

APPENDIX

My name is Sabrina Cruz, a current senior at Georgian Court University. My story consists of many ups and downs that I once felt no one could relate to. Growing up in a single parent home, I watched my Mother struggle day in and out to make ends meet for our home. I remember as a child never asking for anything. While my friends begged their parents for the latest pair of sneakers or coat, I just knew never to ask for anything; in efforts to keep worry from my mother's mind. My mom would often see my clothes or sneakers falling apart and would ask why I did not bring it to her attention, and I would just say, it's okay, I am fine. Middle school days were rough, as I had just lost my Father, but nothing compared to High School. My mom, my rock, my everything, had fallen ill and the doctor's report was not good. It was at that moment that I stopped being a daughter and I became a caretaker. With lots of prayers and faith, God allowed my Mom to overcome illness. As I approached the end of my high school career I knew I could never afford college on my own, so I opted out of the SATs and assumed applying for community college would be the best course of action. Quickly I was hired as a receptionist in efforts to help out at home. My mom was on disability and her small check could only cover a small percentage of our bills.

Years went by and I continued to work multiple jobs. One day as I sat in the back of a taxi, I contemplated how I was working to pay a taxi to bring me back and forth every day. I thought about the many dreams I had stifled for years, and I pushed them back down knowing I could never fulfill them. I would need a miracle. The taxi man who I got familiar with over the months started asking me why I didn't just get a car, as if it could be so easy. I explained sarcastically that I probably wouldn't get a car until I obtained a college degree. He then looked at me in the review mirror and said, "Why don't you go?" I replied, "My dream is to attend a University but I can't leave my mom alone." He replied, "Have you thought about Georgian Court University? It's right in your town." With a defeatist attitude I said, "There is no way I could ever afford that." The conversation ended there. I continued my day without knowing he planted a seed in my mind.

I then shared with my friend how taxi man was telling me to go to college, a university at that, and just walk on and sign up for classes as if it were that easy. My friend who graduated from Rowan University, then shared how she spent her first two years of college at GCU. She told me about a program called EOF, which helps you financially, to attend a University and have the same opportunities as any other student.

Excitement quickly flooded my entire body. There was hope. For once Sabrina Cruz would have the chance to be a college graduate. I dusted off my dreams that were buried for so long. I applied for Georgian Court University, I applied for EOF, along with every state grant and loan available.

Looking back now as a senior, I stand in awe of the path I walked, the opportunities that I have experienced. It has all come to pass even for a girl like me. And I owe it all to God for placing the most random people to impart knowledge, and to every grant and loan that sustains me financially.

Good Afternoon, my name is Anna Mead.

I am a senior Biochemistry honors student from Georgian Court University and I am here to talk to you about student aid. I grew up in a household that knew the true value of an education. My mother was raised on a farm in Brazil, one of eight children, spending the majority of her adolescence without electricity. She jumped through some serious hoops to get the kind of education she achieved in Brazil, but her gender severely limited her job opportunities. My father was the youngest of seven; born during the baby boom in the United States. He scored well on the SATs, told his parents about his dreams to become a civil engineer, and was then laughed at. "We don't have that kind of money son". They said, "Go into the military" and so he did.

My mother now manages a housecleaning service and my father, an air force veteran, works construction for the government and will soon be on disability from the stresses of manual labor. Needless to say, we don't attend the local country club, but my parents always made sure I had what I needed. In High School I discovered my passion and fell in love with Biochemistry. Georgian Court University provided me with aid live comfortably on campus. Not only was I able to pursue my education in Biochemistry through the University's honors curriculum, but I was also able to develop as a person. Without the financial limitations, I've been able to broaden my scope of possibilities.

Currently, I am a member of six honor societies. I've undergone extensive leadership training through the *Women in Leadership Development* program (WILD). I've held various leadership positions on campus, studied abroad, obtained two years of additional chemistry research, founded an active social justice club on campus, joined the *Student Government Association*, and met the most inspirational group of faculty and administration this world has ever seen. I am still surprised, to this day, how far I have come and I know I would have never been able to achieve any of this without financial assistance.

Unfortunately, recent decisions for graduate school resulted in me staying an extra year at Georgian Court. My TAG grant expires after this semester and I am forced to move back home in the spring. For someone who doesn't drive, this became a very significant turning point in which I had to begin sacrificing opportunities due to the lack of transportation. I will be forced to rely on others for transportation and in some cases, sleeping arrangements just to get to class. As someone who has consistently strived for success, personal growth, and community involvement, I am saddened by the sudden withdrawal of funds; as it tells me that my merits and accolades aren't worth funding anymore.

To withdraw funding from students such as myself, puts strain and struggle on our right to receive a college education. My goal is to someday impact the world in ways that will make a difference in the lives of millions.

THE COLLEGE AFFORDABILITY STUDY COMMISSION

November 18, 2015

Thank you very much for the opportunity to speak on this important topic today. My name is Sarah-Ann Harnick. I recently retired after approximately thirty five years working in higher education; over 25 of them at a state institution. Most of my comments are from my experience in public higher education,

1. The first way to make college more affordable is to provide more government funding. I'm sure you know that funding state institutions is so low that no institution is state-supported. Tuition and fees cover much of that lost funding. Other than Rutgers, most public colleges do not have a robust funding base. I have read that it is especially difficult to raise money from graduates of state colleges because so many of the graduates are public school teachers with limited financial resources.

2. All colleges could do a lot more to save money by carrying less debt, which I believe would reduce tuition and fees. Commission members know better than I how much of students' tuition is used to pay off bonds.

3. Boards of Trustees must stop indulging college presidents' "legacy projects". We've all heard about the failed attempt to purchase a casi-

no. Do you know about a 30 year lease on prime real estate in Jersey City? Or, how about the conference center which is off-limits to students? Some colleagues and I were on a casual scouting mission and I wanted to show them a fairly new conference center. When the elevator doors opened, we were greeted by a sign which essentially informed students that they had no reason to be on that floor. I'm still trying to understand why a distance education college would purchase a large plot of land to build a "hands on" classroom for nursing students. Maybe this land overlooking the Delaware River was the closest match to the Manhattan views of other campuses.

4. Technology has increased the number of employees needed in administrative and business areas. There are no similar staff increases for areas with direct student contact such as libraries, mental health services, or student advisement. I know you have heard about adjunct faculty who are paid per credit to teach, meaning they are not required to be available for students outside of their classroom responsibilities. Students receive fewer services from adjunct faculty, but they pay full price for classes taught by adjunct faculty.

5. I know legislators mean well, but please no more unfunded mandates. Some of the proposed bills I read ask for information which is readily available from legitimate organizations. Most of it is provided for free on websites. I'm sure the Higher Ed department staff could pull the

numbers and provide reports or at least provide legislative offices with the websites.

6. Boards of Trustees have to care about the institution. They have to understand the transformative power of higher education. Most importantly, they have to put students first. Allowing an institution to spend \$50,000 on new furniture for a new vice president sends a very clear message to students that they aren't the people who matter on campus. Allowing upper management to hire any law firm they want as long as no more than \$10,000 is spent per firm is irresponsible. Meanwhile students share books, take out more bank loans, and take semesters off because they don't have enough money to continue their education.

7. College students and pre-K through 12 education are not blameless. Standards are so uneven that one yearbook editor, a solid B student in high school, had to spend her first college semester in remedial classes. She paid for and received a semester of classes, but no credits towards graduation. I have known students who paid late registration fees because they didn't have tuition money until a week before classes, which only compounds the problem of being unable to take the classes they need to graduate. And then there are those who never paid attention to when classes in their major were offered and have to wait a year to take required courses in the correct order.

8. Liberal arts colleges do a poor job of explaining what they do and how they prepare students for the future. They are not trade schools. I

was a music major with a theatre minor. I spent all of my 35 years in student affairs. I think that many people have forgotten, or never knew, that higher education is an investment, not a jobs program.

9. If you want to make college more affordable you have to learn more about their common business practices: invest in forensic accountants who can tease out how much tuition money is being used to pay off bond debt that should have been paid off a decade ago.

10. Presidents and Boards have to become more accountable to the people they serve: the students.

Thank you,

Sarah-Ann Harnick

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**COLLEGE AFFORDABILITY STUDY COMMISSION HEARING
11/18/2015
HESS STUDENT LOAN DEBT/REHABILITATION**

I am here today to publically voice my outrage and disappointment in HESAA, NJ Class, the governor and state and federal political representatives for the discriminating treatment of young American students who desire an education, who deserve an education, and should be afforded an education. My family is part of the hardworking middle-class and lifetime, tax-paying residents of New Jersey. We are proud to be American citizens and believed in the dream that with moral character, education and hard work your can make a future. This collective group has failed miserably and has ruined lives before they have even started.

My daughter and nephew took out NJ Class loans to begin their college education. My daughter excelled academically and was accepted to Hofstra University. There she also excelled and graduated with honors in four years with a BA in Business and Marketing with a minor in Creative Writing. My nephew graduated from Kean University with a BA in Criminal Justice. We were so proud. They were the first to graduate from college. Then all hell broke loose. It was time to pay the loans.

I knew the economy tanked but we all believed that their degrees it would enable them to find jobs. Their loan payments were \$1200 and \$800 per month respectively. Two years later my daughter found a job for \$25,000 a year in New York and in 2014 my nephew made \$7,000 a year in Jersey until in 2015 he was able to obtain employment with my company. I tried picking up the slack but the extra \$2000 per month was extremely difficult because who has an extra \$2000. So I started reaching out for help.

I frequently called HESAA for help and assistance. I waited for long periods of time on hold while listening to a recording stating "Having trouble paying your loans, we can help....." First I felt relieved but that soon turned to horror as well. The only thing that they could do for me to alleviate the arrears was to roll my loan after I made three months of on time full payments. Are you kidding me I thought? They must not have heard me correctly. I can't pay the monthly payment now and you want to increase it. There were no discussing normal options that would have benefited both parties. No income based payments, no reduction of any type. Just increase the payment when I can't pay what's due now. That's no option at all yet I had no choice but to agree since my daughter needed to share an apartment and would have to undergo a credit check so she can work that \$25,000 per year job in an effort to assist with the monthly payment. I was outraged, devastated and depressed because this was no solution at all, no negotiation and offered no relief.

By now I'm more than a frequent caller who is getting deeper into debt and arrears with no relief in sight. While waiting I would be listening to that message

“Having trouble paying your loans, we can help.....” I became a lunatic waiting for someone to pick up. Again and again I implored them to remove that message because it was nothing but blatant lies, false advertising and liable. As I said that I was being told over and over again to re-mortgage my house, garnishments or litigation will be forthcoming or you signed the papers and you’re responsible. Yes, I did sign the papers. Yes I know I’m responsible. Yes, I want to pay my debt but I’m struggling. I thought that I could consolidate the loans to make the payments affordable. I thought HESAA and NJ Class would be of assistance to help me and keep the loan from defaulting in an effort to ensure the payments continue but that turned out to be a silly notion of mime. HESAA states they’re federal but don’t offer consolidation and call the feds. The Feds say you’re private and they can’t help. The only thing that was consistent through this whole mess was no one will do anything. By this time, my entire family was ruined mentally, emotionally and financially. When I finally did consider re-mortgaging and thanks to NJ Class my credit was in the toilet and my last and final option was gone. The good news was they finally removed that message. At least now I wait without hearing the lies. While researching I came across some minutes from one of your meetings. Someone associated with HESAA board or committee had a family member apply for a loan and the HESAA member raved over the kindness, knowledge and professional treatment their relative was given without any prior knowledge of their relationship. Now that was the only positive comment I ever heard or read about HESAA but it was a shame that came from a member.

My daughter wants to kill herself because she can't believe her life is going to be ruined by trying to make a future for herself by going to college; she's depressed and cries every time we speak. She sees absolutely no future, only loans.

My nephew wants to drive his car off a bridge because he thinks his life is not worth living in a never-ending shadow of debt hanging over his head.

How is it possible that these children who are beautiful, talented, smart and all-around great kids can feel so destitute that they would even contemplate these thoughts? What could invoke this type of emotion when truthfully they have not even begun to experience the thrill of life? The answer is HESAA, which has continuously snuffed-out dreams and destroyed the most important and powerful human emotion: Hope. Life is meaningless without hope, yet you continue to destroy all hope that comes across your path in the form of children looking for help, seeking a life and a future.

My husband and I are blessed to be working full-time jobs. We put in 50 to 60 hours a week but as salaried workers, overtime does not exist. To make extra money to make ends meet, I work cleaning houses, cutting lawns, and now raking leaves to put food on the table, pay the mortgage, keep the lights on and pay what I can to other bills, including NJ Class. Currently, I'm in collections with both loans and was recently served with a civil suit. I'm completely out of options. Not because I'm unwilling to pay, but because you're unwilling to help. Can you see the irony here?

I was ignorant to the college process, but your slandered propaganda was promoted at our local high school and I fell for it. The day I invested the future of my children, family, and self by taking a loan out with your company, I made the worst decision of my life. These loans are costing me my fun-loving, smiling, ambitious daughter and while I tried to be optimistic, her depressed outlook on life was rubbing off on me. I, too, lost my zest for life; I'm on high blood pressure pills, anti-anxiety meds, and, to top it off, sleeping pills. I lost my ability to help lift my daughter's spirits, until I found Debra Carney. She gave me hope. Now, with her brave help, I am back and fighting for my children. I'm fighting for everyone in the same position as me. I cannot allow HESAA to take the hopes and dreams of my children or anybody's children. You have destroyed my life but you will not destroy my children's. The future lies in our young people. We cannot always build the future for our youth, but we can build our youth for the future (Franklin D. Roosevelt).

I will make it my mission to educate future college enrollees and their families to your unscrupulous ways by handing out flyers and through electronic media. The only way to affect change is for you to feel it the same way that I feel it, in the pocket. Hopefully, this effort will re-direct potential loan applicants to other agencies because this agency is nothing but legal loan sharking and I for the life of me don't understand how you get away with it. Your lack of compassion and callousness are in humane. I have always believed in what goes around comes around so I'm hoping karma comes back with a vengeance.

I realize I am the example by which my daughter and nephew look towards so I must raise the bar to provide the hope and vision back into her live. Feeling sorry for my self does not change my circumstances, I do. I always told me children that they have the power to change things. That it starts with a single voice. Then that voice is joined by others until it is impossible to ignore. I am tired and appalled at seeing pictures and articles of the governor and others provide free to discounted college rates for people who don't even belong here while American youths are under HESAA suffrage. The bill currently in Congress does address the issues of student loans but only for future students and their families which is a start but it must include those currently under siege by HESAA. Everything that is done in the world is done by Hope (Martin Luther King). I am a parent, I am a voice and I have do have Hope.

In closing, I must thank you for taking everything my husband and I worked together to establish for over 29 years while raising our two children along with my sister's three children in over 2 years. In an effort to savage my family's future, I will be filing bankruptcy next week.



My home

I drive a 1987 Toyota Cressida

My husband 1995 Toyota Camry Wagon

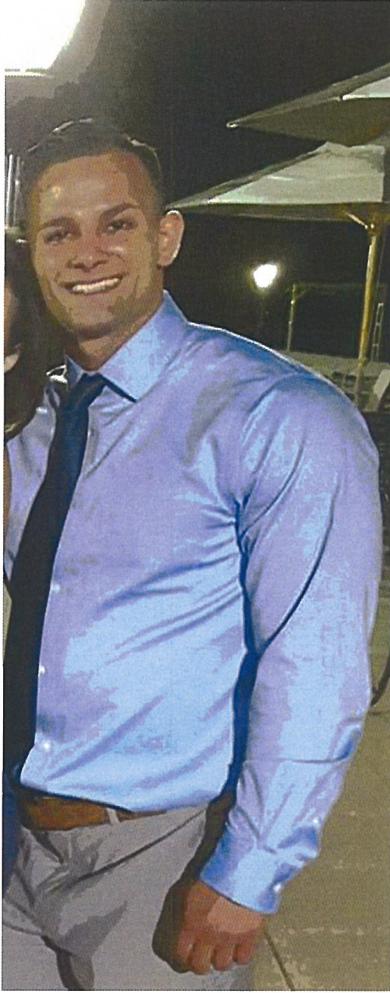
My daughter 1994 Toyota Camry (her first car still)

My son 1994 Toyota Camry Wagon

My nephew 1997 Nissan Altma (we bought for \$100 and fixed it)



Kelsey Quinn Timony



Michael Mancini, Jr.

New Jersey State Conference of the American Association of University Professors

- Bloomfield College • Centenary College • Drew University • Felician University •
- Georgian Court University • Monmouth University • New Jersey Institute of Technology •
- Princeton Theological Seminary • Rider University • Rutgers University • Saint Peter's University •
- Seton Hall University • Union County College •

TESTIMONY BEFORE THE COLLEGE AFFORDABILITY STUDY COMMISSION
PUBLIC HEARING, NOVEMBER 18, 2015

I'm Diane K. Campbell, President of the New Jersey State Conference of the American Association of University Professors and am speaking today in that capacity. I am also an Associate Professor-Librarian at Rider University, but my remarks should be not be considered as a statement from our chapter of the AAUP. I would like to thank President Keating as Chair of this Commission, as well as the members for giving me the opportunity to speak with you.

When we consider the affordability of a college education, we need to keep the actual value of the degree foremost in mind. Reducing or controlling costs by jeopardizing the quality of the education is a false economy, and paramount to the quality of a college education is the quality of the faculty who create and convey it. For many students, and certainly their parents, the quality of the faculty of an institution is not something that can easily be assessed. However, it is one of the most important factors in assuring a degree with great and lasting worth. The faculty members not only teach, but also create the courses and the curriculum, and serve as mentors and advisors to the students. Often lifelong relationships can be made between faculty members and students and this relationship can be a source of advice, counsel and contacts beyond the college years.

One easy measure of the commitment of an institution to the importance of faculty is to look at the ratio of full-time to part-time or adjunct faculty. This is not because the ranks of adjunct faculty are filled with less qualified members, but rather that the structure of their lives and the time necessary for additional work outside the classroom preclude them from participating in those activities that enrich students' lives and make their futures more successful.

For example, in most institutions it is full-time faculty members that advise students, and when the number of students they advise is high, there is pressure to make advising appointments brief in order to see all their students before course selection deadlines. However, when there are more department faculty members, then each has fewer students to advise, and therefore more time to spend with each individual student. Having an advisor that is an expert in the discipline of the student's major is key to an understanding of what options are best for each student, and spending time discussing those options ensures better outcomes.

During the recent crisis at Rider, the University President told faculty members and staff that any student affected by the changes proposed by the administration should meet with their advisors to be counseled on next steps. Of course, some of these advisors were the ones told by the administration that they were no longer necessary to the institution. Despite decisions made by administration, it is faculty members who are responsible for helping students make changes and re-think their futures. It is faculty members who must mitigate the effects of decisions like these, and try to safeguard the education the students have come to the institution to acquire.

New Jersey State Conference of the American Association of University Professors

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In an attempt to be encouraging to the University, President Dell'Omo said the future will be brighter if we invest in new programs and in new facilities. This is challenging as it is full-time faculty members that create new courses, adapt to new pedagogies, and revise curricular goals. It is not a simple thing to create a new program if you want that program to be more than a temporary reaction to what may be a temporary need. Analysis is appropriate when designing new programs, and that analysis is the responsibility of full-time faculty members. Further, faculty input should be critical to decisions made on the priorities of facilities. If the main purpose of a college or university is to educate, then education should be the number one priority.

Despite his call for new programs and reliance on faculty advising, the Memorandum of Understanding reached with the AAUP at Rider removes curbs from our contract language on the number of adjuncts, as well as increases the University's ability to refuse to fill open faculty positions. This will shift the burden of success to fewer shoulders. Also, for those students who need recommendation letters and to be mentored in depth, fewer faculty members will be permanently associated with the institution and those relationships formed with adjunct faculty members will be difficult to maintain.

Yes, Rider University will save money in the interim, but to build a future and to support students completely, the need still remains for full-time faculty members. Short-term economic gain should not override long-term investment in the institution and its students.

Sincerely,
/s/ Diane K. Campbell
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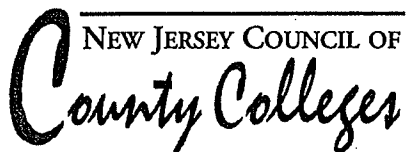
Good afternoon everyone. I'd like to thank everyone for coming and for giving me the chance to tell my experiences with HESAA and the NJCLASS loan.

I took out NJCLASS loans from 2008 to 2010 so I could finish my final years of college. It seemed fine at the time: a fast, easy way to finish paying for college, then I could get a good enough job to pay them back. Option 3, letting interest accrue while I'm still in school, seemed like the best choice since I didn't have a well-paying job when I was in college and therefore wouldn't be able to afford to start making payments yet. Unfortunately, in April of 2010, two weeks before the end of my senior year, I was taken out of school due to medical reasons. Even though I didn't graduate, I still am forced to pay back my student loans.

I've been paying about \$300 a month. I know that's not as much as what some of my fellow students have been paying, but this combined with a low-wage job, monthly rent and other bills to pay has kept me stuck in a hole for years. This loan is controlling my life. I can't refinance with another company because I need a degree, and I can't get a degree because I can't afford to take out any more loans.

I want to go back to college someday so I can pursue something I love and be able to give back more. I've been re-accepted many times but was not able to attend for purely financial reasons.

I am not asking for a complete forgiveness. I understand that this is my financial obligation but I hope HESAA could realize how much they are hurting students by not offering flexible repayment options. I don't think income-based repayment is an unreasonable request, and I hope that something can change. Again, I'd like to thank you all for listening.



MS. HELEN ALBRIGHT – Chair
DR. LAWRENCE A. NESPOLI – President

TESTIMONY BEFORE THE
COLLEGE AFFORDABILITY COMMISSION
NOVEMBER 18, 2015
THE COLLEGE OF NEW JERSEY

- I. COMMUNITY COLLEGES:
 - THE CORNERSTONE OF COLLEGE AFFORDABILITY
- II. THE NEW JERSEY COUNCIL OF COUNTY COLLEGES
- III. PRIOR TESTIMONY
- IV. THE NEW JERSEY CENTER FOR STUDENT SUCCESS
- V. GUIDED PATHWAYS
- VI. TRANSFER
- VII. RECOMMENDATIONS
 - a. LAMPITT
 - b. A2818 - Student Degree Plans
 - c. A2801 – Caps on Number of Credits in Degrees
 - d. A2805 – Common Course Numbering System

GUIDED PATHWAYS

Committed to Student Success and Degree Completion



Thirteen colleges will participate in New Jersey's first Guided Pathways cohort.

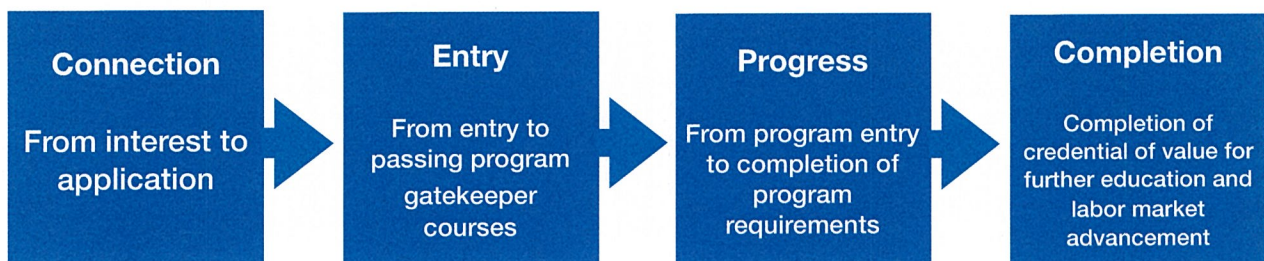
What is Guided Pathways?

The idea behind guided pathways is straightforward. College students are more likely to complete a degree in a timely fashion if they choose a program and develop an academic plan early on, have a clear road map of the courses they need to take to complete a credential, and receive guidance and support to help them stay on plan.

However, most community colleges, rather than offering structured pathways to a degree, operate on a self-service or cafeteria model, allowing students to choose from an abundance of disconnected courses, programs, and support services. Students often have difficulty navigating these choices and end up making poor decisions about what program to enter, what courses to take, and when to seek help. Many drop out of college altogether. (Bailey, Jaggars, Jenkins, pg. 1)

How can Guided Pathways help my college?

Many community college reform efforts have sought to improve rates of student completion by scaling up discrete interventions focused on only one element of the college experience. The guided pathways model, in contrast, entails a systematic redesign of the student experience from initial connection to college through to completion, with changes to program structure, new student intake, and support services. (Bailey, Jaggars, Jenkins, pg. 2)



Heidi Garrett
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Hello,

My name is Heidi Garrett and I am standing before you today to share my concerns regarding HESAA, also known as Higher Education Student Assistance Authority (formerly referred to as NJClass) based on my own personal, albeit nightmarish experiences with them. I am a graduate of Rutgers University, which is a university I selected because of its cultural diversity, academic excellence and that it is a family alma mater. Being a naïve 18-year-old, my parents assisted me with all my student loan requests. My father co-signed three of my four loan applications. My mother is still very upset with the Rutgers financial aid office for verbally suggesting to my parents that NJClass was a viable option for obtaining student loans.

In 2008, a few months before I was scheduled to graduate from Rutgers, my dad died from his battle with cancer. Anyone who has lost a parent does not need to be told how incredibly difficult post-death life can be. Upon graduation, I moved back in with my mother while searching unsuccessfully for a full-time salary position. Due to the economic downturn during that time, which affected so many of us, coupled with my father's death, we were forced to sell our family farm. All the while, my mother paid what she could on my HESAA loans and I of course assisted with what I could from my meager server earnings at the time. Eventually, it all became too much financially to bear. My mother and I had contacted HESAA several times about setting up a more reasonable payment plan to which they repeatedly refused, even in lieu of a co-signer's death, which my mother even verified to them through a copy of my father's death certificate. Many nights I would hear my mom crying out of distress over this situation. It wasn't difficult enough to have to deal with my father's death and balancing a huge life shift but then she and I had to deal with these heartless vultures on top of it.

Let me pause and make a point here to say that I find it interesting that HESAA would not have allowed me to take out the loans without a co-signer, as the co-signer's earnings must be listed on the application; however, HESAA does not take the death of a co-signer into consideration. I doubt I would have ever been given these loans if not for the consideration given to my father and his earnings. So in essence what seems to be a large element in the formation of the contract apparently no longer matters once the contract is formed.

After a year and a half of living with my mother and unsuccessfully searching for a full-time position and working as a waitress at a local restaurant, I went back to Rutgers to take an additional two classes in an attempt to improve my GPA in the hopes of being able to attend law school. I was able to pay for my rent and partial HESAA payments during this time as I was also working full-time as a server.

Upon attending law school, HESAA still insisted that I pay interest, which I was forced to do with my current student loans (most of which were federal) my first year of law school. The beginning of my second year of law school, I was much

more limited in my funds and I again tried to renegotiate my payments of interest with HESAA, who at that point was insisting that I was not in school even though I had provided them no less than three times with proof of enrollment from my law school admissions office. I started to receive letters threatening to place me in default if I did not pay upwards of \$1,200. Despite my multiple emails and phone calls explaining that I should qualify for an in-school deferment and my offer of proof of enrollment, HESAA proceeded to report me as delinquent on my student loans, having an awful impact on my credit. After several email attempts and phone calls that went unanswered, I finally was able to reach a senior employee and I was told I would have to dispute it with the National Credit Bureau to get it cleared, which I did and after six months of stress, exhaustion and fear, I successfully challenged it with the National Credit Bureau.

This relief however was temporary. During my second year of law school, after speaking to several of my friends who had graduated and been licensed to practice and learning of their struggles to find gainful employment and payback their student loans and bar dues, I decided I should transfer my credits to a Masters and in an essence to cut my losses. Again, HESAA insisted that I was not enrolled in school and at this point, after years of attempting to set up some sort of sustainable payment plan with them, I gave up. I was 27 at this time, I lived in Harrisburg and again after looking for a full-time position, I began working two jobs, as a retail cashier at the mall and a server. I offered to pay HESAA \$250 a month, which is what I could afford without starving or being evicted at the time. They rejected my offer telling me they were going to put me in default. I sunk into a situational depression and I all but gave up on communicating with them.

Fast forward to 2015. I have since relocated to Philadelphia and I was able to find full-time employment as a patent paralegal. I was forced into default and threatened with wage garnishment and various other penalties by the law firm of Schactner & Portnoy. I again attempted to negotiate and opted for an Administrative Law Hearing (over the phone), which I never received. I then received a notice stating the request for such a hearing was rescinded. About eight months later, on March 7, 2015, I was served with four summons to four separate complaints filed by the above mentioned Plaintiffs. I was forced to answer all four of these complaints separately for \$125 per response because the complaints were filed in Superior Court.

I consulted a very reputable attorney; however, unfortunately, I was not able to secure him for counsel due to his retainer fee. Upon my discussion with him, it became clear that HESAA has a reputation for being one of the most ruthless, unethical student loan entities out there. It was also of his opinion that the four complaints were filed separately to disparage me from filing a response to each one due to the expense of it and that they were trying to obtain a default judgment. I filed a response to each as well as a request to consolidate, which was never even processed because the Judge had set an over-the-phone hearing. I was basically forced into a consent judgment, which holds me liable for not only the outrageous

interest that had accrued but also all the court fees and legal fees. The irony of this is the ordered monthly amount is currently \$250.00, which is exactly what I offered both HESAA and Schactner & Portnoy from the beginning. The Judge told me that I should have paid the \$250.00 in a good faith effort to avoid default but that was discouraged by HESAA from the start. I feel very misled about this entire legal process. I was bullied into default and then forced into an unnecessary, expensive legal battle so as to defend myself from wage garnishment and possible sheriff involvement.

Despite my parents and I paying off around \$30,000 of my student loans, I now owe more than I originally did upon graduation. No one should have to go through what my mother and I went through with HESAA. Their power should be significantly limited in the interest of public policy. While private loans are not required to set up income-based payment plans, private loans also do not have the same power as HESAA to indiscriminately garnish wages. Furthermore, while federal loans have infinite power to garnish wages, they are also required to offer several income based repayment plans, unlike HESAA. Why should HESAA be an exception to the majority of student loan repayment models? In short, it should not.

I would like to also add that HESAA is not the only student loan servicer that I have; however, it is the only loan servicer that I have had problems with. I am current on both all my other private and federal loans payments so this also helps support my belief that HESAA is really a problematic servicer.

I am 30 years old and I am recently engaged. Even if I wanted to invest in a house and start a family with my future husband that would not be a tenable option considering my credit has been all but destroyed by my decision to use HESAA to fund my desire for a higher education. I realize the choices we make determine the path we take; however, as an 18-year-old eager college freshman, I wish someone had told me to stay away from such a predatory lending service. I encourage others who are listening to avoid this entity at all costs unless you want to be subjected to the same incompetence, ruthlessness and inhumanity that my mother and I were subjected to. In turn, I plead with you, the people who are able to change this destructive model, to please do everything in your power to do so.

Thank you very much for your time.

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COLLEGE AFFORDABILITY STUDY COMMISSION HEARING 11/18/2015
HESAA STUDENT LOAN DEBT/REHABILITATION

My name is Tara Gobbo. I am a 51 year old, middle class woman who works full time at a supermarket and cleans houses in my spare time. I myself never went to college, so naturally wanted better for my two children, Michael and Dana.

In 2004 my son Michael graduated high school with honors and was accepted into Fairleigh Dickinson University. FDU was offering NJ Class loans. We applied for the loans and were accepted for the next four years. We were so excited! Michael was going to college graduate and get a good job and have a nice life.

In 2006 our daughter Dana graduated with honors also and was accepted to Rutgers University. Again we applied for NJ Class loans and were accepted for the next 4 years. She was going to graduate and get a good job and have a nice life. Or so we thought...

The horror began when Michael graduated and the loans started the very next month \$1200.00 worth. He is a proud young man with a BA in business marketing administration and no job. Who knew the economy would take a turn for the worst. So for the next year while he was working multiple part time jobs, we had to cover the balance, which was more than half. That was a huge strain on us and our family. When we could not keep up Michael called HESAA the recording said 'if you are having trouble paying your loans please speak to one of our representatives for repayment options'. They re aged the loans, which is three, higher, on time payments. What is this a joke! No, they said now you can catch up.

There is no catching up with this payment when I couldn't make the lower one. So this went on and is still going on now with no end in sight. My son's credit and our credit is ruined for life. We cannot

even get a loan to pay this! My son wants to leave the country, change his name and leave the loans behind so he can start again. What a way to start off your life and it's a shame he is so smart and has so much to offer but this will always be a part of his life and a bad credit score too. And that matters when you are applying for jobs. All because HESAA does not offer repayment options!

Now my beautiful daughter Dana graduates Rutgers, we are so proud! Not only does she have a BA in science she have beaten cancer twice during her 4 years of college. But we know what's coming and are in a panic. Lots more sleepless nights thinking how are we going to pay all these loans when there are still no repayment options or jobs. She calls and calls HESAA no repayment options. She is depressed, desperate and always filled with anxiety about making enough money for the loans. We have filed a grievance with HESAA and are waiting to hear the decision. We already know what it is but we continue to pay the absolute most we possibly can as a family pooling all our money together for them! It's a disgusting way to start a life, and as a parent its heartbreaking knowing there is nowhere to turn for help because everyone's credit is wrecked!

Why are people who are not citizens going to college for free when our children who are born and raised here, who only wanted and deserve the chance to better themselves, cannot do so in our own state!

Even the Federal government and IRS has repayment plans. Who is NJ Class and why are you not helping people who want to pay their loans back?