



**Senate Committee on Health, Education, Labor and Pensions  
Hearing on Making College Affordability a Priority: Promising Practices and Strategies**

**Testimony of Dr. Jim Murdaugh  
President, Tallahassee Community College  
July 19, 2012**

Chairman Harkin, Ranking Member Enzi and Distinguished Members of the Committee, thank you for inviting me to testify on the issue of making college affordability a priority. I represent a community college in the capital city of Florida serving over 15,000 students and I appreciate the opportunity to share with you some of the actions at our college to improve the affordability of access to the American Dream.

For us at Tallahassee Community College (TCC), being sensitive to the role that affordability plays in access to higher education fundamentally begins with a discussion of our values as an institution. We are committed to helping people, not only by providing an open door, but by caring about whether someone who wants to pursue education beyond high school can reasonably do so.

Our college has a track record of producing high quality degrees and credentials that have market value and social value while keeping costs to students at an affordable level and providing compensation to our faculty and staff that enables us to recruit and retain high quality educators. Our decisions have consistently and significantly contributed to our current level of affordability.

Within the State of Florida, TCC is among the most affordable of the state's 28 community and state colleges, and our tuition and fees are roughly half the price of state universities for the first two years of college.

Our first strategy to keep TCC affordable is simply to keep our cost low, while maintaining academic excellence. We keep our cost low through tuition pricing that balances what students are asked to pay with state support for community colleges, financial aid that provides a wide range of public and private grants and loans to reduce financial barriers, focusing on productivity and efficiency of faculty and staff to keep personnel costs low, and targeting student outcomes that keep students from incurring debt without finishing college.

While keeping cost low, we monitor indicators of our academic excellence to ensure students receive value for their tuition.

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TCC is a national leader both in awarding Associate in Arts (AA) degrees and in graduating African-American students. According to *Community College Week's* "Top 100 Associate Degree Producers" listing for 2012, TCC ranks 4<sup>th</sup> nationally among two-year institutions awarding AA degrees. For Associate degrees awarded to African-American students, TCC ranks 6<sup>th</sup> nationally. Compared to its peers, TCC is in the 99<sup>th</sup> percentile for completions per 100 students (29 per 100).

Educational quality is also translating credentials to high employment rates for TCC graduates. The state accountability data show that 98% of TCC students who complete vocational programs (i.e. Associate in Science (AS) degrees, Associate in Applied Science (AAS) degrees, and certificates) find employment compared to the state average (90%).

Our second strategy to keep TCC affordable is to minimize time to completion for students. We accomplish this by working with students to create individualized learning plans that assure they take the right courses to achieve their goals, maintaining articulation agreements and transfer policies that make it seamless for them to enter and leave TCC, offering acceleration mechanisms such as dual enrollment, and focusing on continuous course redesign to improve success rates and help students move through college.

TCC students earn their degrees in a timely manner. Among two-year institutions nationwide, TCC's graduation rate within three years is 37%, which is 10% higher than the national average of 27%.

### **What steps has TCC taken in the area of tuition pricing?**

Having set tuition for a year of college (30 semester hours) at \$2,304 this year, TCC is one of the most affordable institutions of higher education in the country. In fact, Collegemeasures.org ranked TCC among the top 3% nationally when comparing the lowest cost-per-completion (\$29,767 per student). In 2010-2011, including fees, our net price (\$4,125) was 36% lower than the national average for two-year public institutions (\$6,485).

I wish I could describe a process for tuition pricing at our institution that would provide a stable, predictable plan over time that is controlled by the Trustees who govern our institution. However, our decisions on tuition pricing take place within a broader environment where the Florida Legislature sets the maximum amount of tuition a college can charge and it determines the level of state funding we receive each year. Those two variables significantly impact the decisions we are able to make at the college level.

The Florida College System works closely with the Legislature to demonstrate the return on investment that is provided by the system from dollars spent. We enjoy a very positive relationship with lawmakers and the results we are able to document continue to provide an atmosphere of cooperation in even the most difficult budget times.

This year, following the Legislature's decision to fund colleges at a continuation level we were able to review our financial condition and make the decision to hold tuition constant,

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despite given the authority to increase tuition by up to 5%. Our decision to hold tuition constant would not have been possible if the state had made a decision to cut state funding to colleges as it did the previous year.

Our decision this year to hold tuition at the same level as last year is a strong statement of what we value. We value access to higher education. We believe access is only real for those who can afford it.

We have committed ourselves to ensure that any tuition increase, which we know will take place in our future, will be tied to improving the quality of an education the student receives at our college as measured by documented learning outcomes. We also have committed ourselves that a tuition increase needs to be directed at proven strategies that are effective in improving completion and placement rates for our graduates.

And, because of the nature of our community college in serving the workforce needs of our community, we will examine the extent to which any increases in our tuition can be documented in terms of their effectiveness in helping the unemployed and underemployed enter, remain, and advance in jobs in our community.

### **What steps has TCC taken in the area of financial aid?**

About 65% of our students receive some grant or scholarship aid. Since 2009, TCC has gone from serving 9,282 students on financial aid to 11,494 in 2012, an increase of 24%. The amount of financial aid disbursed by TCC (now totaling over \$76 million) increased by over \$29 million in the past three years. In 2009, 5,072 students received Federal Pell Grants at TCC totaling \$16 million. Thus far in 2012, 8,312 students received Federal Pell Grants for a total of nearly \$31 million, and that is with the elimination of the policy allowing students to receive two Pell Grants in an award year.

TCC is committed to ensuring every student is made aware of financial aid opportunities that can make a college education more affordable. TCC makes every effort to encourage students to apply for financial aid by conducting “FAFSA Days” on campus, financial aid nights at high schools, participation in events like College Goal Sunday, an on-site program that helps prospective students and their families complete the FAFSA, and by communication with high school students.

With regard to loans, TCC takes our fiduciary role seriously in loan default prevention and requires students to complete entrance counseling that includes a financial literacy module. When students borrow \$13,000 or more, new awards are not issued until the student meets with financial aid staff to ensure they understand their aggregate loan limits. While we cannot deny the loan, we can keep the student advised of the consequences of borrowing.

**What steps has TCC taken to increase productivity and efficiency?**

Instruction. To develop course offerings that are based on student need rather than just faculty preferences, TCC uses an annual guaranteed course schedule. The schedule is built based on data from previous terms as well as any known conditions for change, such as new programs or deleted programs, or population changes.

For both students and faculty, this ability to plan based on the guarantee allows us to start classes right – both students and faculty are prepared the first day. An example of the efficiency of the schedule for 2011-2012 follows:

Planned:	117,898 seats	4,284 Sections
Actual:	119,644 seats	4,273 Sections
That is,	1,746 more seats were offered in 11 fewer sections than budgeted.	

Advising. Prior to the beginning of fall term 2011, we held a Student Success Summit that included faculty, staff and community partners. We have as a core value the belief that the Student Success and Completion Agenda is the future of TCC: *Completion matters and every student counts.*

Specific examples of our student success programs designed to improve student outcomes include mandatory orientation and advising. New students to the College, including first-time and transfers, are required to attend orientation. The objectives of the orientation program are for students to receive an overview of college, learn about campus resources, meet with an advisor, initiate an *Individualized Learning Plan* which will include registering for first term classes, and receive information about living in Tallahassee.

We opened an Advising Center prior to the start of the fall semester in 2011. During the first two terms it was open, it logged 21,000 visits. It is important for students to “start right.” Therefore, we require mandatory advising for students with 0 – 18 college credit hours. Students in dual enrollment courses also have mandatory advising. These efforts are initial steps to helping students achieve their goals efficiently.

At the conclusion of orientation and advising, students register for their first semester with assistance from an advisor. Prior to the end of their first term in college, students make an appointment with an advisor to discuss first term progress, potential career objectives and next steps for completing their *Individualized Learning Plan*. We have assigned advisors to each of our academic divisions and physically located them in the divisions as part of our strategy to “meet students where they are.” The Advising Center is designed to support intentional planning and success strategies. Students who attended and enrolled during the Center’s first semester (4,796) had a 99% retention rate.

Administrative Services. We regularly review College operations that directly and indirectly support instruction to identify opportunities to streamline, eliminate, or improve them

to keep costs down. Those reviews include program reviews of administrative areas to assess costs and trends.

One such effort led the College to implement campus-wide changes in HVAC equipment, lighting, and computer labs to achieve greater efficiencies. Changes in equipment and policies led to a dramatic reduction in energy costs at TCC. The Florida Department of Education (FDOE) recently recognized TCC as the most energy efficient college campus in the state.

For each of the past three years, the percentage of the College's operating budget spent on administrative expenses has declined from 9% in 2008-09 to a current level of 8% in 2010-2011.

### **What steps has TCC taken to improve student outcomes?**

Since 2003, TCC has moved from below average performance in areas of retention and student success to becoming a top performer in the state. The College is now above the state average in retention and completion rates. The state data show that TCC has a significantly higher percentage of students (75%) transferring to 4-year institutions than the state average (60%).

TCC has developed a "data-informed" culture, using internal data; state, regional, and national data; and feedback from surveys such as the *Community College Survey of Student Engagement* and the *Survey of Entering Student Engagement* to redesign services and support and to retrain faculty and staff to support learners. The College's "data-informed" has been further enhanced through its participation in the national *Achieving the Dream* initiative.

TCC's strategic plan focuses on student success and meeting local educational needs. Budget decisions are based on meeting the goals in the College's strategic plan. Goals require data analysis and specific outcomes to be presented for budget consideration.

TCC has worked to strengthen the culture of success at the College. Every employee has a role in student success; every encounter with a student is an opportunity to help a student succeed. For example, a simple recognition from maintenance and grounds staff that students often lose their way the first two or three days of fall classes has led to an official welcome plan the first two days that includes tents, maps, and all staff taking turns to welcome and guide new students on the campus.

TCC strives to prepare every student to arrive to class in the best condition to learn by offering excellence in all services to avoid distractions of financial aid problems or bookstore issues, by guaranteeing a schedule of classes in which no class with students enrolled will be cancelled, and by offering a high level of academic support and social engagement outside the classroom.

Faculty have developed a set of effective learning strategies for the classroom based on widely accepted principles that place learning first and provide educational experiences for

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learners anyway, anyplace, anytime. These principles permeate faculty hiring, new faculty seminars, faculty professional growth plans and instructional delivery and design.

Student Affairs and Academic Affairs have worked together to align services to meet student needs. Students are guided through orientation, career and academic planning, and transition to work or a university through TCC's individualized advising system.

To improve student outcomes, we have developed a number of strategies to meet student needs as they are presented and provide support outside the classroom. For example, we know that students who start in two or more developmental courses often display weaknesses in time management, commitment, and other success strategies. Therefore, we require these students to take a three-credit College Success course in their first semester.

Making the College Success course mandatory for underprepared students has increased the persistence and success of developmental students, though more work needs to be done. This course teaches students success strategies and academic habits that are applicable across the curriculum, thus reducing the need for further individual interventions. The College Success skills are reinforced in TCC's *Learning Commons* and in a number of "gateway courses."

Results show that the developmental students who succeeded in the College Success course in Fall 2010 enrolled in the Spring term at a 93% rate compared to an 85% return rate for those who started college ready and did not take the course. Course success rates (with a grade of A, B or C) still showed a gap in the Spring 2011 semester (53% vs. 62%). As a result of redesigning the course and adding a new level of College Success in Fall 2011, preliminary data suggest that the course success rate gap may no longer exist.

We also know that most of our students need support beyond the classroom. Therefore, we have expanded our *Learning Commons*, the College's tutoring and academic support center, and moved it to a location in the center of the campus, connected to the library. In 2011-12, we logged a total of 284,521 visits, with 14,106 total students (credit and non-credit) receiving assistance for 543 different courses.

In Fall 2011 we examined the performance of students in the top 50 highest enrolled credit classes. Among those enrolled, 26% of students who visited the *Learning Commons* succeeded at rates 5 to 9 percentage points higher than those who never visited the *Learning Commons*.

An early alert system guides students to support as soon as issues are identified, and the *Learning Commons* staff proactively work with students to plan for success. In 2010-11, the over 15,000 students (unduplicated) visited the *Learning Commons*. Those students who use its services regularly (4 or more times) have an 18% higher 3-year graduation rate than those who never visit.

Although the initial investment in the *Learning Commons* and the additional staff needed to meet student demand for services was a sizable financial commitment, the results are far beyond our expectations, both in participation numbers (there are often students lined up to get in

when the doors open in the morning) and in increased success rates. The central location and structured support have proven to be much more successful and beneficial than individual tutoring, extra class sessions, use of faculty office hours and other methods.

The *Learning Commons* is structured to teach students to grow from one-on-one tutoring, to group sessions, to independent study. Efficiency is achieved as students learn the skills and strategies needed to study and succeed on their own as well as through students helping and tutoring one another.

In addition to the *Learning Commons*, TCC has also developed a STEM (Science, Technology, Engineering and Math) center to assist students in STEM majors. Students participate in peer led tutorial sessions, student success seminars, and summer workshops and internships. The *STEM Center* supports minorities, women and financially needy students majoring in STEM fields and is funded by the *NSF Florida-Georgia Louis Stokes Alliance for Minority Participation (FG-LSAMP)* program and the *NSF STEM-Star (S-STEM)* scholarship program.

In 2011-12, 63% of African-American students who used the *STEM Center* passed College Algebra, compared to 36% for those African-American students who did not use the Center. For Trigonometry, African-American students who used the Center had a passing rate of 70%; those who did not use the Center, only 19%.

### **What steps has TCC taken in the area of the Individualized Learning Plan?**

The concept and initial design for an *Individualized Learning Plan (ILP)* began Fall 2004 and was implemented Spring 2007 as part of the advising and intervention services provided by our *Student Success Center*. Prior to this, credit students had the ability to plan their academic future at TCC via an advising system online, however this system was set up as “one size fits all” and didn’t allow for customization based on the individual student’s abilities and needs.

Our approach to improving the efficiency of academic planning by and for students was to create a case management system to track each individual student’s progress and give the student the ability to plan their academic future, whether it is as a credit student transferring to a university or a continuing education student intending to advance their work skills. The *ILP* helps students identify their academic goals, choose courses needed to achieve their goals, and expedite their path to completion. Thus, establishing the most efficient and affordable path to graduation.

While still a work in progress, the *ILP* improves the efficiency of student progression using an electronic, user-friendly, visual format which allows the student to become more responsible for achieving their educational goal. The student can identify and research a career path in consultation with an advisor, confirm their TCC objective, select a university major and transfer institution (if applicable), map out all courses required for graduation and their university prerequisites (if applicable), map out the number of semesters it will take to meet all requirements, and receive alerts regarding excess hours and financial liability.

All students who use the *ILP* tools have a customized, documented action plan and support system to guide their educational experience. Of the 6,713 students in Fall 2011 with less than 18 college credits, 85% had a complete plan and 90% selected a career interest that they and their advisors could use to guide course planning.

**What steps has TCC taken in the area of articulation agreements?**

TCC has vibrant articulation agreements with each of the three local school districts in our service area. In addition to dual enrollment agreements, we also collaborate on career course articulation. Currently we articulate high school certifications to college-level credit in 17 areas ranging from carpentry to digital design and web development.

We collaborate on dual enrollment, but we also have other, regular meetings to ensure a smooth working relationship between the schools and our college. Our advisors, faculty and deans meet with high school teachers, guidance counselors, principals and assistant principals to address issues impacting student preparedness for college. In addition, I meet regularly with superintendents to make sure our efforts are supportive and aligned.

TCC also has very active advisory boards for the AS degree and certificate programs. Currently, TCC has 17 advisory boards with 160 community members who provide input on training and employment needs, an on the skills, knowledge and abilities that need to be taught.

**What steps has TCC taken in the area of transfer policies?**

A critical quality indicator at TCC is the number of students who transfer to 4-year institutions. Data from the FDOE show that TCC has a significantly higher percentage of students (75%) transferring to 4-year institutions than the state average (60%). Articulation agreements between community colleges and state universities in Florida spans four decades. Common course numbering and enhanced articulation policies ensure students the ability to transfer to a state university following graduation with an AA degree from one of the state's 28 community colleges. Florida's seamless 2+2 higher education system is a model for the rest of the country.

Our higher than average transfer rates are due to the fact that we do not rely passively on opportunities for students to transfer. We work closely with our two local State University System (SUS) institutions, Florida State University (FSU) and Florida Agricultural and Mechanical University, as well as institutions around the State. Specifically, we have provided office space in the Student Union for our two local institutions to allow our students access to university advisors. Students are able to discuss upper division majors and specific prerequisites that will prepare them to transfer with appropriate background coursework. The relationship with our sister institutions helps our students avoid taking excess courses, transfer with junior status, and is a cost savings to students who are able to follow the exact course of study as a native student.



However, what makes us unique are the five private four-year institutions we house on our campus to give our students more transfer choices. We established a *University Center* on campus that where students can continue their education at any of five private upper division colleges and universities. This gives our students an on-campus alternative to complete a bachelor's degree, specifically in Education and Business, two areas that have limited access in the SUS. The greater transfer opportunities expand the pool of students who can take advantage of this cost-saving approach, and also saves students the expense of relocating when transferring.

### **What steps has TCC taken in the area of dual enrollment?**

TCC uses several strategies to assist students who can benefit from acceleration mechanisms. We support Advanced Placement, International Baccalaureate, the College Level Examination Program, the Advanced International Certificate of Education, and military credits through prior learning assessments. We are also particularly proud of the role of dual enrollment in helping students accelerate their higher education experience before they even graduate from high school.

We have a robust dual enrollment program and work closely with local schools to assure quality education for those who test college-ready while in high school. TCC has agreements with all three public school districts in our service area as well as with several private and charter schools. In 2011-12 for example, 834 high school students took 7,861 credit hours from TCC. On average, these students who later attend TCC for college arrive with over a semester's worth of credit (14 credits). Further, nearly one-quarter (24%) of previously dual enrolled students attending TCC arrive with over 20 college credits earned at no cost to them while they were still in high school. This not only saves students money in tuition (roughly \$100 per credit hour at TCC), but expedites their time to complete the baccalaureate degree.

Classes are offered on high school campuses, but about 40% of the dual enrolled students attend class either at TCC or online. Success rates of dual enrolled students exceed those of native TCC students in the same classes, and these students succeed at equivalent rates to university and community college students once they matriculate into college.

### **What steps has TCC taken in the area of course redesign?**

TCC regularly monitors success rates and curriculum as part of our annual assessment. We pay particular attention to the top 10 highest enrollment classes and to "gateway courses." In both cases, the majority of these classes fall into the developmental education, math, and English course areas. However, course redesign has occurred in all subject areas.

The primary assumptions of course redesign is that it will increase success rates and is modeled on best practices including active learning components such as student-faculty interaction, cooperation among students, student participation, prompt feedback, and time on task. Our course redesigns have not incurred additional costs for the College.

English. TCC's College Composition course underwent a major redesign in 2009. The redesign resulted in a professional, collegiate writing focus, thus, a more rigorous curriculum. This content redesign was undertaken after several meetings with faculty in our primary transfer institution, FSU. Changes to the pedagogy and support materials resulted in increased success rates, despite the more challenging curriculum. The course success rate in Fall 2011 (73%) was substantially higher than rates in prior years (e.g. 66% course success rate in Fall 2005).

Based on assessments of learning outcomes, redesign of the general education humanities courses focused on improving students' writing skills. Pre-test writing assessments were done in the first week; faculty developed videos, on-line tutorials, and used the *Learning Commons* resources to target practice and remediation based on the skills each student lacked. They increased journal writing and used the professional tutoring service *Smarthinking* to further assist students; rubrics were used to ensure standard assessment across courses and classes.

Results were positive. For example, in the African-American Literature course, the post-test essay showed students moved from 48 scoring a 1 or 2 to none scoring a 1 or 2, and 181 scored 5 compared to 84 on the pre-test.

Information Technology. In our Technology and Professional Programs division, courses were redesigned to include industry certifications, resulting in over 300 new certifications obtained by TCC students in the past year. In chemistry laboratories, redesign focused on "argument-driven inquiry" designed to improve students' critical thinking skills, use of data, and research and presentation skills. All students made gains (6.22 points average), but the writing gains for typically low performing students are particularly high (11.44 points), measuring scores from the first report to the sixth in Spring 2011.

Math. TCC is also part of the Carnegie *Statway* Networked Improvement Community, an acceleration plan to move students from developmental math into statistics more quickly. Initial results are positive. All subject areas in developmental education have been redesigned over the past three years, emphasizing more hands-on work, more collaboration, and providing opportunities for acceleration. The redesign (funded primarily by a grant through Title III of the Higher Education Act) involved two levels of English, math, and reading and the college success course. Success rates improved in all areas except the lower level English class, with the average course success rate increasing by nearly 5% (the goal was 5%). The greatest success was seen in the upper level math and writing courses; these students are sustaining higher success rates in subsequent courses as well.

Nursing. The nursing curriculum at TCC was redesigned over a period of two years using resources from the National League for Nursing; The Joint Commission; the Quality and Safety Education for Nurses; and the Florida Board of Nursing. In addition, recent graduates and local clinical affiliates participated in its development by providing feedback about the preparation of our graduates. The content of the curriculum is based on the National Council Licensure

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Examination for Registered Nurses (NCLEX-RN) blueprint created by the National Council of State Board Exams and aggregated data gleaned from the results of student Health and Environmental Sciences Institute (HESI) testing.

The re-design changed the five semester program to four and moved to a systems approach and away from the simple to complex methodology the previous curriculum implemented. Faculty were evaluated and every attempt made to place them in courses which matched their field of expertise. Remediation plans were employed to improve retention, but if a student was unsuccessful, they were re-admitted in the next semester if clinical space was available, reducing the time out of the program for the student.

The first class to complete the re-designed curriculum graduated in April, 2012. 42 of the original 48 graduated with their initial cohort. Of the 39 students who have taken the NCLEX-RN test so far, the pass rate is almost 98%.

Emergency Medical Technician (EMT). The EMT program was redesigned to consolidate the courses within the paramedic program to allow for growth in the courses in anticipation of a new national Emergency Medical Services (EMS) curriculum and to provide more continuity between EMS courses. A new national EMS curriculum was released a few of years ago and we have been told it has been accepted by the State of Florida EMS Bureau. The national accrediting body is also considering the adoption of this curriculum as the standard. Because of the faculty's actions, TCC stands ready to implement the new national curriculum.

Consolidation of courses will also allow for continuity between EMS courses taken in the same semester. Due to the broad knowledge expected of the paramedic in medical and traumatic emergencies, smaller credited courses result in silo learning—students often struggle to put all the pieces together in this situation. This new curriculum will force students to look at the patient as a whole and not just the small pieces they have been looking at.

Distance Learning (DL). TCC has experienced rapid growth in student demand for DL classes and has worked to meet the demand. In the past five years, web-delivered courses have grown from 92 sections in Fall 2007 to 192 sections in Fall 2011. Enrollments have increased from 2,772 in Fall 2007 to 5,768 in Fall 2011. TCC's goal is for DL success rates to be equal to or greater than traditional delivery. In Fall 2007, the overall college success rate (with grade of A, B or C) was 67%. Web course delivery rates were 65%. However, by Fall 2010 that gap had increased; web classes were 5% lower in course success rates. The rapid growth, expanded numbers of instructors, and lack of centralized policies were assessed as the issues. TCC invested in a new Distance Learning Center with five full time staff. A mandatory, free student orientation is now required, faculty must follow a standard rubric, and training and retraining of faculty is required. Best practices have been implemented. TCC expects to see the gap close in 2012-13.

I have spent the majority of my time discussing, with some degree of pride I must add, what Tallahassee Community College is doing to keep college affordable. I will conclude this testimony with a request for your help in the following areas. To ensure students have affordable access to higher education, I hope you will support the following:

1. Fund the Federal Pell Grant Program at the full amount authorized. By fully funding the Federal Pell Grant Program students, particularly at-risk students, will have to borrow less. This will have a positive impact on default rates and will serve as an incentive for students who demonstrate need to begin the college process. Many of our low-income families are discouraged by the prospect of student loans.
2. Provide a special or expanded grant program for students who test into remedial course work. These are our most at-risk students whose possibility of success is low, yet deserve the opportunity to improve skills and realize the American dream. Most of these students are served by community colleges.
3. We appreciate Congressional support in extending the 3.4% rate on subsidized student loans. Please ensure the loan interest rates are always at the lowest rate possible.
4. Limit borrowing by students in certificate and two year programs to 60% of the aggregate loan limit. This will limit students' debt burden. Exceptions can be provided for students who finish one certificate or two-year programs and seek to enter a new program.
5. Work collaboratively with the U.S. Department of Education to identify strategies to address the unique nature of borrowing by at-risk populations.
6. Recognize and support institutions who seek to keep tuition affordable.

Mr. Chairman, Ranking Member and Distinguished Members of this committee, I will conclude by once again thanking you for the important work you are doing to help make college affordable and for allowing me to contribute to your efforts in some small way. I look forward to any questions you might have.