

**Marin County's
Growing Education
Debt Problem: EARN
Research Findings and
Recommendations for
Action**

by Sheryl Lane, MS,
William M. Lapp, PhD,
Ben Mangan, MPP
and Javier Oliver

March 2011

EARN Research Brief



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INTRODUCTION

Education has a special place in the way Americans think about and pursue prosperity. There is a tacit belief among many in this country that if you dedicate yourself to learning – in college, trades, or other vocations - you will be rewarded with a share of the American Dream. As a nation, we have invested financial, social, and political capital to position our schools to be equalizers of socio-economic status.

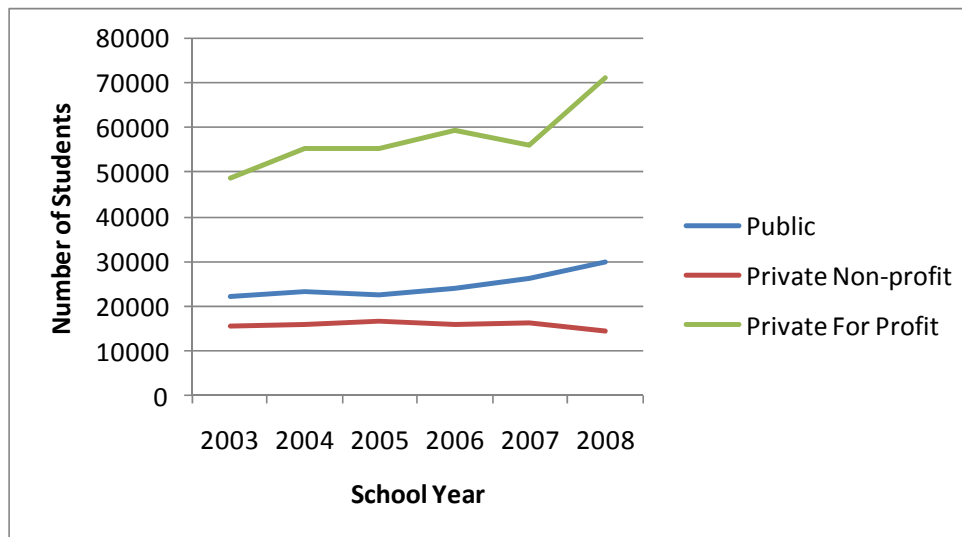
While inequity is still deeply embedded in our schools, education still plays a key role in fostering economic mobility. Our educational system may be flawed; nonetheless, it has created genuine opportunity for upward economic mobility for generations. This has been true for immigrants arriving in a country where education is free to all, for WWII soldiers attending college through the GI Bill, and for the most recent wave of people achieving the distinction of being the first in their family to attend or graduate from college.

Economic benefits of higher education are tangible, with some economists estimating that a college degree will provide \$1 million in additional earnings over a lifetime compared to those who only graduate from high school.

Marin County, like many other communities across the nation, now faces a complex and expanding threat to the economic benefits of higher education. Students of all ages are saddled with skyrocketing levels of education debt as they pursue post secondary education. The threat of debilitating debt is also a threat to future economic opportunity, because it dissuades educational investments that could otherwise spark new cycles of prosperity for families that have struggled for generations. The massive growth of for-profit colleges exacerbates this problem, especially since there have been cases where these institutions have been found to expand student debt loads through fraudulent practices.

Figure 1 below illustrates the growth in number of students by various types of schools.

Figure 1: Number of Students By Type Of School



Source: www.college-insight.org

The purpose of this research brief is to explore the complex problems facing Marin County because of rising education debt levels. We do not, however, believe that all education debt is bad. In fact, the right kind of education debt for the right kind of educational pursuit can be the most important and valuable investment ever made by a family or individual. But as the 2008 mortgage crisis has illustrated, the wrong kind of financing for the wrong kind of asset can have devastating consequences – especially for low-income families.

EARN’s research found indications that a long term financial crisis is growing in Marin County, seeded by increasing levels of education debt and the associated impacts on borrowers.

Our findings are undoubtedly troubling. But there is good news as well. EARN’s research also illuminated a number of opportunities to address some of the problems facing students in Marin County in their pursuit of higher education.

FOR-PROFIT COLLEGES: COMPOUNDING THE PROBLEM

NOTE: EARN made repeated attempts to interview representatives from the University of Phoenix and Corinthian Colleges for this report. Neither institution responded to repeated attempts to talk by phone or meet in person.

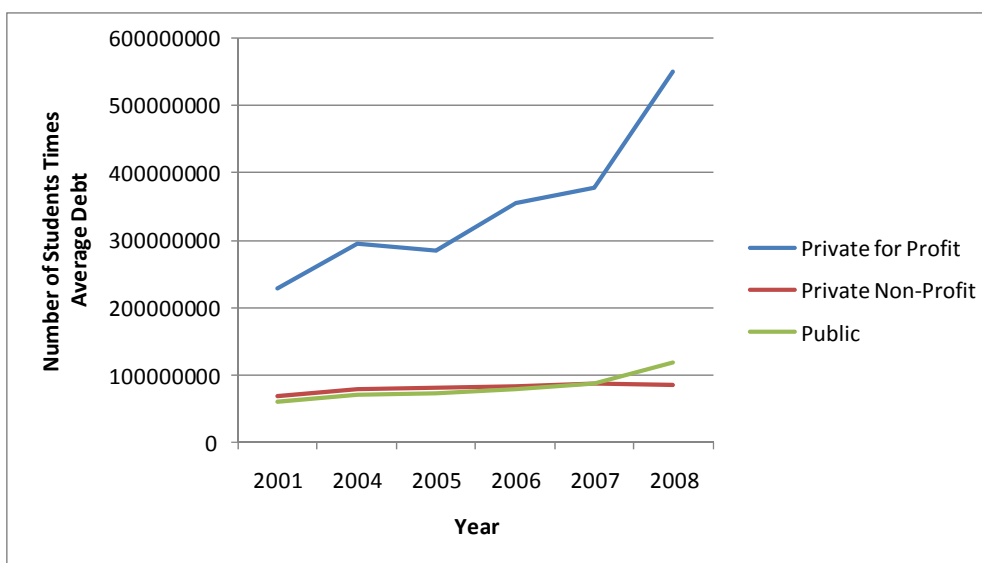
A national debate is currently raging over for-profit colleges and their business practices. While some of the assertions made in this debate are questionable, some facts are clear. For-profit colleges are creating the lion’s share of our national education debt (see figure 2 below), while a conclusive body of studies show that they have the lowest graduation rate and the highest rate of students defaulting on their education loans.

According to a February 4, 2011 *Bloomberg* article, some for-profit colleges receive up to 90% of their revenue from federal aid. This creates a perverse incentive for these institutions to enroll large numbers of students, who must incur debt to cover the expenses not covered by Pell Grants or Cal Grants. Investigations by the federal government have uncovered fraud at many of these institutions: practices used to entice students with false promises of future income and ease of graduation.

EARN’s study of national trends relating to indebtedness and for-profit colleges reflects the role of for-profit colleges in expanding student

debt. Findings from our focus groups also suggested that the misleading practices found on a national level by federal investigators are indeed occurring in Marin County. By refining the trend analysis to incorporate levels of debt as well as numbers of students, we see the magnitude of the problem even more clearly, as illustrated in Figure 2.

Figure 2: Number of Students Multiplied by the Average Debt



Source: www.college-insight.org

ASSESSING THE PROBLEM OF EDUCATION DEBT IN MARIN

Our assessment of the education debt problem in Marin is reported below in two categories: (1) findings related to individuals; and (2) findings related to institutions. EARN conducted mixed-method research that included a survey of individual students, focus groups, and individual meetings with representatives of Marin County local government, educational institutions, and community based organizations.

FINDINGS RELATED TO INDIVIDUALS

EARN conducted focus groups consisting of a total of 31 individuals. These individuals came to a relaxed group setting of about 10 people each, where they discussed their educational experiences and their subsequent experiences with paying for college, or thinking about how to pay for college. The median income of the participants was low (\$28,000) and their degrees were mostly

concentrated on the Baccalaureate level, though our cohort also included people with advanced degrees in law and the social sciences.

Survey respondents (n = 34) were comparable in terms of demographics, average incomes, and levels of education debt (p = 0.55).

A very consistent picture emerged from focus group participants and the people who were surveyed online (total n=65). We observed reliable themes about the effects of education debt relating to the types of schools people attended, their ability to handle education debt, and their responses when confronted with education debt.

Multiple factor models also showed that people are being overwhelmed with education debt, find themselves unable to cope with it in a constructive manner, and exhibit well-documented patterns of behavior that are characteristic of dealing with insurmountable problems.

Characteristics of Participants

The participants in the overall study were relatively young (see Figure 3), worked for wages (see Figure 4), and had a bachelor's degree or at least some college (see Figure 5), although some had college credits and did not get a degree. The majority earned less than \$30,000 a year (see Figure 6).

Figure 3: Age Distribution of the Participants

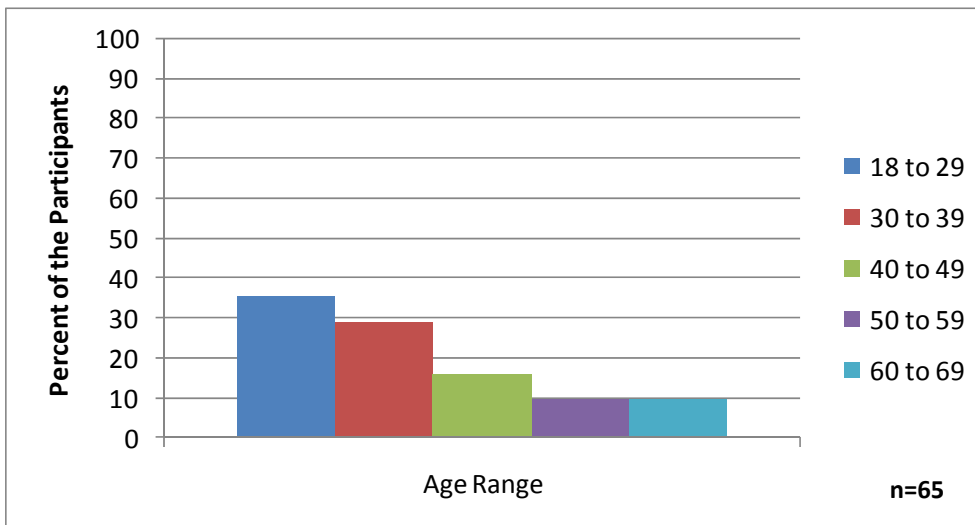


Figure 4: Employment Status of the Participants

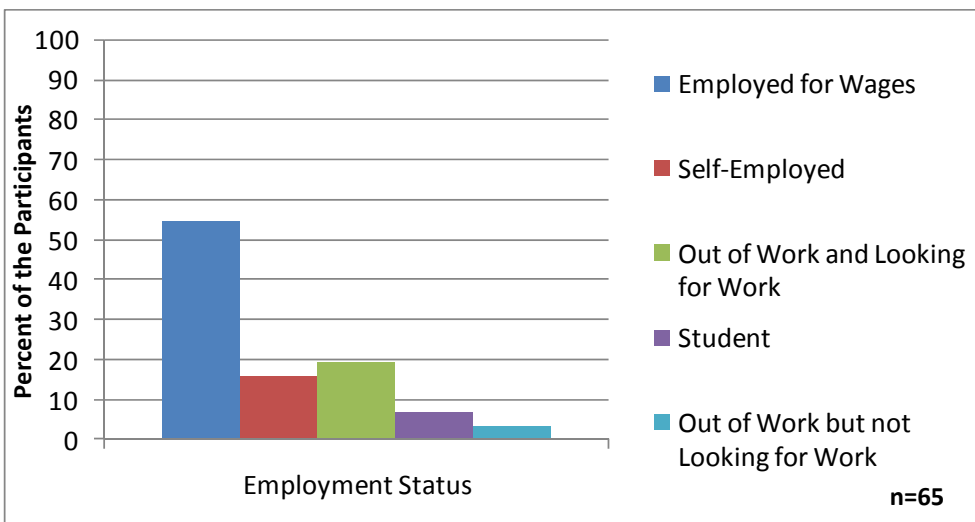


Figure 5: Educational Attainments of the Participants

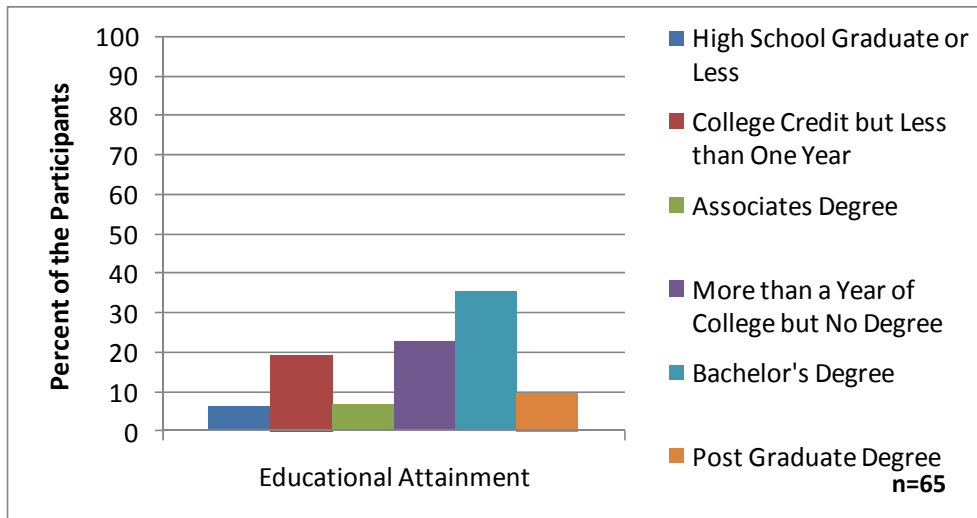
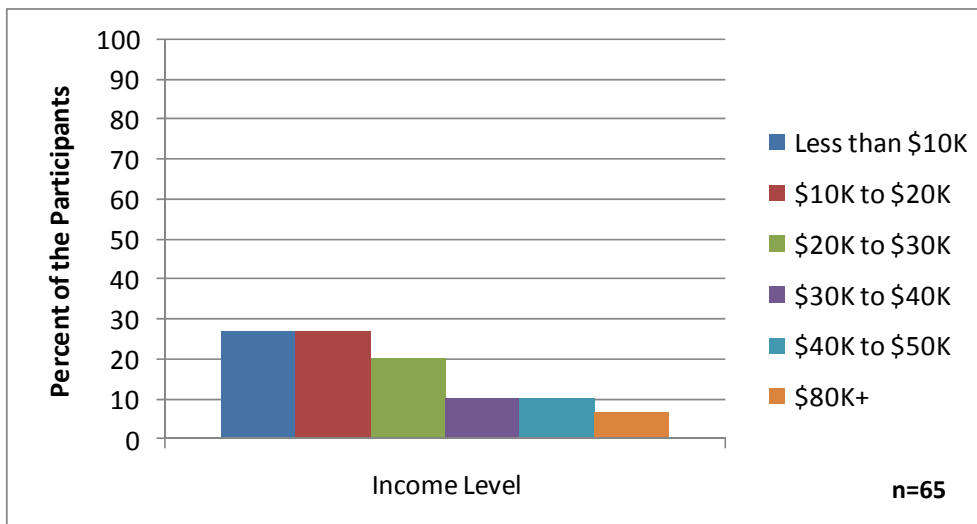


Figure 6: Income Distribution of the Participants



Emerging Themes from Individual Research

Fear of Debt

The fear of accumulating additional education debt was one of the most pervasive themes in our research. Focus group and survey participants agreed almost unanimously (88%) that this fear was an impediment to furthering their educational endeavors.

Inflexibility in Negotiating Terms of Debt

Our research revealed many instances in which indebted students encountered total inflexibility on the part of loan agents with regard to education debt. Interacting with lender representatives made people think that there was nothing they could do to improve their position. For example, people said that they could pay \$200 but were told that had to pay \$2,000, although they had no ability to do so.

Minimal Financial Aid Counseling

Respondents reported very uneven levels of financial aid counseling. According to focus groups, some Marin colleges do not provide substantive financial aid counseling and offer only minimal guidance. As a result, students choose high cost loans with little understanding of loan terms.

Learned Helplessness and Avoidance

Learned helplessness is a well-established principle of behavioral psychology that leads to avoidance as a result of psychological depression. When people view the causes of their troubles as internal, unchangeable, and uncontrollable, they become depressed and do not even try to change their situations. A majority of focus group and survey participants reflected these behaviors.

Anxiety

Our research found that people experience tremendous anxiety as a result of their education debt. This contributes to the learned helplessness and avoidance behaviors referenced above.

Minor Themes

No End in Sight

Participants expressed the feeling that they will never be able to pay down their debt because they are only able to make the minimum payment. When a borrower pays the minimum, payments are often primarily applied to interest on the loan, and the interest compounds to huge amounts. Focus groups and surveys revealed a common practice of continually deferring loans, causing interest to be added to principal and increasing overall indebtedness. Loan deferrals often resulted from students' inability to negotiate manageable repayment plans.

High Interest Loans

Research revealed a prevalence of high-interest student loans, which makes it even more challenging for students with a large debt load to meet their payments and pay down their total balance.

FINDINGS RELATED TO INSTITUTIONS

EARN conducted a series of meetings and interviews with representatives of local government, educational institutions, and community based organizations. The purpose of the meetings was to discuss their observations on the problem of educational debt and the ways in which they address this problem. (For a full list of institutions and individuals interviewed, please see

Appendix A.) Note that references to educational institutions in this section reflect conversations with College of Marin and Dominican University of California.

Emerging Themes from Institutions

Keen Awareness of the Problem

EARN's research revealed a broad understanding of the seriousness and scope of the challenges that face students when they are choosing options to finance higher education. Interviews also revealed that many Marin organizations have a keen understanding of the myriad cultural factors that shape decisions about pursuing higher education – including the role of family decision-making related to education debt, and cultural perceptions of debt.

Strong Desire to Help

Among all the institutions we consulted, another common unifying theme was a strong commitment to do everything possible to help students avoid education debt traps, or to find constructive ways to exit debt traps.

Constantly Shifting Sands

Many of the institutions addressed the complexity of staying up-to-date on rules and regulations relating to financial aid and education debt. Interviewees also expressed concern over the complexity of the FAFSA application process. They cited this as a barrier which prevents students from accessing all the aid for which they may qualify, and which may stop them from even beginning to find ways to finance their education.

Competing Demands

Marin institutions work tirelessly to provide a number of very important services for low-income

families, individuals, and students enrolled at their institutions. A common theme that emerged from our interviews was that institutions have limited capacity to meet those many simultaneous needs.

Increasing Costs

Many of the people interviewed for this briefing also cited an obvious, but key, factor. The cost of education continues to increase, while Pell grants, a mainstay of federal aid, are decreasing. This dynamic will create financing gaps that will lead to higher debt levels, or to decisions not to matriculate in the face of higher costs. In addition, further cuts at the California State University and University of California systems are expected to decrease the number of slots available to students. This could push students to opt out of attending college. For those who do pursue college, they may be pushed towards institutions that cost more and thus require heavier debt loads.

WHAT DO THESE FINDINGS SUGGEST?

Taken together, our research presents a grim picture for current and future post-secondary students in Marin. While sample sizes for our first phase of research remain small, our findings (most of which are statistically significant) reflect troubling trends for people with and without debt. As a group, students experienced real economic and psychological harm as a result of being saddled with large amounts of debt. These problems were more severe among students who attended for-profit colleges.

The survey respondents and focus group participants were generally young and lower-income. Nearly all had at least some post-secondary

education. On the whole, we found that participants in our research expressed tremendous anxiety about the future. They described behaviors which we believe are predictors of downward economic mobility – instead of the financial opportunity that post-secondary education is supposed to provide. Earlier research by EARN on the topic of financial self-efficacy (the perceived ability to handle one's finances) suggests that the learned helplessness reflected in focus groups in Marin works directly counter to people's ability to build financial capability and eventually financial prosperity.

The negative impact of learned helplessness is compounded by the prevalence of serious anxiety on the part of Marin residents who suffer from heavy education debt loads. The presence of anxiety is disheartening because of what it portends for future prospects of economic prosperity. A growing body of research proves a direct correlation between health and wealth. The combination of learned helplessness and decreased health caused by stress suggests a significant chance that students with heavy education debt loads will experience downward mobility. This is cruelly ironic given higher education's promise to create opportunity.

RECOMMENDATIONS FOR ACTION

EARN will continue to conduct research on education debt in Marin. In the meantime, we believe there are a number of action steps that can begin to address the problem locally over the short and medium term. In addition, EARN strongly recommends that organizations interested in this

problem should engage in advocacy at state and federal levels where key decisions on funding and lending rules will impact Marin County residents.

Local Action, Policy Change, and Advocacy Recommendations

Short Term

1. Advance and coordinate capacity to address education debt problem.

EARN found that all local institutions displayed sophisticated knowledge of the education debt problem, and they shared a deep desire to find ways to do more to address it. EARN proposes a facilitated set of three meetings over the next twelve months. These meetings will bring together local government, community-based organizations, and local universities to share information and build a standard set of tools to alleviate (at least in part) some elements of Marin's education debt problem, such as the dearth of comprehensive information on education debt. By working together to standardize tools, we will also create better opportunities to continue improving Marin County's overall capacity to address this issue.

2. Provide information on paying for higher education through local government agencies that work directly with students or career education programs.

We believe that easily understandable information about the terms and consequences of education debt can play a key role in helping families and returning students to make better decisions about financing. Local government agencies that serve lower-income students and returning students seeking career advancement could guide positive

decision-making by using the standardized tools recommended above.

3. Build education savings programs now.

According to the Center on Social Development at Washington University, children with a college savings account in their own name are seven times more likely to go to college. There are a growing number of groundbreaking education savings programs emerging locally; Marin County can learn from these bold initiatives and improve upon them to foster greater educational access for Marin residents. For example, the City and County of San Francisco's Kindergarten to College program automatically opens a college savings account for each child when a family enrolls their child in Kindergarten in the San Francisco Unified School District.

Medium Term

4. Consider creating new quality standards for using workforce development funds in higher education and career training.

Marin County should study the option of emulating national and state standards. These standards would require that schools must meet minimum three-year default rates before county dollars can be used to fund vouchers for students to attend those schools. Marin County could easily track three-year default rates by using data compiled by the federal government.

5. Align Marin County's targeted growth industries with job training programs and related voucher programs.

It is important to make sure that education investments prepare Marin residents for jobs and careers that provide opportunities for growth and economic security. The Marin Economic Forum is exploring industries that meet sustainable economic, social equity, and environmental goals for the County. These targeted industries include real estate and finance, software development for multimedia, gaming and entertainment alternatives, residential health care, agri-tourism, and core technology (biotech and health-related research, business and engineering software development). These targeted industries must be aligned with Marin County's investments in training and education for industry and workforce development.

State Action, Policy Change, and Advocacy Recommendations

1. Support SB 70 and other similar rules for usage of Cal Grants.

Under the leadership of State Senator Mark Leno (D-3), SB 70 establishes new quality standards for schools to receive Cal Grants funding. SB 70 is expected to be signed into law by Governor Jerry Brown. New rules established by SB 70 would evaluate institutions of higher learning and determine whether their students are eligible for Cal Grants based on the school's loan default and dropout rates. Students would not receive Cal Grants if the school they were planning to attend had high rates of loan default.

2. Maintain Cal Grants funding levels.

Cal Grants provides access to a college education for many low- and moderate-income students who could not otherwise afford higher education. Currently, students can receive up to \$11,124 a year to pay for college expenses at any qualifying California college, university, or career or technical school in California. During times of fiscal constraints and budget cuts to California's education system, it is vital to maintain Cal Grants.

Federal Action, Policy Change, and Advocacy Recommendations

1. Require private student loan companies to acquire school certification for all private loans.

This would require lenders to obtain a school certification that confirms a student's attendance and loan eligibility, before the student takes out a private student loan. This also gives institutions the opportunity to counsel students on other types of financial aid options, including school, federal, and state aid.

Private student loans are often very expensive and are issued at variable rates, meaning the interest rates can increase at any time. These loans also do not offer the consumer protections that are available for federal student loans, such as fixed rates, loan forgiveness programs for various sectors, and repayment options including deferments and income-based repayment.

Many organizations have advocated for the inclusion of full school certification for all private loans in federal consumer protection legislation, but

this provision has yet to be adopted. The newly created Consumer Financial Protection Bureau provides an opportunity for supporters of this provision to advocate for making this issue a policy priority.

2. Require private loan companies to report private loan data to schools and federal government.

Private loan data should become fully transparent to consumers and educational institutions. Reporting this data to schools and the federal government will allow students to see all of their loans in the National Student Loan Data System (NSLDS), a central database for student aid information which currently includes Pell Grants and federally guaranteed loans. Educational institutions could also better assess the scope and impact of private student loan debt for their students if this data were included in the NSLDS central database.

3. Allow student loans to be dischargeable debt in bankruptcy.

This would allow people to have federal and private student loans discharged in bankruptcy. Discharging private student loan debt is especially important, because it tends to be more expensive and has riskier terms. Current laws prohibit discharging student loans in bankruptcy proceedings unless it can be proven that there is an extreme circumstance preventing repayment, such as being seriously disabled and unable to work enough to repay the loans. Bankruptcy law allows the discharge of other types of debt such as credit card, mortgage debt and medical debt, but student loan debt becomes a lifetime obligation.

4. Require schools to position students for gainful employment as a condition of federal aid.

The Department of Education is tentatively supporting the adoption of a gainful employment standard for schools that seek federal funding for student aid. The intention of this regulation is to ensure that students and taxpayers are not paying for career education programs (public, nonprofit and for-profit programs) that don't lead to "gainful employment" or that impose too big a debt burden on students in relation to their expected earnings in the field for which the program is training them. The metrics currently being considered include:

- Determining the debt-to-income ratio for the borrower, or whether the annual income in the field is sufficient to repay the average debt.
- Determining the loan repayment rate and the percentage of students in career education programs who are able to continually pay their loans on time and with declining loan principal.
- Determining the default rate or non-repayment rate of student loans for career education programs.

CONCLUSION

Education holds a special promise: if you study hard enough and apply yourself to the pursuit of learning, you, too, can live the American Dream. However, this promise is too often compromised by the debilitating debt that increasingly accompanies higher education. EARN's research found compelling new data on the landscape of education debt in Marin County and how it affects economic

mobility for local residents. We hope that our tangible policy recommendations will be useful to advocates operating at the local, state and federal level.

ABOUT THE AUTHORS

Sheryl Lane, MS joined EARN in 2010 as our inaugural Director of Public Policy. She was most recently the Program Director and Campaign Coordinator for the Richmond Equitable Development Initiative (REDI) at Urban Habitat. This program focuses on including low-income communities and communities of color in the advocacy, research, and coalition-building necessary to advance environmental, economic, and social justice in the Bay Area. Prior to her work at Urban Habitat, Ms. Lane was a Community Relations and Policy Analyst on the staff of Mayor Ron Gonzales in San Jose, where she represented the Mayor at community, business, and public agency meetings and where she was responsible for a significant policy analysis portfolio.

Ms. Lane holds a Master's of Science in Urban Policy and Management from the Milano Graduate School of Management and Urban Policy at the New School in New York City. She holds two B.A.s, one in Sociology and another in Psychology & Social Behavior, both from UC Irvine.

William M. Lapp, PhD serves as Chief Investigator of the EARN Research Institute, advancing the cause of helping low- and middle-income people achieve economic prosperity by conducting research on evidence-based best practices in the financial industry. Dr. Lapp has diversity of experience evaluating pro-social initiatives such as the Friends

for Youth Mentoring program in Redwood City, CA; sober living houses in Berkeley and Sacramento; programs for helping homeless people in the Haight-Ashbury district; and the Treatment on Demand program in the City and County of San Francisco (sponsored by the National Institute of Health).

Dr. Lapp's Bay Area experience includes working as a Biostatistician for the Public Health Institute in the East Bay, where among many other things he studied predictors of longevity; Senior Scientist at Ischemia Research and Education Foundation, finding ways to advance cardiac and other cardiovascular surgeries; Researcher/Analyst at Stanford University Medical School, examining treatments for Alzheimer's disease and late-life depression; and a two-year NIDA Sponsored Postdoctoral Fellowship at UCSF's Langley Porter Psychiatric Institute.

Dr. Lapp worked for 10 years as a Research Scientist at the New York State Research Institute on Addictions (RIA) in Buffalo, New York. He started at RIA during his last year of graduate school in the Department of Psychology at the State University of New York at Buffalo, where he studied Cognitive Psychology under one of the world's foremost Gestalt Theorists, James R. Pomerantz, Ph.D. In the process of learning about artificial intelligence models of perception, memory, language and thought, Dr. Lapp opened up his mind to the formal science of multivariate statistics, thereby discovering interesting ways to look for coherent patterns within nests of complex information. The clinically and theoretically oriented researchers at RIA invited him to join them in the search for models of addiction and effective treatments. There, he helped to develop psychological tests that

have been broadly used in Addiction Medicine for decades, studied social interactions and cognitive-emotional reactions of people in a simulated bar setting, and conducted his own psychopharmacological research on the effects of alcohol on attention, creativity and the perception of time.

Dr. Lapp's research has been mentioned in the London Times. He has been interviewed by BBC Radio Scotland, asked to deliver an invited address on innovations in statistical analysis at the annual conference of the American Psychological Association, and received an Outstanding Research Award from the New York State Office of Alcoholism and Substance Abuse Services.

Ben Mangan, MPP is the President, CEO and Co-Founder of EARN. He has more than 15 years of experience in policy leadership, innovation and strategic management. Mr. Mangan was the Midwest Practice Leader for Ernst & Young's Public Private Development Group in Chicago and served as Director of Organizational Strategy for the international micro-payments company, beenz.com. Mr. Mangan and EARN have been featured in major media such as Time Magazine, the Wall Street Journal, the New York Times, and BusinessWeek. He is a regular blogger for the Huffington Post and SFGate, and serves as a lecturer on the faculty of the Haas School of Business at UC Berkeley. He holds a Bachelor of Arts from Vassar College and a Master of Public Policy from Harvard University's Kennedy School.

Javier Oliver joined EARN as the Policy Fellow in the summer of 2010. His primary responsibilities include managing state and federal policy issue and assisting in the organization of policy events. Prior

to joining EARN, Mr. Oliver worked on community development and juvenile justice issues. He holds a Bachelor of Arts from the University of California, Berkeley in Political Science and Psychology.

ABOUT EARN

EARN is a nonprofit that gives low-income working families the power to create prosperity for generations.

As the nation's leading microsavings provider, EARN gives families the tools to build wealth and achieve life-changing goals such as saving for college, buying a first home, or starting a small business. Since 2001, we have helped tens of thousands of low-wage families in the San Francisco Bay Area through innovative financial products including matched savings accounts, checking accounts for the unbanked, and financial coaching.

The EARN Research Institute evaluates the impact of EARN's work and publishes original data, sharing lessons learned and best practices. We use this unique grounding in rigorous applied research and direct service experience to transform the financial services landscape and to champion effective public policies.

EARN's ultimate vision is that millions of well-informed, low-wage American families will achieve financial success through proven strategies, fair public policy, and their own hard work.

Connect with EARN at www.earn.org, twitter.com/earn and facebook.com/earnorg.

SPECIAL ACKNOWLEDGMENT

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FOR FURTHER INFORMATION

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**APPENDIX A – INTERVIEWS AND MEETINGS
CONDUCTED RELATED TO EARN RESEARCH ON
EDUCATION DEBT IN MARIN COUNTY**

Racy Ming, Marin Employment Connection, 1/14/11

Oanh Tran, Program Assistant, Scholarships, 10,000
Degrees (formerly known as Marin Education
Fund), 1/25/11

Margot Fahey, Asset Services Coordinator,
Community Action Marin, 1/26/11

Monique Perkins, Director of Programs, Marin City
CDC, 1/28/11

Arnulfo Cedillo, Director of Student Affairs, College
of Marin, 2/11/11

Barbara Heller, Councilmember City of San Rafael,
2/22/11

Judy Arnold, Board of Supervisor, County of Marin,
2/22/11

Charles McGlashan, Board of Supervisor and 2nd
Vice President County of Marin, 2/22/11

Marc Levine, Councilmember, City of San Rafael,
2/23/11

Damon Connolly, Councilmember, City of San
Rafael, 2/23/11

Denise Athas, Mayor Pro Tem City of Novato,
2/23/11

Steve Kinsey, Supervisor and Vice President, County
of Marin, 2/28/11

Shanon Little, Director of Financial Aid and Pat
Coleman, Vice President for Enrollment
Management, Dominican University, 3/1/11

Diane Linn, Ritter Center, 3/4/11

Makini Hassan, Marin City Community Development
Corporation, 3/4/11

Gayle Suits, Marin Housing Authority, 3/4/11

Felicia Gaston, The Phoenix Project of Marin, 3/5/11

Matthew Reed and Diane Cheng, The Institute for
College Access and Success (TICAS), 3/7/11

Mark Leno, Senator, California State Assembly,
3/18/11