

**House Committee on Higher Education and Workforce Development**  
**Written Testimony on HB 2369**  
**February 23, 2017**

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**Good Afternoon, Chair Reardon, Vice Chairs Alonso Leon and Whisnant, and Members of the Committee,**

It is a pleasure to submit written testimony today on behalf of Oregon's public universities on House Bill 2369. For the record, this testimony is submitted on behalf of the Oregon Council of Presidents, OCOP, an organization that was formed to support statewide focus and partnership among Oregon's public universities. While it is not a governing body, it does foster coordination and collaboration among the public university presidents and other university officials to avoid unnecessary duplication of efforts and effectively share resources, best practices, and advocacy.

HB 2369 has very laudable goals to provide detailed information to students about the cumulative cost of their education and their potential for paying back their loans. Oregon's public universities are active proponents of providing detailed information to students about the cost of going to college and obtaining a degree. We publish extensive information as part of the federal "Student Right-to-Know and Campus Security Act." Prior to accepting a loan, all financial aid recipients receive an annual breakdown of their estimated expenses, including tuition, housing, supplies, fees and usual expenses, and their grants, scholarships and loan options. All seven public universities use the federal template, called a Shopping Sheet, to provide this information annually when the student receives an award letter. This Shopping Sheet depicts one year and covers costs, aid, graduation rates and median borrowing for the institution.

We have provided some links to the federal shopping sheet that is used by all the universities, and also attached a completed Shopping Sheet from an Oregon Tech student.

- [Shopping Sheet Template 2017-2018 \(PDF\)](#)
- [Annotated Shopping Sheet 2017-2018 \(PDF\)](#): This describes and clarifies the elements on the Shopping Sheet.
- [Financial Aid Shopping Sheet FAQs 2017-2018 \(PDF\)](#)

Generally, universities provide mandatory online entrance and exit counseling through the Department of Education's online counseling for loans. We also meet in-person with students at their request, with either drop-in visits or by appointment. We also provide other venues for learning about financial aid, as part of the Admissions process, and in various student success programs.

Besides the very comprehensive federal guides, each university also provides online financial aid information and calculators for cost of attendance, award guides, and return on investment. We have provided a sample of calculators and ROI websites below.

[WOU Financial Aid Office Cost of Attendance webpage](#)

[WOU Business Office Tuition Calculator webpage](#)

[Oregon Tech Award Guide](#)

[Award Letter Checklist](#)

[Oregon Tech ROI piece](#)

[UO Financial Aid and Scholarships Page including Calculator](#)

If students want to compare institutions nationally, there are additional online tools, such as College Navigator, <https://nces.ed.gov/collegenavigator/>, a free consumer information tool designed to help students, parents, high school counselors, and others get information about over 7000 institutions. College Navigator consists primarily of the latest data from the **Integrated Postsecondary Education Data System (IPEDS)**, the core postsecondary education data collection program for NCES – the National Center for Education Statistics. Students also have access to The [College Scorecard](#), an online tool, created by the United States government, for consumers to compare the cost and value of higher education institutions in the United States. It displays data in five areas: cost, graduation rate, employment rate, average amount borrowed, and loan default rate.

Two parts of HB2369 would be very difficult to provide: complete cost by major and employed by major. We have described the reasons below.

Publishing complete cost by major instead of the annual specific costs: the universities provide annual specific costs to students, based on their circumstances each year for many reasons.

- Students change majors and with that, there are changes in tuition and fees associated with the various majors.
- Students start as full-time and change to part-time or vice versa, which impacts their time to degree and therefore their overall cost.
- Tuition changes each year, based on the level of state support in the Public University Support Fund. Universities work with student groups to establish tuition rates every year, and the boards of trustees approve tuition rates, based on the balance of state support and tuition.
- Student and family financial circumstances change each year, with causes wide variation in the level and type of financial aid.
- And some majors have very few students so publishing a total cost per major for thousands of majors would be very costly and the metrics may not be meaningful.

In summary, forecasting students' multi-year costs and aid eligibility is problematic: educational costs are determined year by year, financial aid eligibility can vary - sometimes significantly - from year to year, and students take varying amounts of time to complete degree requirements. For these reasons, it is not currently possible to estimate a reliable gross or net cost for degree attainment. Student and families have the information and tools to add their annual costs together, as they progress through their education, based on their specific financial circumstances, and also to

calculate their loan repayment amounts and limits with readily available and required online education.

Publishing an annual report of employment by major: Four of the seven universities conduct a survey of graduates to determine their employment or continuing education status after graduation, and make this information available to students. Some of the universities track employment data only for certain groups of students, and others complement the graduate surveys with employment data, or use general employment information of the graduating majors, because the survey response rates vary and can fluctuate year to year. And some actually publish the employment rate by major, such as [Oregon Tech's Graduate Success](#) brochure.

Employment by major is an especially difficult metric for liberal arts universities, where students are receiving a comprehensive education that does not necessarily track to a specific type of professional employment, or for working students who will be counted as “employed” in the employment data, but are seeking a better degree after graduation. All the universities publish information on retention and graduation rates, and students can readily access this information to make informed decisions about the majors they choose.

In addition, students and families have other ways to determine whether the major they have selected will potentially provide them with a salary that is adequate to repay their loans. In Oregon, the Oregon Employment Department has a wealth of information that is readily accessible at their website, [QualityInfo.org](#). The [Occupational Profile](#) allows a student to search any occupation and view job openings, wage ranges, occupational descriptions and employment projections. Another good indicator of ability to pay back a loan is the Loan Default Rates at the various institutions, which is included in the Shopping Sheet.

The public universities fully support the intent of HB2369 and work hard to provide an abundance of information to students. We agree that students need to make informed choices in the selection of their college or university, and in the selection of their major, especially when they are incurring debt to finance their education. However, we believe that at each of Oregon's public universities, in our admissions, advising and financial aid offices and on our websites, and through the national databases and tools previously mentioned, this information is readily available for students and their families.

We would like to work with the committee and the bill's sponsors to determine if we can improve services to students and families but do not believe that a change in statute is necessary to achieve the goals in this bill.