

# **The City University of New York**



**Testimony of University Associate Dean for Enrollment James Murphy  
The City University of New York  
New York City Council Higher Education Committee  
The Impact of the Economic Crisis on Student Loans  
October 29, 2008**

Good afternoon, Chairperson Barron and members of the committee. I am Jim Murphy, university associate dean for enrollment at The City University of New York. Testifying with me today are Gail Baksh-Jarrett, director of student financial services at LaGuardia Community College, and Ben Corpus, vice president for student development at Baruch College.

I am grateful to have the opportunity to speak with you today about the impact of the economic crisis on student loans at CUNY.

I would first like to offer a little background to explain why CUNY students with loans are not quite as affected as other students may be by recent economic events.

The two components of the federal Family Education Loan Program, which is open to all U.S. citizens and permanent residents, are the Ford Direct program and the Stafford Loan program. The major difference between the two is that in the Ford Direct program, *colleges and universities* lend students money with funds received directly from the federal government. In the Stafford Loan program, *banks* lend students money and receive subsidies from the federal government.

In the mid-1990s, CUNY made a decision to participate in the Ford Direct program rather than remain in the Stafford Loan program. The University wanted to assure a continued flow of loan dollars to its students in the case of an economic downturn. We are fortunate that our planning has allowed our students to continue to receive student loans without the problems now faced by some students attending colleges that participate in the Stafford Loan program.

Both the Ford Direct and Stafford Loan programs offer subsidized loans, which are need-based loans; unsubsidized loans, which are open to all U.S. citizens and permanent residents; and PLUS loans, which allow parents to borrow for their dependents' undergraduate education. Dependent students can borrow, in combined subsidized and unsubsidized loans, \$5,500 for the freshman year, \$6,500 for the sophomore year, and \$7,500 for the junior and senior years. Independent students can borrow an additional \$4,000 per year. All graduate students can borrow \$20,500 per year. In addition, parents and graduate students can borrow up to the cost of

education from the PLUS program. The interest rates are 6.0% for subsidized loans, 6.8% for unsubsidized loans, and 7.9% for PLUS loans.

At CUNY, about 29,000 of our 242,000 undergraduates—about 12 percent—participate in the Ford Direct Loan program. Approximately 25,000 (24,781) receive a Direct program subsidized loan, with a total borrowing amount of \$95,984,775. About 15,000 (15,386) receive a Direct program unsubsidized loan, with a total borrowing amount of \$64,733,173. About 340 participate in the PLUS program for a combined borrowing total of \$2,190,829.

You will note that the total number of CUNY's Direct loan recipients—about 29,000 (29,070)—is smaller than the sum of the recipients from the three programs. This is because some students have loans from more than one program. The total amount borrowed is about \$162 million (\$162,908,777).

In addition to these loans, “alternative” college loans are offered by some banks. These are not backed by the federal government and usually require a co-signer. Interest rates vary and depend on a borrower's credit. For the 2007-08 academic year, CUNY processed 2,146 alternative loans for a total of \$12,600,000.

The current financial situation has impacted both Stafford Loans and alternative loans. Some lenders have dropped out of both programs, while other lenders are limiting the pool to whom they will lend. It is particularly important that students know the differences among loan programs. We greatly appreciate the committee's efforts to highlight and clarify the student loan situation.

CUNY has been engaged in its own efforts to ensure that our students have the information and guidance they need to make the best financial decisions, including the use of loans, grants, and scholarships. Just this month, we sent an e-mail communication to all students assuring them that CUNY student loans are safe because the University participates in the federal Ford Direct program, which is not affected by the current banking crisis, as the funds come from the federal government. The e-mail also reminds students that they may apply for student loans through the

Ford Direct program. In addition, CUNY is developing a plan to increase the number of financial aid counselors at our campuses, and we are setting up training sessions for financial aid staff to ensure the consistency and frequency of financial information our students receive across our campuses.

The University continues to offer a number of tools to help students and their families learn how to finance a higher education. Over the last several years, CUNY has provided free financial aid workshops to the community at large in November, February, and May. Five free workshops are scheduled next month throughout the boroughs. Financial aid personnel from CUNY's central office and its campuses also staff Financial Aid Nights at New York City high schools to ensure that students and parents understand what financial aid is available and how to access it.

Individual CUNY campuses also sponsor financial literacy workshops; one was offered just last week by the New York State Higher Education Services Corporation (HESC) and Queens College's Office of Financial Aid Services. In addition, if a school, city or state agency, or public official requests a speaker, we send a financial aid representative to offer an overview and answer questions.

CUNY's financial aid Web site also has a comprehensive list of resources and answers to frequently asked questions. Our online "financial aid estimator" is a tool that students and their families can use to determine their likely financial aid at CUNY and compare it to other universities. CUNY has offered this service for the past two years; beginning next year, all schools will be required to provide such an estimator. Our new brochure, "Paying for College: Applying for Financial Aid," is also on the Web, and a print version has been widely distributed.

Again, all of us at CUNY greatly appreciate this committee's efforts to make sure students have access to the financial information and assistance they need to pursue a college education. The University will continue to monitor the financial events affecting our country and city and to assist our students in every way possible in financing their education. Their success and security remain our highest priority. Thank you.

# **The Impact of the Economic Crisis on Student Loans**

**At**

**The City University of New York  
A Community College Perspective**

**By**

Gail Baksh-Jarrett  
Senior Director  
Enrollment/Student Financial Services

Good Afternoon Chairman Barron and members of the Higher Education Committee. I am the Senior Director of Enrollment/Student Financial Services at LaGuardia Community College. Thank you for the opportunity to comment on the impact of the current economic crisis on student loans and its effects on our students. I would also like to thank the members of the committee for their continued commitment and support to financing higher education especially at the community colleges.

The current economic crisis has provided the opportunity for us to affirm that investing in public higher education is the key to sustaining economic growth. We must re-examine the cost of higher education, paying for college and the benefits it provides to the individual and society. Declining grant aid has resulted in an increasing reliance on student loans to finance one's higher education. Many lenders are opting not to continue to provide private loans to students. Parents who are delinquent in paying their bills are not eligible for a Parent Loan to help finance their children's higher education. Although this is not a major issue for students at LaGuardia Community College it does impact a small percentage of our students.

In 2007-2008 of the 15,169 students enrolled in degree programs at LaGuardia 52% received some form of financial aid. 78% are minority, 54% attend full-time and 46%

attend part-time. Of the new students enrolled in fall 2007 40% are employed full-time. 54% of dependent students live with their parents who earn less than \$25,000 annually. 72% of our independent students also earn less than \$25,000 per year. Even though public community colleges traditionally cost significantly less than private colleges, a small percentage of our students are not eligible for grants and have no choice but to borrow student loans to finance their education.

At LaGuardia student loans are used to bridge the gap of declining grant aid. Approximately 8% of the students request loans to fund the gap between the aid awarded and the cost of their education. Before a loan is considered, all applicable grant aid options are explored and the students are advised of their rights and obligations as borrowers. At LaGuardia students must take and pass a loan quiz to ensure they understand their responsibilities and the impact of their borrowing on their future earnings. Many students do not consider a student loan as a form of aid because it must be repaid. The average student loan debt in 2007-08 was \$ 9,300. for a graduating student. This represents 37% of our students' income.

LaGuardia Community College is committed to student access and an affordable higher education. As a result of funds from donors, in 2007-08 we were able to award over 200 institutional scholarships to our students to reduce their student loan debt. We provide financial literacy workshops to our students, to educate them about the federal, state and institutional resources available to finance their education. We also advise our students of the dangers of excessive borrowing and loan defaults.

The current economic crisis illustrates that it is critical that our students understand the impact of loans on their future income. We must embark on a financial literacy campaign

that begins with the seniors in our high schools. Experienced college financial aid officers must educate our low-income students and encourage them to pursue a higher education because it is important to the future of the economy and their livelihood.

Our neediest students are the most at risk for attaining a higher education degree. Let us assist them by providing much needed financial literacy workshops to make them aware that despite the current economic crisis, higher education is vital to their future and the economy. At LaGuardia our financial literacy programs have enabled our students to make wise choices to avoid potential loan default which can have a negative impact on their future earnings and their lives.

On behalf of the students earning less than \$25,000 a year, which is 62% of the population at LaGuardia, I respectfully request that the higher education committee, embark on a financial literacy campaign to advise our students that an investment in their higher education is an investment in New York's economy. Specifically, funding at the minimum an experienced financial aid professional to visit high schools, conduct presentations at community centers, churches and local libraries will demonstrate the on-going commitment and support for our most at-risk and neediest students in our high schools and colleges. These presentations can include topics on financing one's education, personal finance, budgeting and credit card usage.

Today a college degree has replaced a high school diploma as the minimum educational requirement for most jobs. Declining grant aid has resulted in an increasing reliance on student loans. Now more than ever the student loan crisis and the current economic climate illustrate the importance of financial literacy. Educating our students to make wise borrowing decisions will ensure that student loans are not a burden, but an

investment in their financial future and the economy. Let us make certain that the future of our youth is not mortgaged, so that they can afford their daily living expenses. Thank you for your time and attention to this matter.

**LaGuardia Degree Students At A Glance**

Enrollment	15,169 (Fall 2007) 54% full-time 46% part-time
Annual Tuition & Fees	\$3141.70
Household Income (2007)	62% reported household income less than \$25,000
Gender	62% female 38% male
Race/Ethnicity	35% Hispanic 19% Asian 17% Black 13% White 9% Unknown 7% Other



Testimony of the New York State Higher Education Services Corp.  
Before the New York City Council  
October 29, 2008

Good afternoon.

Members of the City Council and fellow witnesses, thank you for this opportunity to appear before you today. I am Lisa Simpson, Director of College and University Relations for the New York State Higher Education Services Corporation, or HESC.

We all share a commitment to post-secondary students in New York State. The New York State Higher Education Services Corp – HESC – and its 700 employees provide comprehensive college financial aid services to students and families seeking to obtain access to a higher education.

Scores of public and private colleges and universities in New York State – and tens of thousands of students – have received unparalleled service from the Federal Family Education Loan (FFEL) program in which HESC participates.

Here in New York City alone, this year, FFEL will serve more than 220,000 students who receive about \$2.27 billion in student loans paid to more than 80 colleges.

As the State agency that helps people pay for college, HESC offers much more beyond loans. We administer two federal college awareness programs, the Gaining Early Awareness and Readiness for Undergraduate Program (GEAR UP) and the recently established College Access Challenge Grant Program, as well as 18 need-based scholarships and loan forgiveness programs, including the NYS Tuition Assistance – or TAP – Program.

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Our staff provides financial aid guidance to college administrators and high school counselors, as well as to students and their families. And now, more than ever, our comprehensive collection of services and programs focuses on financial literacy tools and outreach and critical debt management and default avoidance counseling.

We appreciate the Council's concern about the availability of student loans. We are pleased with the collective efforts of the higher education community in these past months and the success we have had in averting a crisis this year with the help of federal legislation and Department of the Treasury programs designed to loosen up the credit market for student loans.

In the last few months we have seen the reauthorization of the Higher Education Act, the enactment of the Ensuring Continued Access to Student Loans Act of 2008 that provides new liquidity to the market, and the specific inclusion of student loans in the Financial Services Recovery Plan. As a result, many lenders have been able to reconfirm their commitment to making FFEL loans.

These efforts are working and we are confident they will continue to protect the availability of these loans until the economy stabilizes. We are well into the academic year and every student who wants to obtain a FFEL loan has been able to do so, and we are confident this year's high school seniors and their families will have loans available for college attendance in the fall semester, 2009.

At the state level, we have been working for almost a year now to make sure all eligible students in the state can obtain the federal student loans they need to pursue postsecondary education and training.

As the public's concern grew, lenders and HESC secured federal student loans for all who needed them. We worked responsibly with individual colleges and financial aid personnel to maintain efficient borrowing and to eliminate unnecessary processing delays.

We identified any school-specific lender restrictions and we have updated our systems to ensure borrowers only see those lenders who are making student loans at their school.

We have also contacted those borrowers whose lender relationships were affected and provided them with the information they needed to help them choose a new lender.

In response to a possible lack of adequate liquidity in the marketplace, HESC also established a Lender-of-Last-Resort program with the approval of the U.S. Department of Education. So far, we have not had to use it – but nonetheless this is an important safety net for students.

As you know, the current economic condition is not a student-loan issue – it is a global issue. But we have been able to meet the challenge because of HESC's experience and the fundamental soundness of the program itself.

For 34 years, HESC has delivered cutting-edge technology and programs that help lenders and colleges process grants, scholarships and loans precisely and more efficiently, and help students apply for and receive those scholarships and loans. HESC has always been, and will continue to be, available to the constituencies we share.

We at HESC look forward to working with you to ensure the continued availability of higher education financing using the best tools available.

I would be pleased to answer your questions.



**A**dministering 26 student financial aid programs, the New York State Higher Education Services Corp. (HESC) is the most comprehensive financial aid agency in the nation. Our programs enrich every part of the education life cycle of our state's residents from pre-college preparation and planning through post-college loan repayment.

HESC programs include state-sponsored scholarships and special awards, federal loans for both parents and students, and early outreach and counseling through New York's Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR-UP) federal grants and College Access grants.

## TAP

Our programs include the nation's largest need-based student grant program, the Tuition Assistance Program (TAP).

Since its start in 1974, TAP has been, and continues to be, the most generous need-based state student grant program in the country.

During the 2007-08 academic year, TAP awarded \$795 million to 370,000 students – an average award of \$2,570 per student.

As the state agency that helps people pay for college, HESC helped nearly 650,000 students achieve their dream of attending college by providing \$4.5 billion in grants, scholarships and loan guarantees in 2007-08.

## The Student Loan Program

HESC is the sixth-largest guarantor of new federal student loans in the nation. We're working to be number one.

As a federally-designated New York State guarantor for the Federal Family Education Loan Program, HESC guaranteed nearly 595,000 new student loans worth more than \$3.2 billion in 2007-08. Additionally, the agency guaranteed more than 15,000 consolidation loans worth nearly \$468 million last year.

And we're also keeping those loans current. To keep student loan default rates low, HESC conducts money management workshops for students on campus. Our Right Track program is a complete package of training and services to help financial aid professionals keep their cohort default rate low while helping students improve their financial literacy.

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# A National Leader

HESC's cutting-edge technology has been recognized as among the best and most efficient in the nation. Electronic signatures on master promissory notes and our groundbreaking Electronic Funds Transfer (EFT) Express are just two of the many cost and time-savings programs HESC offers schools. More than 95 percent of all student loan guarantees are processed with the electronic master promissory note.

New York is the only state in the nation to be selected by the U.S. Department of Education to allow students to apply for both federal and state financial aid online in one Web session. As a result, there are fewer TAP application errors. And it's all done without paper, letters and postage. More than 80 percent of all TAP approvals are paperless, and we are working to make it even more.

HESC works diligently to make the student application and aid disbursement process as simple as possible. We are among the best at what we do, and we plan to get even better. We continue to explore other financial aid programs to see how we can improve the solid foundation of opportunities we provide New Yorkers.

We're extremely proud of many other significant accomplishments.

HESC administers a comprehensive array of 18 federal and state scholarships, loan forgiveness and special award programs, many of them with applications on the HESC Web site. Last year, HESC provided more than 43,000 such awards worth nearly \$43 million.

Not only do we help families pay for college, we help students get into college. HESC's second, six-year GEAR UP grant, worth \$21 million, spans the state, providing support services for 8,200 at-risk students, and through a new multi-year College Access Grant, we will reach out to help even more realize their college dreams.

The nationally-acclaimed New York 529 College Savings Program, which gives residents a tax break for investing in their child's college fund is administered by HESC and the Office of the State Comptroller. The Program includes nearly 600,000 accounts with more than \$8 billion in assets. Last year, HESC disbursed electronically nearly \$38 million funds for the program.

HESC has one of the largest and best customer communications centers in the nation, where college financial aid officers can speak to a dedicated team of HESC professional on questions ranging from TAP and loans to program and policy guidance.

By accomplishing its mission – to help people pay for college – HESC improves educational opportunities for students and families throughout the state.

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# Reaching Higher



**TESTIMONY OF THE  
NEW YORK PUBLIC INTEREST RESEARCH GROUP (NYPIRG)  
BEFORE THE NEW YORK CITY COUNCIL COMMITTEE  
ON HIGHER EDUCATION**

**REGARDING THE IMPACT OF THE ECONOMIC CRISIS ON STUDENTS**

**WEDNESDAY, OCTOBER 29, 2008**

*Patrick Krug, NYPIRG Vice Chairperson*

Good afternoon. My name is Patrick Krug, and I'm Vice Chairperson of the New York Public Interest Research Group (NYPIRG). I'm also a student at Brooklyn College.

NYPIRG—the New York Public Interest Research Group—is New York State's largest student-directed non-partisan research and advocacy organization, with a Board of Directors comprised of college and university students elected from campuses with NYPIRG chapters across the state, including nine CUNY and one private college (Pratt Institute) here in New York City.

We are deeply concerned about the rising cost of college, the heavy debt burden that many students are forced to carry and the impact the current economy will have on access to affordable, quality education, so I thank you for the opportunity to speak today.

**Broader impacts of the economic slowdown**

Before I address our main topic, I want to remind you that trouble in the economy is not just affecting student loans. It is also driving up students' cost of attending college with higher fees, more expensive supplies and rising transportation costs. Higher costs make it hard to pay for school by squeezing family budgets and shrinking investments; and, in the case of CUNY students, threatening to undermine the quality of our education because of draconian budget cuts.

Councilmembers can be attentive watchdogs and influential advocates for smart student loan policy. That said, I remind you that most important thing you can do to protect access to affordable, quality higher education in New York City is to fight tooth and claw to protect funding for financial aid, opportunity programs and the City University. In this economy, students need you to have our back now more than ever.

### **How trouble in the credit market affects students**

Regarding student loans, the good news is experts seem to agree that there is no shortage of federal student loans, which are the loans that most students get. We have not come across any students who were unable to get federal loans (that is subsidized or unsubsidized Stafford loans) at any of our NYPIRG chapters. That's not to say there isn't bad news. There is.

The credit crisis precipitated by the sub-prime mortgage mess has impacted student loans in two major ways:

1. Some lenders who participate in the Federal Family Education Loan Program (FFEL) have either pulled out of the student loan business altogether, or have stopped lending to students at what they perceive to be high-risk institutions, such as community colleges, trade schools and other institutions where students graduate with lower loan balances, or colleges with low graduation or high default rates.
2. Students who borrow private student loans — sometimes called “alternative” loans — which are not backed by the federal government and are dependent on an applicant's or cosigner's credit rating, are having a tough time. Borrowers with decent credit are paying higher interest rates, and some borrowers with no or so-so credit may not be able to find private loans at all.

### **The FFEL pull-out**

The departure of lenders from the FFEL Program and the decision by other lenders to not loan to community college students has led to scary headlines and probably plenty of headaches for financial aid administrators, but federal loans are still available as far as we've seen. The bigger worry is that students, especially those of modest means, will be discouraged from enrolling in college if they believe that there are not loans available, or if they face frustrations resulting from a lender that pulls out.

There are still about 2,000 lenders in the FFEL Program.<sup>1</sup> Student loans guaranteed against default by the federal government are still a desirable investment for many banks. In May, Congress passed the Ensuring Continued Access to Student Loans Act to help safeguard access to federal student loans.<sup>2</sup> The Department of Education, under this law, has purchased student loans from 800 lenders to inject cash into the student loan market.<sup>3</sup> Additionally, even if a student can't get a federal loan from any other bank, certain loan guarantors, like New York State's Higher Education Services Corporation (HESC), can now serve as a “lender of last resort.”

Increasing number of colleges around the country have exited the FFEL Program in favor of the Direct Loan Program, so that their students can borrow directly from the federal

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<sup>1</sup> Press Release: U.S. Secretary of Education Margaret Spellings Testifies Before House Committee on Education and Labor, March 14, 2008 at <http://www.ed.gov/news/pressreleases/2008/03/03142008.html>.

<sup>2</sup> See the website of the House Committee on Education and Labor for other details about the new law, <http://edlabor.house.gov/micro/loansact.shtml>.

<sup>3</sup> Press Release: Joint Statement by Treasury Secretary Henry M. Paulson, Jr. and Department of Education Secretary Margaret Spellings, October 10, 2008.

government and avoid the confusion and hassles that might arise if an FFEL lender stops serving their campus.<sup>4</sup> CUNY has long been a part of the Direct Loan Program.

### **Private loan issues**

According to the Project on Student Debt, about 8% of undergraduates borrow private loans. Even before the credit market seized up, private loans typically featured much worse terms than their federal counterparts. Higher interest rates and fees, less flexible repayment options, fewer deferment options and other less-than-ideal terms are all reasons why advocates and financial aid experts often counsel students to avoid private student loans whenever possible.<sup>5</sup> Setting aside the problems with private student loans, the fact that they may cost even more and become harder to get is a real problem for the students who depend on them.

One of the most common reasons students turn to private loans is that they have maxed out on their annual federal loan eligibility but they still need more money to pay for school. The Ensuring Continued Access to Student Loans Act has increased the annual loan limits on federal unsubsidized student loans by \$2,000 for undergraduate students, and increased the total loan limit over the course of a student's education to \$31,000 for dependent undergraduates.<sup>6</sup> That should provide some relief, but now that the cost of attending some local private colleges and universities has reached the \$50,000 a year mark, there will no doubt still be some students who can't get the private loan they need to attend the school of their choice.<sup>7</sup>

Other undergrads turn to private loans when their parents don't qualify for a PLUS loan. Parents with an adverse credit history are ineligible to receive these federally backed loans, except under extenuating circumstances. Students whose parents fail to qualify for PLUS loans were already eligible to borrow additional Stafford loan money before passage of Ensuring Continued Access to Student Loans Act. The new law still helped, though, by giving parents the option of deferring their repayments and by temporarily expanding the definition of "extenuating circumstances" to include late mortgage payments and medical debt.

### **Looking ahead**

The measures I've spoken about were all implemented before the most recent round of bank failures and the passage of the federal bailout package. Thankfully, it was clear to policymakers last spring that the federally backed segment of the student loan industry was going to need a bailout of its own. As you know, the federal government has this week started to distribute money to major financial institutions and regional banks in exchange for ownership stakes. Hopefully, the broader bailout will unfreeze the credit markets and, by extension, help make banks more willing and able to provide private loans at more reasonable rates. Again, we don't think private student loans are a

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<sup>4</sup> Baskun, Paul, "Direct Lending Could Overtake Bank-Based Student-Loan Programs Next Year," *Chronicle of Higher Education*, October 29, 2008.

<sup>5</sup> U.S. Department of Education, *Federal Aid First*, March 2008, at <http://www.federalstudentaid.ed.gov/docs/FederalAidFirstBrochure.pdf>.

<sup>6</sup> Independent students can now borrow up to \$57,500.

<sup>7</sup> Sarah Lawrence now charges \$53,166 for tuition, room and board. NYU charges \$50,182. Gonen, Yoav, "Colleges Sore Here," *New York Post*, October 28, 2008.

particularly good option for students, but they should be available for students who have no other choice.

**In closing**

We thank the Council's Higher Education Committee for your concern about this issue, and for your record of fighting for affordable and accessible higher education. While we recognize that the City Council doesn't set student loan policy, there are steps that we believe you can take to help in this regard:

**Direct resources (and lend your name and energy) to efforts to educate students and families about federally backed student loans.** The Department of Education estimates that 40 to 60 percent of students who borrow non-federal private loans are not taking advantage of all the federal grants and low-cost loans for which they are eligible. That's costing them money.<sup>8</sup>

**Sound the alarm.** Keep drawing attention to the rising cost of higher education, the struggles of students and their families and the challenges that they face in the student loan market and elsewhere. Help us make the case for affordable, accessible higher education to our state and federal representatives. It helps.

**Keep financial aid programs like Vallone Scholarships and Safety Net well funded, even in tough times.** Every grant dollar that students get is one less dollar they may have to borrow.

**Fight to keep CUNY's community colleges well funded.** Our community colleges are the first place many New Yorkers turn when they need to broaden their skills or improve their resume to compete in a tight job market. We need to make sure they are affordable and we need to protect the quality of the education they provide.

Thank you very much for your time.

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<sup>8</sup> Senator Edward M. Kennedy, Chairman of the Senate Health, Education, Labor and Pensions Committee, Letter to David Ward, President of the American Council on Education, April 15, 2008 at [http://kennedy.senate.gov/newsroom/press\\_release.cfm?id=bf5d8c85-611b-40e9-a3b3-d36b450c5c9d](http://kennedy.senate.gov/newsroom/press_release.cfm?id=bf5d8c85-611b-40e9-a3b3-d36b450c5c9d).

# THE COUNCIL THE CITY OF NEW YORK

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Patrick Krug

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