Good afternoon Senator Polehanki and members of the committee.

My name is Kristin Rathje. I have over 25 years of teaching experience at the high school and college level, and am currently the Master Teacher at Detroit Leadership Academy High School and an alum of the Michigan Teacher Leadership Collaborative, a program for equity-minded educators to be more involved in the education policy making process. My experience in public and private schools in St. Louis, Missouri and Detroit, Michigan has made me deeply passionate about educational equity, and SB 463 certainly addresses an historical inequity.

I currently teach a 12th grade English Language Arts course focused on postsecondary success in which my students research careers and colleges, write a college essay and resume and learn key vocabulary such as tuition and FAFSA. This past September, when I was introducing the course and explaining that the college access counselor and I would be supporting our students through the entire college-going process including application and FAFSA completion, one student asked, “Wait, I need to have my social security number for that? Forget it! I ain’t doing it!” before storming out of the class.

In the mostly Black high-poverty community where I teach, many of my students are would-be first-generation college students, and as such, their families are unfamiliar with the college-going process. Because of this unfamiliarity and a reluctance to share their social security number due to a general mistrust of systems that have historically marginalized them, they abandon the FAFSA process before they have begun.

Because FAFSA is not currently a graduation requirement, completion remains voluntary, and many students opt out each year. We know that in the state of Michigan only 52.4% of high school seniors completed the FAFSA last year – in districts like mine, that number is much lower.

My students research colleges, see the sticker price of tuition, room, and board – tens of thousands of dollars – and see no conceivable path forward. If they were required and supported through the process of completing the FAFSA, many of them would discover that much of the cost of college would be paid by Michigan scholarships and grants – a fact that would be made even more clear if
those award monies were automatically listed on their college award letters, which is not currently the practice. Students who do complete the FAFSA may receive their college acceptance accompanied by the school's award letter that may not list monies such as the Michigan Competitive Scholarship or Michigan TIP. Because they are first generation students, they may not have the knowledge or wherewithal to inquire about those monies, may misunderstand their financial responsibility, and may abandon their college path before they have even begun.

I urge you to pass SB463 because it will help my students get the support they need to navigate the process of obtaining the money they need to attend college and achieve their career goals. Because failure to complete the FAFSA in my district is largely a function of community mistrust of governmental processes, I ask that you include provisions to fund family and community education around FAFSA. Further, I urge you to include with this action a provision that mandates state award monies be listed on college award letters to clarify each student’s personal financial responsibility.

Just this week, one of my students, Sincere, shared that his one goal is to have financial stability so that he can give back to the family members who have struggled to provide for him through his childhood. He knows he needs education or training to obtain a job that will help him achieve that goal, but also knows his family is unable to pay for that education. He will be relying on the financial aid that is available to him from the State of Michigan, which he can only gain access to if he completes the FAFSA. He will certainly need the support of adults outside his family to navigate the path ahead of him.

Sen. Camilleri, thank you for bringing this bill forward. Thank you for including the provision that if a student or his parents opt out of the Free Application for Federal Student Aid, they must be provided with the packet of information under section 1293. If I can be so bold to make one more request, I might suggest that universal FAFSA be facilitated through the already-established financial literacy course that is required of all Michigan high school students. Doing so would provide time within the school day to make universal FAFSA completion a reality.

Please pass SB 463 to ensure that every student gets the support they need.