



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE CHRIS SOTO
39TH ASSEMBLY DISTRICT

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VICE CHAIR
APPROPRIATIONS COMMITTEE

MEMBER
EXECUTIVE & LEGISLATIVE NOMINATIONS COMMITTEE
ENVIRONMENT COMMITTEE
HOUSING COMMITTEE

Joint Committee on Higher Education and Employment Advancement
Public Hearing
Thursday, February 23, 2017
12:00 PM in LOB Hearing Room 1D

Testimony In Support Of

Proposed House Bill No. 6587 AN ACT CONCERNING THE STANDARDIZATION OF FINANCIAL AID LETTERS.

Good Afternoon Esteemed Colleagues of the Higher Education Committee,

I am submitting this written testimony in strong support of HB 6587 – An Act Concerning the Standardization of Financial Aid Letters. Included with this testimony are two financial aid letters: One from Eastern CT State University and one from Southern CT State University. While we could assume the same school system would use a standard financial aid letter, they do not. And as you can see, one school has misrepresented information about the student's financial aid in regards to the Parent Plus Loan.

The college financial aid process can be mysterious and confusing even with parents who have been through the process themselves. Trained college counselors often have trouble deciphering all the forms and letters that students receive. Now, imagine you are a low-income student with parents who have never seen or heard of a "financial aid letter." Often times, the numbers in the letter are more than the family earns in a year.

The point here is that we can do something about this. We can standardize the letter that is generated from the CSCUs, including Eastern, Southern, Central and Western CT State Universities. This would help ALL families understand the financial aid offer, allowing them to

compare letters and make an informed decision. This helps everyone... students, families, and the universities.

I don't want to get distracted with the minutiae of what specifically should be said, listed, or explained in the letter. That is a conversation down the road. Right now, the goal is to recognize that we can improve the communication being sent to students and families so they can make informed college choices.

This bill would also build on the success of legislation passed in 2013 which required schools in Connecticut to make available families with uniform financial aid information. But it is important to note that making it available doesn't mean schools have to provide the information. This legislation would build on that effort to provide more transparency.

So, in closing... We can do something about this. We can make life easier for families that want their children to realize the promise of higher education. And for these reasons, I respectfully urge the committee to support passage of this bill.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Soto". The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Chris Soto
State Representative – 39th District



EASTERN CONNECTICUT STATE UNIVERSITY

83 WINDHAM STREET • WILLIMANTIC, CONNECTICUT 06226 • 860-465-5000

Office of Financial Aid

[Redacted]
Ms [Redacted]
[Redacted]
[Redacted]

RETAIN COPY
FOR YOUR RECORDS
March 14, 2016

Dear [Redacted]

Your financial aid award for the 2016/17 academic year is outlined below. You have been awarded as a full-time student. Your aid will be disbursed in equal amounts for the fall and spring semesters. Detailed information about the cost-of-attendance for students living on-campus, off-campus, or at home is outlined at <http://www1.easternct.edu/financial/determining-need/>. **Please accept this award by May 1, 2016, the national tuition deposit deadline. Failure to do so could result in cancellation of the award.**

AWARD	FALL	SPRING	
Federal Pell Grant	2,908.00	2,907.00	
CT State University Grant	2,292.50	2,292.50	
Federal SEOG Grant	200.00	200.00	
Federal Direct UnSub Loan	1,000.00	1,000.00	
Federal Direct Sub Loan	1,750.00	1,750.00	
TOTAL	\$8,150.50	\$8,149.50	\$16,300.00

The University reserves the right to adjust a student's aid based on changes to the cost-of-attendance, family circumstances, enrollment or housing status, verification, academic progress, and/or addition of outside awards. If selected for verification, you will be notified and must submit the requested information by the noted deadlines. Failure to do so could result in a reduction of or cancelation of your award

Please note that some scholarships may be taxable, refer to IRS Pub 970 and talk to a tax professional. Funding for federal programs is determined by Congress. State funds are at the discretion of the state legislature. All are also subject to change at any time.

Review and follow the instructions at <http://eweb.easternct.edu> to accept your awards and allow your aid to pay to your account. If you have any questions after thoroughly reviewing this award notification and the other information available at e-Web Services, please contact us at financialaid@easternct.edu or (860) 465-5205. A member of our client services staff will be happy to assist you.

Sincerely,
Financial Aid Office



Southern Connecticut State University

Office of Financial Aid and Scholarships

March 08, 2016

[Redacted]

Student ID: [Redacted]

Dear [Redacted]

A review of your 2016-2017 Free Application for Federal Student Aid (FAFSA) is complete and our office is pleased to offer a financial aid award package to assist you with paying for your education. After carefully reviewing your financial aid offer, you must accept or decline your awards via MYSCSU Banner Web within 10 business days. Please refer to the enclosed insert for important information and the actions you must take to ensure the prompt processing of your aid.

	Fall 2016	Spring 2017	TOTAL
Freshmen SEOG Grant	250.00	250.00	\$500.00
Governor's Scholarship Grant	1,500.00	1,500.00	\$3,000.00
Federal Pell Grant	2,908.00	2,907.00	\$5,815.00
Direct Subsidized Loan	1,750.00	1,750.00	\$3,500.00
Direct Unsubsidized Loan	1,000.00	1,000.00	\$2,000.00
Direct Parent Plus Loan	5,141.00	5,141.00	\$10,282.00
Total Awards	\$12,549.00	\$12,548.00	\$25,097.00

NOTE: The Direct Parent PLUS Loan is a federal loan offered to parents of dependent undergraduate students to help pay for education expenses. The parent loan borrower must receive credit approval. Please refer to the Federal PLUS Loan section of the enclosed insert.

Unless otherwise indicated, financial aid is offered for the full academic year (fall and spring) and is based on the assumption you will be enrolled full time (minimum 12 credits per semester). If you intend to enroll part time; please notify the office in writing by completing the 2016-2017 Change of Award form. The form is available at www.southernct.edu/financialaid, under Forms and Documents. Awards may be reduced or cancelled for part-time enrollment. Any outside resources and scholarships received by the university on your behalf also may affect your financial aid award. Please submit scholarship notifications to our office.

Payment for the fall 2016 semester is due on July 18th. Complete all financial aid requirements at least two weeks prior to the payment due date. Consider enrolling in the university's payment plan if your financial aid is not enough to cover your bill.

Congratulations on your acceptance to Southern and we look forward to helping you navigate the financial aid process!

Sincerely,

Office of Financial Aid & Scholarships

501 Crescent Street • New Haven, Connecticut 06516-1355 • (203) 392-5222 • FAX (203) 392-5229 • SouthernCT.edu

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