

SB664_USM_FAV_CLARK.pdf

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Position: FAV



SENATE EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS COMMITTEE
Senate Bill 664
Education - High School Graduation Requirements - Application
February 25, 2021
Favorable Report

Chair Pinsky, Vice Chair Kagan and members Committee, thank you for this opportunity to testify on Senate Bill 664. The bill requires public high school students, beginning in the 2022-2023 school year, as a requirement for graduation, to submit the Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education or the Maryland State Financial Aid Application (MSFAA) to the Maryland Higher Education Commission. The USM supports the objectives outlined in Senate Bill 664 and looks forward to working with our secondary education partners to advance these goals.

Knowledge of financial aid—or lack thereof—is one of many hurdles high school students face in successfully pursuing postsecondary education. Perhaps the most important gateway for students to access financial aid is the Free Application for Federal Student Aid (FAFSA), the federal form required to receive Pell grants and student loans. In addition to federal aid, most states require the FAFSA to determine eligibility for state financial-aid programs, and many institutions ask students to file to receive institutional grants and scholarships.

College affordability is a top concern among lawmakers and university leaders alike. Following decades of rising college costs, a growing share of those costs being borne by students and their families, and with weak wage growth for much of the workforce, higher education has become more economically challenging than ever. Student financial aid can offset some of the cost families face, and the majority of all student financial aid is now delivered by the federal government.

The USM understands that the bill's sponsor has offered amendments to strengthen Senate Bill 664 and we are appreciative of the thoughtfulness of this legislation.

We urge a favorable report on Senate Bill 664.

SB0664_HCC_FAV_Hetherington.pdf

Uploaded by: Hetherington, Kathleen

Position: FAV



Senate Education, Health and Environmental Affairs Committee

Testimony: SB0664– Education – High School Graduation Requirements – Application

Testimony Submitted by: Dr. Kathleen Hetherington, President, Howard Community College

Position: Favorable

February 25, 2021

On behalf of Howard Community College and my colleagues at Maryland’s community colleges, I want to thank Senator Ellis for sponsoring legislation that will increase the number of financial aid applicants among graduating high school seniors and assist them in qualifying for financial aid.

SB0664 would require mandatory filing of the Free Application for Federal Student Aid (FAFSA) or the Maryland State Financial Aid Application (MSFAA) by high school seniors. Such a bill would allow students with financial need to establish eligibility for the Maryland Community College Promise Scholarship, as well as other federal, state, and local sources of aid.

Currently, three states have passed laws that require high school seniors to fill out the FAFSA as a graduation requirement:

- Louisiana, which was the first state to require students to submit a FAFSA, reports that over 77 percent of high school seniors completed the form, representing an almost 26 percent increase in the number of students filing the FAFSA compared to the prior year. In addition, there is a high correlation between the implementation of the policy and stronger postsecondary enrollment outcomes for seniors graduating in 2018 (Source: National College Access Network).
- Texas passed its law (<https://www.insidehighered.com/news/2019/07/10/texas-becomes-second-state-require-fafsa-completion>), with implementation planned for the 2021-2022 academic year.
- Illinois passed its law in August 2019, which will be enforced next year.

Mandatory FAFSA legislation is now one of the fastest growing movements in college access policy. In 2020, there were three other states considering mandatory FAFSA requirements and in 2021, at least thirteen states are now considering legislation that will require mandatory FAFSA policies. The list of states are New York, Connecticut, New Jersey, Michigan, Indiana, Kentucky, Missouri, Oklahoma, Florida, Nebraska, California, Maryland and the District of Columbia.

Prospective community college students will have a pathway to success by having financial resources to pay for tuition, fees, and other educational expenses if they apply for financial aid. As an educator and former financial aid officer, I know that time and money are the two things that stand in the way of students completing their degrees. Now high school seniors in Maryland will be able to attend college and realize their educational dreams because they have completed the necessary financial aid forms to be considered for aid. The impact of an educated workforce's positive impact on Maryland's economy cannot be underestimated.

Thank you for this opportunity to provide support for this important legislation.

CSM SB 664 FAFSA Testimony .pdf

Uploaded by: Murphy, Maureen

Position: FAV



SENATE EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS COMMITTEE

February 25, 2021

TESTIMONY

Submitted by
Dr. Maureen Murphy, President

SB 664 – Education – High School Graduation Requirements – Applications for Student Financial Aid

Position: Favorable

As the President of the College of Southern Maryland (CSM), I strongly support SB664 which facilitate college-going, and create opportunities for economic and social mobility among all Maryland high school graduates through their completion of the Free Application for Federal Student Aid (FAFSA). Many CSM students are the first in their families to attend college and may not have a full understanding of the financial assistance available to them. CSM's student population includes many first-generation college students who were not aware of their eligibility for financial aid. Completing the FAFSA while in their senior year of high school will make them aware of financial aid and scholarship resources that they currently aren't accessing. The completion and filing of these forms may provide life altering opportunity to many high school graduates through their pursuit of post-secondary education for degree completion, licensure, and/or skill certification.

The wealth gap in Southern Maryland, and indeed most of Maryland, is significant, and has been exacerbated by the Covid-19 global pandemic. The poor and working poor struggle with employment, affordable housing, and food insecurity, and the pathway to a better life is not clear, and the prospect of attending college seems out of reach. Having all high school seniors file a FAFSA would enable economically-challenged students and their families to understand the financial resources available to them.

The benefits of mandatory FAFSA filing are many: it improves college affordability, it increases college-going rates among low-income students, and it promotes economic and social mobility. For those reasons, other states, most notably Louisiana, have enacted similar legislation. There is a proven high correlation between the implementation of policies like SB664 and stronger enrollment outcomes for graduating seniors.

SB664 could be a first step toward realizing a better future for many Marylanders, especially now as we try to recover from the Covid-19 pandemic. Every student needs access to every possible resource to support the post-secondary experience leading to a better life.

La Plata Campus
8730 Mitchell Road, PO Box 910
La Plata, MD 20646
301-934-2251 • 301-870-3008

Leonardtown Campus
22950 Hollywood Road
Leonardtown, MD 20650
240-725-5300

Prince Frederick Campus
115 J.W. Williams Road
Prince Frederick, MD 20678
443-550-6000

Regional Hughesville Campus
6170 Hughesville Station Place
Hughesville, MD 20637
301-539-4730

SB0664_MACC_FAV_B.Sadusky.pdf

Uploaded by: Sadusky, Dr. Bernard

Position: FAV



EDUCATION, HEALTH & ENVIRONMENTAL AFFAIRS COMMITTEE

February 25, 2021

TESTIMONY

Submitted by

**Dr. Bernard Sadusky, Executive Director
Maryland Association of Community Colleges**

SB 664 – Education - High School Graduation Requirements - Application

Position: Support

The Maryland Association of Community Colleges representing all of Maryland's 16 community colleges fully supports SB 664, which would increase the viability of qualifying students to receive financial support for post-secondary education upon graduation from high school.

The State of Maryland's economic future is dependent on a well-educated, highly skilled workforce. Unfortunately, a significant portion of each year's high school graduating class are not able to begin the process of acquiring the education and skills necessary due to financial reasons. Yet, many of these students, would in fact qualify for either federal or state financial aid, if they were notified of their eligibility.

The gateway to establishing eligibility begins with the completion of the universal Free Application for Federal Student Aid (FAFSA) form. Again, a significant portion of graduating seniors do not, for a multitude of reasons, fill out FAFSA forms, despite the efforts of individual high schools offering activities to instruct students on the completion of FAFSA applications. These efforts are simply not reaching a significant portion of students.

Comparing the FAFSA completion rates for 2019 and 2020 indicates that most counties completion rates are between 50-60%. One or two counties are higher and some as low as 30-40% completion. Basically, we are not reaching many eligible students. Consider also that nationally last year \$2 Billion of PELL grants went unused. As a result, several states are moving toward legislation to require mandated FAFSA.

The General Assembly is to be congratulated for passage of Maryland's Promise program. However, the full impact of the Promise cannot be realized without inclusion of all eligible students. We simply must do better for all of our students.

SB0664_PGCC_FAV_Dr. F. Williams (Feb. 25, 2021).pd

Uploaded by: Williams, Falecia D.

Position: FAV



Dr. Falecia D. Williams
President

301 Largo Road
Largo, MD 20774-2199
301-546-0400
FAX: 301-546-1239
www.pgcc.edu

SENATE EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS COMMITTEE

February 25, 2021

TESTIMONY

Submitted by
Dr. Falecia Williams, President

SB0664 – Education – High School Graduation Requirements – Application

Position: Favorable

As the President of Prince George's Community College ("PGCC") and on behalf of Maryland's 15 other community colleges, we strongly support SB0664 which will foster a cultural change for Maryland's high school graduates by expecting them to complete and submit the Free Application for Federal Student Aid ("FAFSA") or the Maryland State Financial Aid application ("MSFAA"). PGCC's student population includes many first-generation college students who were not aware of their eligibility for financial aid. The completion and filing of these forms may provide life altering opportunity to many high school graduates through their pursuit of post secondary education for degree completion, licensure, and/or skill certification.

The identification of financial assistance availability prior to graduation will assist students and their families in making a commitment to pursue higher education. This pursuit constitutes a material benefit to these students and our state. Taking full advantage of the available assistance will also allow these students to complete their pursuit of a college degree or enhanced skill credentials which provide a sustainable living wage. Students and families will be able to plan for their financial commitments until graduation. Without this assistance many students have a year-by-year perspective dependent upon their or their families' finances.

Louisiana, which was first to enact this legislation, has reported a 26% increase in the number of students filing the FAFSA over the previous year. There is a proven high correlation between the implementation of this policy and stronger enrollment outcomes for seniors graduating in 2018 (Source: National College Access Network).

We expect this correlation to continue each year. Texas and Illinois passed similar legislation in 2019. Many other states and jurisdictions are considering this legislation.

SB0664 provides students, parents, or legal guardians the opportunity to opt out of completing these forms. To do so requires that they acknowledge that they understand the FAFSA or the MSFAA and that they expressly decline to complete the form(s). The legislation will ensure that students will either knowingly refuse to request assistance or understand that these applications are their access to assistance resources. These benefits can be provided with minor administrative costs or commitments. The proposed legislation will not prevent students from graduating.

Our collective goal is to provide opportunity and access for every Maryland high school student to pursue their higher education goals. Ensuring that these students have the opportunity to take advantage of available financial assistance is of the utmost importance to successful degree completion or postsecondary training and certification.

In conclusion, this proposed legislation benefits both Maryland and our students. Every financial resource available to assist our students' path to postsecondary education that leads to degree completion or workforce skill enhancement is essential. This legislation will make a difference.



Falecia D. Williams, Ed.D.
President
Prince George's Community College

SB 664.FAFSA form graduation requirement.pdf

Uploaded by: Woolums, John

Position: FWA

BILL: Senate Bill 664
TITLE: Education - High School Graduation Requirements - Application
POSITION: SUPPORT WITH AMENDMENTS
DATE: February 25, 2021
COMMITTEE: Education, Health, and Environmental Affairs
CONTACT: John R. Woolums, Esq.

The Maryland Association of Boards of Education (MABE) supports the intent of Senate Bill 664 to promote the completion of the Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education or the Maryland State Financial Aid Application (MSFAA) to the Maryland Higher Education Commission (MHEC) by as many students as possible before graduating from high school. MABE is supporting this legislation with the amendments being requested by the bill sponsor.

Similar legislation introduced in 2020 raised serious concerns regarding the unintended consequences of administering this program as a rigid graduation requirement on which a student's eligibility for graduation could hinge. MABE appreciates the development and consideration of several amendments to provide reasonable, expanded opportunities for students and staff to opt out of completing a financial aid application, to launch the initiative as a pilot program, and to establish an advisory committee to inform the statewide effort to increase equitable access to affordable higher education for many more students.

MABE's 2021 legislative platform reflects the association's adoption of an equity core value, equity resolution, and equity lens. For MABE, educational equity in Maryland means providing access to essential academic, social, emotional, and economic supports in order to engage each student in rigorous well-rounded instruction toward them achieving their highest potential as learners and citizens. MABE has pledged to reflect the core value of equity in the decision-making processes of the association including the priorities and positions of the legislative committee.

In this context, MABE agrees that the State and local school systems should make a concerted effort, as called for in this bill, to have as many students and families as possible complete financial aid forms, and thereby become fully informed of the available financial aid offerings to continue their education. MABE is a leading proponent of the Blueprint for Maryland's Future Act and comprehensive funding and policy reforms to promote college and career readiness for each student. This means instilling this mission in students and teachers beginning in elementary school and ensuring that all high schools are promoting high expectations for all students to prepare them for successfully continuing their education in college and career training and certification programs.

MABE recognizes the historic and devastating impacts of the ongoing public health and economic crisis resulting from the COVID-19 coronavirus. This is also an educational crisis, and MABE's legislative positions represent MABE's commitment to equity and excellence and to a strong educational recovery from the ongoing crisis on behalf of each of our nearly 1 million students. MABE believes that Senate Bill 664 would establish a program to promote access to financial assistance for higher education and would benefit precisely those students and families most heavily impacted by the ongoing pandemic.

For these reasons, MABE requests a favorable report on Senate Bill 664 with amendments to provide an optimum degree of awareness, access, and flexibility for parents, students, and staff to promote the completion of financial aid applications in an equitable manner that best serves students and families.

SB664 FAFSA oppose PSSAM.pdf

Uploaded by: McHale, Erin

Position: UNF



Mary Pat Fannon, Executive Director

BILL: Senate Bill 664 – Education – High School Graduation Requirements – Applications for Student Financial Aid
DATE: February 25, 2021
POSITION: **Oppose**
COMMITTEE: Education, Health, and Environmental Affairs Committee
CONTACT: Mary Pat Fannon, Executive Director

Senate Bill 664 requires that to graduate from a Maryland public high school, beginning the 2022-2023 school year, a student must consult with a high school guidance counselor or other representative regarding certain financial aid applications. This bill authorizes that a student can still graduate without meeting this requirement if they, or their legal guardian if a minor, submit a statement to their county board of education detailing their choice to opt out.

The Public School Superintendents' Association of Maryland (PSSAM), which represents all twenty-four local school superintendents, **opposes Senate Bill 664.**

PSSAM believes that this legislation is an onerous requirement on local school systems at this time. Schools need to be laser focused on meeting the social and emotional needs of our teachers, students, and families today more than ever. Each mental health professional in Maryland's schools, including guidance counselors, must remain focused on these important needs as we return to in-person learning after such a challenging year. Guidance counselors are already serving more students than intended as the current ratio in Maryland public high schools is 396 to 1, while the recognized acceptable level is 250 to 1. PSSAM is hesitant to divert any mental health professional's attention currently or the near future. The superintendents anticipate that each high school would need to hire at least one new guidance counselor to best fulfill the requirement of this bill.

The Blueprint for Maryland's Future, which was overridden and became law, directs new funds to additional guidance counselors (especially with 10th grade college and career readiness assessment) and mental health services. These additional funds will help relieve some of our current counselor shortages and help us meet the needs of our students without additional legislation.

It is already standard practice of each school system to provide assistance to students and families regarding college applications and maneuvering the FAFSA. PSSAM remains hesitant about making this a universal graduation requirement in the state as we are skeptical about our ability to meet the requirements of the bill and reach every student and their family, even if it is just to sign a piece of paper saying that they are opting out.

One Voice, One Vision for Maryland's Students

For the reasons stated above, PSSAM opposes Senate Bill 664 and urges an unfavorable committee report.

AACPS SB664 FAFSA OPP 2.25.21.pdf

Uploaded by: Ortiz, Jeanette

Position: UNF



SB664 EDUCATION - HIGH SCHOOL GRADUATION REQUIREMENTS - APPLICATIONS FOR STUDENT FINANCIAL AID

February 25, 2021

EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS COMMITTEE

OPPOSE

Jeanette Ortiz, Esq., Legislative & Policy Counsel (410.703.5352)

Anne Arundel County Public Schools (AACPS) opposes **SB664 Education - High School Graduation Requirements - Applications for Student Financial Aid**. This bill requires public high school students, beginning in the 2022-2023 school year, to confer with a high school guidance counselor or other designated representative regarding certain financial aid applications as a requirement for graduation. It authorizes a student or the parent/guardian to submit a letter to the county board to decline to confer. The bill authorizes a waiver under certain circumstances. The Maryland State Department of Education must adopt regulations to implement the requirements in the bill.

While we appreciate the innovation of this legislation, it infringes on local school system decision-making. AACPS opposes efforts by the General Assembly to encroach on local school system authority. The authority to establish graduation requirements is the domain of the State Board of Education and local school systems. Maintaining this authority with the State Board and local school systems allows for collaboration with the State and stakeholders to ensure that all students, schools, and school systems are held accountable.

AACPS makes great efforts to educate students and families about Free Application for Federal Student Aid (FAFSA). Our high schools host multiple events during the school year to provide information and assistance. Further, we are concerned that this bill negatively impacts the very student populations it seeks to help – those students who are in most need and could most benefit from financial aid to attend college. By requiring each student to meet with a high school guidance counselor or other designated representative regarding the FAFSA application a graduation requirement, the General Assembly would add another barrier to graduating.

There are many reasons why a student or a student's family may not be interested in filling out the FAFSA. For example, there are many students who will not attend college and instead will enter the workforce upon graduation. There are other students who do not qualify for financial aid and would be ineligible for any aid via the FAFSA.

To complete the FAFSA, a student needs to provide:

- a Social Security Number;
- an Alien Registration Number (if not a U.S. citizen);

- federal income tax returns, W-2s, and other records of money earned;
- bank statements and records of investments (if applicable);
- records of untaxed income (if applicable); and
- an FSA ID to sign in electronically.

A student who is a dependent will also need the above referenced information for the student's parent(s)/guardian(s). The FAFSA is filed electronically, so access to a computer and the internet is also necessary. In addition, this bill requires forced disclosure of personally identifiable information that belongs to the parent(s), but which would have to be shared with the school system. Students and parents may be obligated to show a completed FAFSA, which could result in disclosure of information that is in violation of the Family Educational Rights and Privacy Act.

While there is an opt-out provision in the proposed legislation, it puts the burden on the student or family to opt out. This legislation is too burdensome for students and families, especially for those students and families it seeks to help.

Accordingly, AACPS respectfully requests an **UNFAVORABLE** committee report on SB664.