

**Testimony of
American Student Assistance
on H.537 (an Act concerning early college and financing efforts), H.567 (an Act expanding high school student access to earn industry recognized credentials), and S.304 (an Act to expand dual enrollment for high school students in Gateway Cities)**

American Student Assistance is here in strong support of H.537 (an Act concerning early college and financing efforts), H.567 (an Act expanding high school student access to earn industry recognized credentials), and S.304 (an Act to expand dual enrollment for high school students in Gateway Cities). Together, these three bills would help thousands of students across the Commonwealth gain greater access to life-changing college and career readiness programs that can help them better prepare for life beyond high school. I want to thank Representatives David Muradian, Jr. and Jeffrey Roy, and Senator Eric Lesser for their leadership on these bills.

American Student Assistance (ASA), is one with a long history in the student loan industry. For years we counseled students on the best ways to manage their student loan debt. But time and time again we saw kids who were coming to us too late to mitigate the debt situation they found themselves in, and we had too many conversations that included phrases like— “I wish I had known,” “I wish I had thought differently about my major or college,” “I wish I had completed what I started,” or “I wish I hadn’t borrowed so much.” As a result of statements like these and other factors, ASA has recently expanded our mission to focus more time and resources on helping kids make more informed choices about their higher education path and the career journey they may want to pursue. Higher education should not just be what’s next, but a deliberate choice driven by interests, aptitudes and goals that our kids are all too often failing to discover prior to leaving high school. As a result, too few students in our Commonwealth are successfully navigating a path through higher education and on to a career. Currently, only 58 percent of students graduate from a Massachusetts public four-year college or university “on-time”ⁱ (that is, within six years for a four-year school), and according to the Massachusetts Department of Higher Education, for the first time in modern history, the overall rate at which our state’s students earn college degrees will turn from growth to decline by 2022 if college completion rates persist at their current pace.ⁱⁱ

As you are well aware, the Massachusetts economy depends on a highly skilled workforce. Some form of post-high school credential, be it certificate, associate degree, bachelor’s or higher, is essential for every Massachusetts student. Yet the Massachusetts Business Alliance for Education reports that as soon as this year, demand for middle-skill workers is expected to exceed supply by an estimated 150,000 positions.ⁱⁱⁱ At ASA, we are concerned that our students are being pushed through the higher education pipeline, with no clear goal for why they are there and the type of employment they can find on the other end. With mounting student debt as many of them stumble through the higher education process, our students can no longer afford to just pick higher education because it’s “what’s next.” We must help our students make more deliberate higher education choices, help them succeed in achieving the credentials they embark on, and help them to fill the Massachusetts job pipeline with employment they find meaningful and for which they are well qualified.

H.537 (an Act concerning early college and financing efforts)

H.537 would help students make more intentional choices about their postsecondary education by ensuring school counselors receive adequate training relative to post-secondary financial aid.

All too frequently today students and families make poorly informed decisions about what type of postsecondary education to pursue, choose higher education institutions and programs that are not well aligned with their long-term career interests and goals, or are not a good financial fit. This can lead to increased time to college completion, high dropout rates, and over borrowing. Both students and parents alike say they rely on a school counselor’s expertise and knowledge to help guide them through the college financing process, but many counselors are not properly prepared to help students understand the financial impact of their college decision. A 2018 American Student Assistance survey revealed that less than 20 percent of counselors say they are extremely comfortable discussing the financial aid application process with students and parents, and only 55 percent of counselors had formal training on the financial aid process.^{iv} H.537 is a good first step toward making sure school counselors have the training they need to help students and parents make better financial decisions about continuing education beyond high school.

S. 304 (an Act to expand dual enrollment for high school students in Gateway Cities)

Another opportunity to put students on the path to successful higher education completion and a career path earlier in life is to expose them to college while they're still in high school. S.304 would help eliminate the financial barriers to dual enrollment programs in Massachusetts and provide many more students with the opportunity to explore college level work and earn course credit before they enter college. According to the U.S. Department of Education (ED), students who participate in dual enrollment are more likely to enroll in postsecondary education, perform better academically, persist to completion and attain credentials at higher rates.^v Dual enrollment program cost, however, can serve as a financial roadblock to access for many deserving students, particularly those who are low-income and first generation. ED reports that at nearly half of schools with dual enrollment programs, most students pay out of pocket to attend, thereby limiting opportunity to only those who can afford it.^{vi} It is crucial, therefore, that the Commonwealth of Massachusetts expand funding to help the neediest students gain access to these college readiness opportunities. While S.304 is a good start, however, we would urge Massachusetts legislators to consider expanding funding beyond the Gateway Cities to include economically disadvantaged students across the Commonwealth. Every student deserves an equal opportunity to get a leg up on college and career planning through the Commonwealth Dual Enrollment Partnership.

H. 567 (an Act expanding high school student access to earn industry recognized credentials)

H.537 and S.304 will help prepare students for postsecondary education options such as two- or four-year college, but an associate or bachelor's degree are not the only paths to good jobs with family-sustaining wages. Industry-recognized credentials can be used by themselves as a fast track to enter a profession or earn a salary premium, or they can be used as a stackable credential on the way to an associate or bachelor's degree. According to the American Enterprise Institute, industry certifications can carry many benefits: 89 percent of certification holders say the certification was useful for getting a job; 90 percent say it increased their skills; and 88 percent say it keeps them marketable and increases pay.^{vii} By rewarding Massachusetts schools with additional funding for each student who earns an industry-recognized credential while still in high school, especially in high demand occupations, H.567 will both give students a leg up on joining the workforce and enable our Commonwealth to meet its regional workforce development challenges.

Combined, H.537, H.567 and S.304 will help ensure Massachusetts students are well prepared to navigate multiple pathways through postsecondary education to the jobs of the future. Massachusetts lawmakers should embrace this opportunity to better align our Commonwealth's education and workforce efforts. I urge you to vote these bills out of committee.

ⁱ The Chronicle of Higher Education. College Completion: Graduation Rates by State. Retrieved from https://collegecompletion.chronicle.com/state/#state=ma§or=public_four

ⁱⁱ Massachusetts Department of Education. (June 2016). The Degree Gap: Honing in on College Access, Affordability & Completion in Massachusetts. Retrieved from <http://www.mass.edu/visionproject/documents/2016%20The%20Degree%20Gap%20-%20Vision%20Project%20Annual%20Report.pdf>

ⁱⁱⁱ Massachusetts Business Alliance for Education. Credentials for Success. Retrieved from <https://www.mbae.org/initiatives/credentials-for-success/>

^{iv} American Student Assistance. School Counselors and Financial Fit. Retrieved from <https://file.asa.org/wp-content/uploads/2018/08/14141839/School-Counselors-and-College-Financial-Fit.pdf>

^v U.S. Department of Education. *FACT SHEET: Expanding College Access Through the Dual Enrollment Pell Experiment*. Retrieved from <https://www.ed.gov/news/press-releases/fact-sheet-expanding-college-access-through-dual-enrollment-pell-experiment>.

^{vi} Ibid.

^{vii} Columbus, Rooney. (January 2019). Nondegree Credentials, Work-Based Learning, and the American Working Class. American Enterprise Institute. Retrieved from <http://www.aei.org/publication/nondegree-credentials-work-based-learning-and-the-american-working-class/>