



Connecticut Students for a Dream

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**Testimony in Support of HB6587**

February 23, 2017

Honorable chairs and members of the Higher Education and Employment Advancement Committee:

My name is Stefan Keller and I am the College Access Program Manager with Connecticut Students for a Dream (C4D), a statewide youth-led network fighting for the rights of immigrant youth and families in CT. Connecticut Students for a Dream stands in support to HB6587, An Act Concerning the Standardization of Financial Aid Award Letters.

Our College Access Program has had the opportunity to meet with and provide support for hundreds of students across the state in the college application process. One of the questions that comes up most often in working with low-income immigrant students is how am I going to pay for college. The answer to this question is never simple. These are the students that, many times, need to piece together many different types of financial aid including federal aid, state aid, institutional aid, outside scholarships, and student loans. As you can imagine, the process can be very confusing, especially for first generation college students who cannot rely on their parents and families for answers.

We have met with many students who are currently in college that still do not understand what their financial aid package means. We have met students who have taken out loans, not fully understanding what a loan is or how a loan works. We have met with students who do not understand what money they are getting that is free money in the form of grants and scholarships and what money they have to pay back. Obviously, financial aid award letters are not going to solve all these problems, but it is a place to start.

Many low-income students apply to multiple CSU schools to see which one gives them enough money that they can afford to attend. It would make it much easier for students and families to compare financial aid award packages at the different CSU schools if their financial aid award letters were standardized and included more information about what money is "free money" that students do not have to pay back and what money is not. Every student gets a financial aid award letter, which means it is an opportunity to provide low-income students with more information and clarity that their peers may already have.

We urge you to support HB6587 to provide low-income students with more clarity around what is already a very confusing process. Thank you for the opportunity to submit testimony.

Sincerely,

Stefan Keller, *College Access Program Manager*

CT Students for a Dream

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