

Testimony to the Ohio Senate Finance Higher Education Subcommittee

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Chairman Gardner and Members of the Senate Finance Higher Education Subcommittee, my name is Marcia Ballinger, Provost and Vice President for Academic and Learner Services at Lorain County Community College. I am pleased to be here today testifying in support of House Bill 64. In my testimony, I want to emphasize a few major components of the bill that significantly affect college affordability and value. They are:

1. Reducing the cost of college while raising educational attainment by scaling Early College High Schools and College Credit Plus; and
2. Ensuring our neediest students receive the financial aid they need for success through the Ohio College Opportunity Grant.


First, we applaud Governor Kasich and Chancellor Carey's goal to have more Ohio high school students earning college credit before they graduate. So much so, we have been inspired by the College Credit Plus framework to dramatically build upon our already robust dual enrollment and post-secondary enrollment options program. For

nearly two decades, Lorain County Community College has partnered with school districts to deliver college coursework to high school students. In fact, today nearly 20% of Lorain County high school graduates earn college credit, compared to the national average of 7.8% and state average of 5%. Last year, Lorain County Community College awarded over 20,000 college credits to high school students, saving their families \$3.5 million at our tuition rates and over \$10 million at an average university rate.

College Credit Plus provided the launch pad for the development of Lorain County Community College’s MyUniversity Guarantee program. MyUniversity blends College Credit Plus with our University Partnership Program in a way that provides high school students, starting in the 9<sup>th</sup> grade, a clear and direct pathway to:


- Earn an Associate’s Degree and High School Diploma simultaneously.
- Earn a bachelor’s degree by age 20 in seven high-demand career fields.
- Receive onsite and ongoing academic and career advising.
- Enjoy a full high school and college experience by allowing students to take college courses at their high school and
- **Save 80% of the cost of a bachelor’s degree.**

**Save 80% of the cost**



College/University	University Costs 4 Years With Room & Board	Bachelor's Degree Completion Cost through MyUniversity	Savings!
Ashland University B.S. in Education	\$157,416	\$32,798	79%
Bowling Green State University B.S. in Biology	\$75,400	\$11,745	84%
Cleveland State University B.A. in Psychology	\$85,227	\$12,525	85%
Hiram College B.A. in Accounting & Fin. Mgmt	\$160,800	\$24,554	85%
Kent State University Bachelor of Bus. Admin.	\$77,408	\$12,893	83%
University of Akron B.S. in Sport Studies	\$80,578	\$12,811	84%
University of Toledo B.S. in Computer Science & Eng.	\$83,177	\$15,726	81%

\*\* LCCC's in county tuition is \$3,077 per year for a full-time student  
Percent savings based on Bachelor's Degree with LCCC's MyUniversity  
Guarantee versus all 4 years at the university rates and incurring room & board.



MyUniversity is possible because of the development of College Credit Plus. This program has the potential to raise educational attainment by introducing college coursework to high school students before they graduate. Research demonstrates

students who earn college credit while in high school are more likely to continue their college education. Furthermore, this program saves families thousands in college costs, at a time with student loan debt is at an all-time high nationally and in Ohio. Preserving the framework of College Credit Plus is critical to ensuring the program can achieve its maximum impact. I want to stress to you a few of the critical features of the College Credit Plus that are essential to the program's success:

1. The floor and ceiling funding levels are intended to ensure that both the high school and the college have sufficient resources to fulfill the quality standards expected of each institution in the College Credit Plus legislation. Therefore, any proposal to function outside of these levels should require a judgement by the Chancellor against those quality standards. This will assure consistency across the state.
2. Current law requires College Credit Plus students to take the high school course end of course test in addition to the end of course assessment in the corresponding college course in the language arts, algebra and geometry. The content and rigor, by definition, are greater for the college course than the high school course and the end of course assessment for the college course should be accepted in lieu of the high school end of course test. This eliminates duplication of testing and avoids re-teaching the high school content within the college course to be sure the students have it fresh enough to take the specific high school end of course test. It would be unfortunate to inadvertently set up where college faculty have to teach to the high school test while assessing mastery of their college course.
3. We want to do all we can to support high school students who serious about their education. We have a number of high school students who are motivated to take college courses in the summer but cannot afford it. We encourage your support to require the Chancellor and State Superintendent to adopt rules to allow students to participate in college credit during the summer months.

We believe these points are critical to scaling College Credit Plus and its impact on educational attainment and college debt in Ohio.

Another initiative that found its roots in dual enrollment is Early College High Schools. Currently, there are 18 Early College High Schools in Ohio enrolling 4,000 students. This program focuses on a special population in Ohio that is often at greatest risk for being left behind academically and economically. Early College High Schools focus on engaging first generation college students from primarily urban or highly rural communities where diversity and poverty are high. We've been fortunate to operate the Lorain County Early College High School since 2004 in partnership with Lorain City Schools and Elyria City Schools where poverty rates exceed the 15% state average at 30% and 18% respectively.

Each year the Lorain County Early College High School enrolls up to 100 high school freshmen into the program. Students in the program come mostly from minority backgrounds and are from economically-challenged households with a majority of them qualifying for free and reduced lunch. These students then spend the next four years of what would be their high school experience on the campus of Lorain County Community College taking both high school and college courses. Under this design, students are able to simultaneously earn a high school diploma and an Associate of Arts Degree by age 18, with no college debt and become a successful first generation college graduate.

Since inception, the Lorain County Early College High School has enrolled 680 students, 418 have completed the Early College High School Program with 92% earning an Associate of Arts Degree and high school diploma. The model demonstrates that with the right support and high expectations, these students achieve well-above average scores on state and national standardized tests, including surpassing the aggregate scores of students in our county's most affluent communities. Following completion of the program, these students continue their college education, go directly into the workforce or enter the military.

Just this past weekend, we held our 51<sup>st</sup> Commencement Ceremony and had as our keynote Sixto Torres, a 2011 graduate of the Lorain County Early College High School.

This young man is true success story and epitomizes someone who is breaking generational poverty, because in large part of the opportunity afforded to him through the Lorain County Early College High School. As the first in his family to go to college, Sixto wasn't always the best student or most goal-oriented. But he found his inspiration in the program. After graduating with his high school diploma and Associate of Arts degree in 2011, Sixto went on to earn a bachelor's degree from Baldwin Wallace and will graduate in the Fall with a Master's Degree in International Business from Case Western Reserve University. In his speech he stated: *"This has meant everything to my family who's struggled financially my whole life. Early College has given us the opportunity to end the struggle."*

Early College High Schools are making an impact and we strongly encourage your continued support. In fact, we believe this program warrants a weighted funding model that more closely aligns to the funding model that currently supports students attending Career Technical Centers in Ohio. By adopting this type of weighted funding, Early College High Schools would remain cost effective while ensuring their continuation and impact.

Both College Credit Plus and Early College High School provide blended learning opportunities for our traditional age students that help reduce the time and cost of a college education. We know for Ohio to meet the employer talent needs and grow our economy, we need more adults with college credentials. But often these adults struggle financially to maintain a family and home while pursuing a college degree.

The Ohio College Opportunity Grant was a vehicle that helps Ohio's neediest students. In 2009, however, legislation was passed that altered the program in a way that community college students no longer had access to this state financial aid system. The changes of leveraging Pell first and applying OCOG to any remaining need counting only tuition, fees, books, supplies, and transportation effectively eliminated OCOG to community college students in the State of Ohio.

We've seen the impact firsthand at Lorain County Community College. When OCOG was taken away from the community college students beginning with the 2009-2010 Academic Year, many students had only two choices:

1. Borrow the unmet need and increase their Student Loan Indebtedness.
2. Drop out of college.

This resulted in greater loan borrowing from community college students and increased default rates. The fears of the community college sector were realized as default rates across the state increased. This was true for Lorain County Community College students where we saw direct loans more than double from \$7 mil in 2010 to nearly \$17 mil in

LCCC Federal Direct Loan Volume

Year	No. Students	Dollars
2005	1519	\$ 3,187,400
2006	1541	\$ 3,486,230
2007	1592	\$ 3,918,903
2008	1834	\$ 4,852,452
2009	2439	\$ 6,629,638
2010	2863	\$ 7,243,142
2011	3788	\$ 16,981,193
2012	3757	\$ 16,706,678
2013	3656	\$ 17,003,726
2014	3314	\$ 15,859,763

OCOG eliminated for CC students

2011. (See chart). Other community colleges including Owens, Stark, Tri-C and Lakeland realized similar increases in their loan volume.

It seems counterintuitive while we are advocating for increasing the numbers going to college and student success and completion that we would remove need based state aid, OCOG, for community college students. We ask that you consider reversing this decision and once again allow Ohio's neediest students to access the OCOG program if they want to pursue the lowest cost higher education pathway that exists in the state.

Thank you for allowing me to share with you insights and recommendations related to College Credit Plus, Early College High Schools and the Ohio College Opportunity Grant. I would welcome any questions or comments.