

**A Engrossed HB 2407 Joint Subcommittee On Education
5/12/15**

House committee on revenue 5/12/15

(How does HB 2747 affect HB 2407)

Will there be a cost of living adjustment. Will tuition exceed the cost of living adjustment?

Manageable debt burden for the student...How do you define manageable? Does the school attended, tuition, degree, expenses, and any restrictions on work, loans (type of loans, existing loans), savings and scholarships (what restrictions exist on qualifying) taken into consideration?

Amount of family share.... based on the resources of the family...Define resources; assests, debt service, health considerations, both employment, medical expenses, existing loan guarantees, exposure to other loans or expenses. Fixed income, credit rating, salary or job stability, contingent liabilities, net worth or negative net worth, credit rating, capital gains.

How does job availability, salary, time needed for instruction impact student share?

Financial need prioritized with students with the greatest need.

**Respectfully,
Tim Cowan, The Citizens Lobbyist tm**