

**H.B. No. 6845: AN ACT IMPLEMENTING THE BUDGET RECOMMENDATIONS OF THE GOVERNOR  
CONCERNING HIGHER EDUCATION.**

March 12, 2015

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My name is Dominic Yoia and I am the Associate VP, University Director of Financial Aid at Quinnipiac University. I have worked at Quinnipiac for almost 16 years and have been in the field of student financial aid for almost 29 years. In delivering my testimony, I'd like to begin by telling you that I appreciate the issues that face the state of Connecticut and I am sensitive to the challenges that you face in balancing these priorities.

Over the course of an academic year, I meet, write and speak with thousands of families to discuss financing options for students interested in attending Quinnipiac University. In meeting with families, the one thing that remains constant is the proverbial question, "How am I going to pay for my kid's college education?" My patter normally begins with the FAFSA, federal grants, federal loans and work-study. This year, Quinnipiac has committed over \$108m in institutional grants and scholarships for our neediest and brightest students. Then, there are parent loans, interest-free payment plans, private student loans and a myriad of outside scholarships for students to apply. And finally, if you are a low-income Connecticut resident, you might qualify for a \$3,000 Governor's Scholarship and if you are also bright, that scholarship may be as high as \$4,500.

Today, I'd like to speak on behalf of Connecticut's neediest and brightest students and say that cutting state funds to those interested in attending a Connecticut private college or university is a huge mistake. The Governor's Scholarship Program can often make the difference between a student attending college or not, pursuing a particular major or not, or attending college in the state of Connecticut or not.

One of the challenges I face as University DFA each year is developing a balanced institutional aid budget to meet both the needs of our students and our university. Part of this process involves calculating potential reductions in state and federal funding and translating these cuts into a corresponding tuition increase to be reviewed by our senior administration and board of trustees. As always, any tuition increase, no matter how nominal, gets passed onto the student. I have to tell you this grueling process is one of the least favorite parts of my job and I hate the undue burden that it places on families.

Financing a college education requires a balanced partnership between colleges, parents, students and state and federal governments. If any of these partners decides to sever their commitment, the remaining partners simply pick up the slack until they can't do it anymore. I often have days where I cannot reconcile how rapidly we are approaching the tipping point in higher education. And then, I'll have a day when I get to help a student with something like a \$3,000 Governor's Scholarship which I know made the difference between finishing their degree versus becoming an attrition statistic. It's really these moments that have kept me in financial aid for almost 30 years.

Finally, I would like to thank everyone who understands the importance of a college degree, the struggles that low-income families endure and the value of being their partner. Thank you.