

Testimony of
Vivica Brooks
Student, Bowie State University
On
College Affordability
To
U.S. Senate Committee on
Health, Education, Labor and Pensions
April 16, 2013

Chairman Harkin, Ranking Member Alexander, and distinguished members of the Committee, thank you for the opportunity to speak today about the issue college affordability and my personal experience. My name is Vivica Brooks, and I am senior at Bowie State University in Bowie, Maryland majoring in Business with a concentration in Marketing. My brother, who is also a student at Bowie State, and I were raised in a modest two-parent middle class family in Maryland.

At an early age I knew I wanted to go to college and with the support of my family, teachers, and friends I was confident in my decision. In my senior year of high school I began to research potential colleges and universities. I narrowed my search to the five universities: the University of Maryland, College Park, University of Maryland, Baltimore County, Howard University, Delaware State University, and Bowie State University. Each of these institutions offered me the convenience of being close to home; however, affordability played a huge role in my ultimate decision. I chose Bowie State for its convenient location, its exceptional College of Business and most importantly, its affordable tuition. The cost of tuition was so important to me because I accepted the full burden of paying for my education. In my senior year of high school, my counselor and I had several discussions about financial aid scholarship opportunities. She directed me to utilize the internet and research FAFSA, state, and private opportunities. My teachers were also instrumental in aiding me with navigating through various scholarship applications. I also found and applied for several private scholarships as well as completing a FAFSA.

I found the FAFSA process moderately simple to complete. Upon my admittance into Bowie State I was given the opportunity to select from a list of offered loans. However, because of my dependent status my household income was not considered low-income and I was only offered enough funding to cover a portion of my tuition. Since my parents were not financially responsible for my education; I chose to receive a Federal Direct Subsidized Loan. I chose the subsidized loan over the unsubsidized loan because the interest is lower and would be less of a financial burden to me when I graduate from college.

During my freshman year I worked part-time to cover the remaining balance of my tuition through a payment plan. The benefit of the payment plan was that it allowed me to make more affordable monthly payments instead of paying the term in-full upon registration. At times I struggled with juggling class and work but I managed to pay for school and maintain my grades throughout my freshman year. I took a year off from school for the fall of 2009 and spring 2010 semesters when I gave birth to a bouncing baby boy in December of 2009. With the new addition to my family, my finances changed drastically. As I planned to return to school in the fall of 2010, I completed my FAFSA and learned that I was eligible for the Federal Pell Grant. I returned to school in the fall of 2010 and accepted the Federal Pell Grant and Federal Direct Sub Loan. These funds covered my tuition in full and were a great help. Without these funds, I would not have been financially stable enough return to school. In my junior year I was offered and accepted similar loans, grants, and scholarships of the year prior. The flexibility of no longer having such a grand financial burden allowed me the time to work less hours and participate in school organizations and activities. In the fall of 2011, I became a member of BSU's Golden

Girls Cheerleading Squad. I was now a successful student-athlete- and mother juggling academics, work, and family life all thanks to having federal funding.

I am currently a senior at BSU working 40 hours per week. I take courses on-line and in class in the evenings. I enjoy this hybrid schedule it is extremely convenient and practical for my lifestyle. I am still a recipient of the Federal Pell Grant and Federal Direct Sub Loan. In addition, I now receive Maryland Educational Assistance scholarship, and a BSU Mission based scholarship. I recently learned that I have reached my maximum limit for subsidized loans and am in the process of planning how I will pay for my last semester this coming fall. With regards to my future after graduation I have a few concerns. Looking back on my years at Bowie State and how I secured my financial aid, there are a few things that I would have done differently or wished I had more information. First, I would have done more research about other possible aid opportunities. I also would have saved more throughout the years so I would not have accumulated the amount of debt that I will have to repay following graduation. Additionally, I would have familiarized myself more with the terms of my loan agreement. I was not previously aware that there was a limit to the total amount one could receive in subsidized loan funding; I regret not knowing because I could have saved more and utilized the funds from my previous years at BSU more efficiently.

With respect to my peers and friends, I feel that many navigate through the financial aid process timidly, under-educated, and otherwise unconsciously. Some of my peers fear the debt that loans will bind them. Others are ill-educated and believe that they may not qualify for loans for various reasons, such as grades, or other background information. There are others who would rather just pay for it all themselves and rather take on the burden of working full-time and going to school part-time.

Overall, federal programs, private programs, and scholarships have played a tremendous role in my ability to afford college, and for that I'm truly grateful. The federal government's role in financing student's education, especially lower-income students like myself where affordability is critical, has been a job well done. I also appreciate that Congress reduced interest rates on federal student loans, which is critical to making higher education more affordable. I encourage Congress to continue to recognize and reassess the needs of students in order to create and modify existing programs for qualifying individuals that help lessen the debt students' face after graduating. I will continue to be optimistic about the future of federal funding and the affordability of tuition for students.

In closing I would like to state that the economic future of the United States relies heavily on the success its citizens. Success can be accomplished not only by responsible stewardship but also by obtaining a plethora of knowledge through higher education. Therefore, I believe it is your duty as law makers to continue to lay the foundation and provide our citizens with programs designed to ensure affordable higher education for all.

Thank you for this opportunity to speak with you and I am happy to answer any questions you may have.