It is really easy for you to go figure out what the student-to-teacher ratio is at a particular school. That is data that is available.

Ms. LIGHTFOOT. Absolutely.

Senator MURPHY. It is not a problem to go find out what the cost is of a particular school.

Ms. LIGHTFOOT. You got it.

Senator MURPHY. But, it is not easy to find out what the average earnings of a graduate of a particular school is or what their ability to get a job in their major is.

Mr. Schneider, I assume that is in part because in 2008 we passed a law prohibiting the Federal Government from collecting data on a student record basis that would allow us to track how a student does after they graduate college.

Dr. SCHNEIDER. Yes. In part the ban on student level data is essential to blocking this kind of movement forward. Yes, that is true. Though as Senator Warren notes, the FSA already has an incredible database that could be merged and matched with other data.

The States that I work with actually use the State unemployment insurance data, merging it back with the State's student level data to track outcomes into the labor market and wages going forward. Tennessee is actually one of——

Senator MURPHY. Well, as you note in your testimony, that has pretty significant limitations.

Dr. SCHNEIDER. Well, we believe it has significant limitations. We do not have a basis to check because the IRS has not shared its data with States despite the fact that we have asked the IRS to match the data with all the privacy concerns in place. We do not know what the bias is actually.

Senator MURPHY. The colleges lobbied hard for this prohibition on student records that track students after colleges. The reason that was given was because of these potential problems with data protection. You said in your testimony you believe that a lot of those concerns can be answered and have been answered in terms of the ability to protect data.

Dr. SCHNEIDER. Absolutely. Sometimes this concern for privacy is really a smoke screen to protect schools from the truth actually.

Senator MURPHY. Thank you, Mr. Chairman.

Ms. LIGHTFOOT. Can I make a comment? I mentioned this in my testimony, but graduation rates, retention rates, percent of financial aid met, and average indebtedness at graduation, year 1 to year 2 where retention is very important for me to help guide a student on best fit.

Senator MURPHY. My only point is that, of the five things that you mentioned, Mr. Schneider, No. 5 to me, is the one that we have the hardest time translating to students. How much am I going to make? Am I going to get a job in the field that I am studying? If we add anything to the data collection that we require, that would seem to be the most useful.

Dr. SCHNEIDER. That should be at the program level, not at the institution level.

The CHAIRMAN. Thank you, Senator Murphy.

Senator Whitehouse.

STATEMENT OF SENATOR WHITEHOUSE

Senator WHITEHOUSE. I think I am the last one at this point. We are coming to the end of what has been a very interesting hearing.

We have just come to the end in this committee of a very successful process with regard to elementary and secondary education, for which I commend both our Chairman and our Ranking Member.

One of the principles that emerged from that process was the notion of the dashboard in the context of what the signals are that a particular school may be failing or may be failing certain of its students. It strikes me that the dashboard concept—when you are dealing with a lot of information of trying to extract from that information a simple, comprehensible—you can look at it on one screen measure, which would then allow you, if you see something that concerns you, to look back into the data more deeply would be a sensible model to have in mind as we approach this question. Do you agree with that thought or disagree with that thought? Anyone.

Ms. SANTIAGO. I agree with that. In my testimony, I suggested in this era of having Netflix and Amazon, and you can start with a preference and go deeper and deeper as you start the process, that we have the ability to create an interface that will do that.

Senator WHITEHOUSE. It is not so much the question that there is a lot of data and there is a lot of information. That is not the problem. The problem is that we do not have that simple series of

interfaces that gives you the depth of information that you need at the level that you want.

Ms. SANTIAGO. It allows you to filter, and a dashboard can give you the first step. But, as any choice you make, we need to go deeper and deeper to make sure it is a fit. The way you do that is to go from a dashboard into more challenged information that you need.

Senator WHITEHOUSE. You may not be very interested in going deep into your engine and pulling the oil at the end of the stick and finding out whether it is good or full or not, but when that little red light comes on, suddenly it gets interesting to do that and you are supposed to. It is the dashboard that facilitates that as well. Correct?

Ms. SANTIAGO. Yes.

Senator WHITEHOUSE. Does anybody disagree with that? OK.

Let me ask a second question, which is that it is a tale as old as time, but where the profit motive goes, fraud and predatory behavior can often follow. It does appear from a considerable number of stories that we have seen that the profit motive's incursion into higher education has been followed by fraud and predatory behavior, particularly a for-profit model that seeks very intensively to recruit students, seeks very intensively to milk them of their funds, particularly their grant and loan funds. As to the actual quality of education that is then produced or as to the actual job placement that should follow, it appears from the stories that we have seen that in many cases, the business model appears complete once the check has been cashed, and the rest is sort of caveat emptor.

That seems to be a new concern that has emerged in this area. You might have had schools before that did not do a very good job, but that was often because they just did not know how to do any better. The predatory nature of some of what we have read about perhaps might be something that we should be looking at or that might create new risks as we try to make sure that students have the right kind of information.

Do any of you have any thoughts on that concern? Dr. Schneider?

Dr. SCHNEIDER. I believe that the kinds of measures that we are talking about should be applied to every school regardless of its status, whether or not it is for-profit, not-for-profit, public. Students are going to choose schools and they need much better information. They do not even know if a school is proprietary or not-for-profit or whatever. In some ways it is irrelevant. What they really need to know is, as I said, am I going to get in, am I going to get out, how long is it going to take, how much will it cost, and how much will I earn. We need to measure those things, report those for every school, for every program regardless of who is offering them.

Senator WHITEHOUSE. Ms. Santiago.

Ms. SANTIAGO. I do think the added point here to what you shared is the predatory part. We do find many low-income, first-generation students who they have actively reached out to engage. I do think there is an added responsibility to make sure that they are getting good information, they are aware of the potential predatory nature of what is out there. Because they are trying to reach the American dream, they think if it comes to them, that they are

wanted, they work around their schedule, help them get aid and a job, only to find out that that was a bill of goods that they did not come through on. I think we have a responsibility to our young people and those who are not so young to make sure that we protect them from that.

Senator WHITEHOUSE. Certainly the TV ads show nothing but sunshine and success.

Thank you very much.

Thank you, Chairman.

The CHAIRMAN. Thank you, Senator Whitehouse.

Senator Scott.

STATEMENT OF SENATOR SCOTT

Senator SCOTT. Thank you, Mr. Chairman.

I wanted to ask Dr. Schneider a couple questions. I appreciated your five important questions of getting in, getting out, the timeline, how much will it cost, and how much will you earn.

I think one of the important parts of breaking the bachelor's addiction is having the information about success. In South Carolina, we have a great need for middle skills. I think what you were talking about really leads in that direction in the conversation. I would love to hear your input and your perspective on our ability to fill the pipeline with students who understand and appreciate the necessity of more than a high school diploma but perhaps you can make a very good income without a college education, without the 4-year baccalaureate degree.

Dr. SCHNEIDER. This is one of my missions in life right now, and that is to try to alert students to the value of technical degrees that are granted most often by community colleges. If we go to the detailed data that I present in many States, not South Carolina by the way, but in Tennessee, Texas, Colorado, or Minnesota, it is a consistent pattern that students with technical degrees can fit into the middle class. If you know how to fix things, if you know how to fix people and you have a technical degree or certificate, an associate of applied science or a certificate in those kinds of technical degrees, you can be in the middle class and you could earn more than bachelor degree students.

Senator SCOTT. Absolutely. We need to work on getting that information more available throughout my great State of South Carolina.

That really does bring me to another question for Ms. Lightfoot. Listening to your story of rising out of poverty through the power of education reminds me in some way of my story of growing up in a single-parent household and through the power of education, rising out of poverty as well.

I would have suggested to you, had I known you then, that you could have come to the University of South Carolina, Charleston Southern, Clemson University, Presbyterian College. There are lots of great choices. We will have that discussion at another time. God bless the education anyway.

I do think that there is an opportunity—and I would love to engage you in this conversation about how we help our students make better decisions from a cost perspective, understanding and appreciating perhaps the opportunity of technical schools or 2-year

schools, coupled with a Pell Grant to really reduce the burden long-term, which actually improves the return on the investment long-term as well.

Ms. LIGHTFOOT. Absolutely. You all will hear me scream and shout how important it is to have that college access professional—the trained professional—to lead students in a path to learning about what those middle skills are. When students hear the word "college," they automatically think of a 4-year degree, but where are they getting the messaging about a high-quality credential? I think the language needs to change around that so students can find their place in the apprenticeship program, in the technical program in the 4-year school, in the State school, and the private sector as well. I really think it is about the language and the message around college and where that student fits in to be led to some of the phenomenal opportunities there are at lower-cost institutions.

Again, just because it is a better cost-effective value does not mean that it is going to be a good fit for the student. That student needs to be led, whether it is assessing their basic skills values, their values, their career interest with their skills matching them up to the best fit postsecondary opportunity.

Senator SCOTT. I was referring back to part of your written testimony and you alluded to it in your oral presentation that the student who was unable to finish their education because of the financial hurdles during the first semester. With good information, it is definitely available, but having that good information accessible to the student at the right time, not when you are graduating from high school, but perhaps during their junior year, as you and Senator Alexander spoke about, I think would be very important.

Ms. LIGHTFOOT. I know. I think that would be life-changing using prior prior-year asset information and encouraging colleges to get that information to the students earlier so the students will have time to fill the gap and accumulate the funds to make college affordable.

Senator SCOTT. I would just make my last point, not really ask a question, though I did want to talk to Ms. Santiago about being bilingual or trilingual with the data being the third part of that. We will have to have that conversation another time.

I do think it is important that while we are pretty decent at gathering information perhaps as a Federal Government, I am not sure that we are in the right place to start with the dissemination of the information for the average student and the average place because according to most of the studies that I have read, most of the statistics that I have digested, we may gather the information well, but it does not seem like the average student, particularly adult students, are looking to the Federal Government to figure out how to make choices.

I reached out to a fantastic high school senior from South Carolina who has made the decision, much like yourself, not to go to school in South Carolina, which I do not understand that decision. He had a great teacher who helped him understand and appreciate the options around the Nation that did not come from the information. It came from a relationship. A part of the conversation I think we need—at least a part of my thought process is I think I would like to have invested in the conversation or woven into the con-

versation is the importance of relationships because most students find their best sources not through public information, but perhaps information that is available publicly, but you have to have some conduit, some mediator in the middle of that. It seems to be teachers and parents and making sure that those folks have access to the information is incredibly important as well.

Ms. LIGHTFOOT. That is music to my ears.

Senator SCOTT. Yes, ma'am. You do not want to hear me sing it. That is for sure.

[Laughter.]

The CHAIRMAN. Thank you, Senator Scott.

Senator Murray.

Senator MURRAY. Yes. I just had one other area I wanted to ask Dr. Schneider about. Your institution conducts research to develop tools to improve and provide assistance regarding school crime and safety. According to that research, the number of forcible sex crimes reported is up 52 percent in the past decade. Half of those crimes in your data took place in residence halls at 4-year institutions.

How can the Federal Government use that data to help improve college safety and climate?

Dr. SCHNEIDER. The way I think about any of these kinds of indicators—there are two fundamentally different ways of thinking about it.

On the first hand, there is consumer information, and that is getting the information out, understandable, usable, and used. We have an obligation to put those data out into the world and then let the consumers change their behavior, their choices based on that information.

The second is regulatory. That is your business not my business. I do not know how you regulate on that kind of information, but I do believe that the consumer information part—we need to make any kind of data about safety, any kind of data about student outcomes, any of those kinds of data—we need to choose the data that is the most important to students and make it easily understood and easily accessible. Data that is hidden in data warehouses is not useful.

Senator MURRAY. For a student or their family who is trying to decide a college option, how should they evaluate that data and the national trend?

Dr. SCHNEIDER. Well, I think the problem is—and someone mentioned this earlier—everybody thinks that they are the exception not the rule. I do believe that these kinds of data need to be made available to students.

I must admit that I am totally in support of shaming people and shaming institutions. I do not have a problem with marking things red, yellow, green. You get a red sticker, you are really off the chart on this measurement in a bad way. I think shame is a powerful motivator.

Senator MURRAY. Right now, that is not out there and available.

Dr. SCHNEIDER. No. I agree. We need to make that more widely available.

Senator MURRAY. Thank you.

The CHAIRMAN. I just have a couple more questions.

Ms. Lightfoot, Tennessee has a new program called Tennessee Promise. That means community college tuition is free to all qualified high school graduates or technical institutions. There are approximately 66,000 high school seniors in the State of Tennessee. Of that number, 44,000, or 68 percent, completed a FAFSA application, a student aid form, through April 24. That is a big increase. Last year it was 55 percent instead of 68 percent, a 23 percent increase.

In my conversations with Tennesseans—this is what I have heard, and you are in the midst of this. Tell me if I am right or wrong about this. The Governor, in order to promote Tennessee Promise, recruited a number of volunteer mentors to help with the students who have to fill out these 108 questions that are on the—I raise my hand because I hold that thing up a lot—108 questions. The mentors tell me that they are spending most of their time not advising the students about their lives, the amount of loans available, or where to go to school, but helping them fill out this form.

You talked a lot about translators and how valuable it is to have a translator to take all this information on community colleges and make it useful to do what Dr. Schneider said he hopes more people will do. If we are successful in simplifying the FAFSA from 108 questions to 2 or 5 or 10 or 12 or 15 questions, would that save time of college employees such as yourself or high school counselors who could spend their time serving as translators for where a student might go to school rather than filling out a form filled with unnecessary questions?

Ms. LIGHTFOOT. Absolutely. Definitely a simplified form of the FAFSA would ease a lot of burdens on students and families, even those who do not choose to go to a 2-year college. A more robust training around the mentorship program I think would be extremely helpful as well.

The CHAIRMAN. Does UTC and the community college have employees who spend a lot of time helping students fill out these forms?

Ms. LIGHTFOOT. A lifetime, no, but definitely a couple of days and waiting for students to get their taxes back and explaining what it means. I think a lot of time, once that professional is there to help the student, it is interpreting what the FAFSA means and what the FAFSA will get them that takes even more time than completing that particular form.

The CHAIRMAN. As you stated, in Knoxville, they told me they hired two people to help students fill out the FAFSA. Why would it not be better to hire two people to serve as translators to help them figure out what school to attend?

Ms. LIGHTFOOT. I think increasing the capacity of every school, every college, 4-year, 2-year college to make financial aid more accessible and easily understandable would be a key and not just for 2-year colleges and students who are going to the Tennessee Promise. So absolutely, increasing the capacity of these colleges in their financial aid departments and their student advising departments because at the end of the day it is about student completion as well, and if they can whiz through the FAFSA and get that out of the way and understand what the FAFSA means and what the

FAFSA will get them in terms of financial aid, scholarships, grant dollars, it will make a lot of lives a lot better.

The CHAIRMAN. My last question. Dr. Schneider, your testimony reflects my bias or my understanding, and I think it might be not so different than what I heard from Senators today, which is that the Federal Government does a good job of collecting data but is probably not the best entity to put it into a form that is most useful to students.

Senator Durbin was telling me yesterday about how the FBI's computer system was so bad that the photographs of the 9/11 conspirators had to be hand-carried and mailed because they could not be sent on their computer system. They then wasted $800 million trying to fix it.

The Obamacare website got a lot of attention.

Senator Murray and I are working on what to do about the electronic medical records. The Government just does not seem to be able to do that kind of thing very well.

On the other hand, some universities do a good job. The University of Texas president came by to see me, and he was talking about just what you talked about, about anybody who wants to go there can go onto a website, select the program—I think you may have had something to do with creating that—but select the program and they tell them about the program, tell them how much it would cost to go to that program, and then when they got out, what the job placement was for that. Now, that would seem to be ideal.

How do we, in a practical matter, as legislators take this information about community colleges and cut it down to size so that we do not waste anybody's time collecting information from almost 2,000 public and private community colleges or technical institutes? How do we encourage the dissemination of it in useful ways? If we try to do it ourselves, we will end up like the electronic medical records or the Obamacare website or the FBI computer system. How do we encourage that? Our temptation often is, well, here is a problem, we will fix it, and we do not fix that kind of thing very well. How do we cut this down to size? Then how do we enable others to take this information and make it useful?

Dr. SCHNEIDER. Clearly that is a congressional task because so much of the data that is collected has been mandated by Congress.

My suggestion would be to work closely with NCES which tracks the usage of IPEDS data, just find out what is not being used, and then we will need congressional action to eliminate it. Everything in IPEDS had a reason at one time, and much of it has no reason or the burden of collecting these data are in excess of the benefit. I think every decision we make about data has to be a benefit-cost analysis about it. My suggestion would be working closely with NCES to track the usage of these things and just start eliminating many of these surveys that have accumulated over time.

In my written testimony, I suggested some of the kinds of data that could be used to track the wage outcomes much more effectively than I am doing at the current time, that my State partners are doing at the current time, including the State of Tennessee using UI data, the unemployment insurance wage data. I have worked with the State of Tennessee asking the IRS to provide the

match data, and we thought we had an agreement and that agreement disappeared. The UT system, the State of Texas Higher Education Coordinating Board, other States have been asking for the merged wage data so that we could get much more accurate tracking of students into and through the labor market. At the current time, the IRS is saying that they do not have the statutory authority to do it, which I disagree by the way.

In terms of dissemination—I think everybody I know is waiting for the merged FSA–IRS institution level data that is supposedly going to come out sometime this summer. What I am going to do with my work with "Money Magazine" is take that data and plug it into the work we are doing at the current time. I think we just need to make sure those data are put out in the public domain and let everybody go at it.

The CHAIRMAN. Thank you, Dr. Schneider.

Let me invite Dr. Schneider, Ms. Santiago, Ms. Lightfoot, and Ms. Mitchell if things occur to you today or if you want to emphasize something that you had in your testimony or that you think about when you go home, particularly if there are specific suggestions of things we ought to do or the way we ought to do it, we would welcome that. We would invite you to send that to us. You are the experts. We are not. We are going to be passing a law in the next few months that will affect things for the next several years. If a specific change needs to be made, please tell us, and we will do our best to include it.

If Senators have additional questions, they will ask them. The hearing record will remain open for 10 days to submit additional comments and any questions for the record Senators have.

We plan to hold the next hearing of this committee on reauthorizing the Higher Education Act on Wednesday, May 20.

It has been a very useful hearing. I thank the witnesses. Ms. Mitchell, thank you for coming all the way from Seattle. That is a long way to come. Senator Murray does it every weekend.

Ms. MITCHELL. Thank you for having me.

The CHAIRMAN. I know it can be done, but we are glad you came.

Ms. Lightfoot, it is good to see a Tennessean.

Ms. Santiago, thank you.

Dr. Schneider, thank you.

The hearing is adjourned.

[Whereupon, at 11:38 a.m., the hearing was adjourned.]

○