



West Virginia House of Delegates

Subcommittee on Higher Education

Minutes for February 19, 2025, 2:00 PM

Pursuant to the call of the Chair, the Subcommittee on Higher Education met on February 19, 2025, 2:00 PM, in the House Education Committee Room 432-M.

Members present: Delegates Barnhart, Clark, Coop-Gonzalez, Dittman, Garcia, Mallow, Pritt, Vance, White, Willis, Miller

Members absent: None

A silent roll call being taken, the presence of a quorum was established.

On motion of Delegate Willis, the minutes of the previous meeting were approved.

Dr. Sarah Tucker, chancellor for HEPC & CTCS presented a presentation on Current Challenges facing Higher Education in WV. This presentation covered enrollment trends, funding gaps, and a need for workforce alignment in higher education.

Comments for 2/19 Higher Education Subcommittee Meeting Regarding Challenges Facing Higher Education: HEPC Presentation

Constituent comments collected by Delegate Elliott Pritt (R)- Fayette

Regarding cost of tuition and predatory nature of student loans:

2/18/2025

"Hey Elliott

I can give you a really quick run down of my student loans.... My student aid shows a total of \$66,682... \$10000 of that is a parent plus loan to pay for my daughter who is a student at WVU. The parent plus was in received 2022. I currently owe around 1700\$ with an interest rate of 3.25. The current parent plus is at a rate of 7.54. I have been a nurse since 2003, and still paying on student loans. I was never prepared from my college... I basically knew I needed money and that was my only option. Same goes for my daughter whom I'm trying to prepare for her student loans. Her loans will far exceed my total amount with a much higher interest rate."

Thank you,

Tomara McGinnis, Fayette County

"Hi Delegate Pritt,

Per our discussion on student loans, I wanted to express that it is a real issue for folks like me. I graduated medical school in 2010. I stayed in state for medical school and undergrad. Thankfully, the Promise covered my undergrad tuition. I had no scholarship opportunities for medical school. My current medical student loan repayment is more than my monthly home mortgage payment. Public student loan forgiveness has stringent requirements. A lot of the programs require full time employment for a certain number of years to qualify. I started my family after I completed residency. As I tended to our children and as our family grew (5 kids now), I had to cut back to part time. So unfortunately, I won't qualify for federal assistance.

I hope that helps!"

Andrea Lauffer, MD

"Hey Elliott, I graduated from Concord University in 2022 I owed 44k just on my side... my parents also took out some loans, so it was probably closer to 60. I qualified for work study for several semesters and had ample scholarships.

I lucked out because Covid payment pauses went into effect as I graduated, then I began paying them off while everything was paused as aggressively as I could. I paid off all of my private loans and made lump dumps at my federal loans. But truly if it weren't for income driven repayment plans for the short period, I used them I wouldn't of been able to do so.

I hopped on the SAVE plan when Biden put it into play and my loan payments were 0 and the interest was subsidized and so that allowed me to save more and whittle the total down to 11k... I'm still in forbearance now because of ongoing litigation. I know my situation isn't the normal and I've taken full advantage of every break given but if I hadn't or didn't have that opportunity I'd be stuck."

-Micah Bates, Fayette County

"Hello, my name is Emily Carver. I went to school here in WV and attended and graduated from Bridge Valley in Montgomery and South Charleston. I saw your Facebook post via my dad who is Shannon Estep. I don't have all the information that you need but I can tell you what I do know at this moment. If you could give me until this evening I could send you a better detailed email. For my student loans I currently pay \$163 every other week. During Covid my loans were on hold for about two years. But I would still pay them every now and then.

My student loans are thru Nel Net. They would tell me my loans not due until this date and keep pushing it further and further back. Then all of the sudden they gave a date of when the money was due. I don't remember Bridge Valley really explaining in detail about how I would be paying my loans, etc. I just knew that I would be paying them when I graduated. My loan is grouped in to different groups i.e Group AA, Group AB, Group AC, and Group AD and each group has their own outstanding principal balance and accrued interest. I still owe \$20,510.67. My outstanding principal is \$20,389.04."

-Emily Carver, Fayette County

"I'm sure my interest rate is 4.995 percent. I pay \$70 a month (only \$50 is actually due), even with that the loan hasn't gone down much since last year. It's for massage school. They told me about 1 massage a month will make the payment and that's about right. The total loan was over 7,000 from Mountain State School of Massage."

-Fee Shrader, Fayette County

"I pay \$352 a month in student loans. Last year I paid \$3804.47 in interest.. \$419.53 went towards the principal. It will take me 113 years to pay off my loan at this rate.. when i first got out of school I worked at BARH making \$14.95 an hour, I was single, had a car payment, rent, insurance and cell phone bill etc. I couldn't afford the payment so I called and told the loan collector, they put me on an income based repayment plan which changed my bill to \$50 a month, little did I know the interest was still accruing, they did not explain that. a few years later I moved to Roanoke, Va and made \$8 more on the hour so I changed my plan back and asked people how to make it cheaper.

They recommended consolidating my loan, I had no idea this was a thing, which helped a lot! There were no classes about this in high school, which is supposed to set you up for college. When I did my student loans initially, all I knew is that I needed the money to go to school. So regardless of what they were saying I was going to do it. these are federal loans, not through a 3rd party. So yea, there's a problem with the student loans people, it's not: "You borrow it, you should pay it back!" I have consolidated, I've done everything that I can.. I graduated from Bluefield state college in the Radiology Technologist program in 2013, before that I went to New River community college in Beckley to do my pre requisites. I took the cheapest way I could. my principal has barely changed in 12 years. Starting out I owed around \$53,000 and now I still owe over \$47,000 I will pay on it until I die, what part of this do you not understand? I don't want a hand out. I want them to turn off the interest rates and quit preying upon young Americans fresh out of high school who have no clue about multi-level interest rates and such. It's disgusting."

-P.J. Runion, Fayette County Native

Hi Mr. Pritt,

When I went to law school I assumed I was paying just law school tuition and that I would have something like \$30-40,000 dollars in debt at \$5-6,000 dollars tuition for the first semester-- sort of like how undergraduate school worked. I learned differently after I quit my job. I would be paying both undergrad and graduate tuition. When I got into WVU Law, and saw the first bill and how much debt I was going to expect to get into, I was shocked. Instead of 30-40,000 dollars, my debt ended up being 90,000 (and my LSAT score was high enough that I got a pretty good scholarship that prevented it from being nearly double as much). When I first found out, I told a financial aid staffer that I wouldn't have applied if I had known how much it was going to cost. I put my life on hold for years, lived separate from my wife, and one of my best buddies has a UPS job that literally pays twice what I make today with this degree (I make \$50,000 a year as a 33 year old attorney). I wanted to serve as an attorney in southern WV, near my family, but that necessarily meant I would be forsaking other job opportunities where I could be paid more, as long as I walked away

from my home county in order to do so. I am a civic minded person though, and I have done meaningful volunteer work that simply would not have been done but for my availability as an attorney donating my time and expertise for free in my county to projects that need it. I think our school system should not advise people that college is a necessity. I also think there are massive deficits in certain fields that shouldn't be so burdensome to pursue. Southern WV desperately needs attorneys, and centralizing expertise outside of rural areas contributes to political bubbles, where institutional control slants in often one very unrepresentative political direction. I think it would benefit communities all over the state to have people available to serve them who can facilitate the creations of businesses, advise on taxes, etc. etc., without the pressure of a monumental debt to avoid working in these places that simply don't have the capacity to pay as much. People should make the choice to work in rural areas, but economic pressures make it

harder for many. For myself, my economic success is less important to me than proximity to family and community. My story isn't particularly sad, and I am not asking for anything. But I think it speaks to a larger problem that is weakening rural america and depriving it of agency and leadership support to carve its own path.

-Bob

On Motion of Delegate Willis the committee adjourned.

Lori Dittman

Committee Chair

Stephanie Curry

Assistant Committee Clerk