

BILL NUMBER: HB 442				DATE: 4/2/2025
COMMITTEE: Higher Education	and Workforce Develo	pment		
TESTIFYING:	☑ IN SUPPORT OF	☐ IN OPPOSITION TO		ATIONAL PURPOSES
		WITNESS NAME		
INDIVIDUAL:				
WITNESS NAME: ALEXANDER STA	MPER		PHONE NUME	BER:
BUSINESS/ORGANIZATIO	ON NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: alexanderstamper	@gmail.com	ATTENDANCE: Written	SUBMIT 0 4/2/202	OATE: 5 10:50 AM
THE INFORMA	TION ON THIS FOR	M IS PUBLIC RECOR	D UNDER CHA	PTER 610, RSMo.

Having a universal form would make it easier for students to fill out. If they can fill out one form for a college, they can fill all of them out, making it a fairer process.



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TESTIFYING : ✓ IN SUPPORT OF	☐ IN OPPOSITION TO ☐ F	OR INFORM	ATIONAL PURPOSES	
	WITNESS NAME			
REGISTERED LOBBYIST:				
WITNESS NAME: ANNA CAROLINE SHULER PHONE NUMBER: 636-812-5668				
REPRESENTING: THE ASSOCIATED STUDENTS OF THE UNIVERSITY OF MISSOURI				
ADDRESS: 4036 JACOBS LANDING				
CITY: SAINT CHARLES		STATE: MO	ZIP: 63304	
EMAIL: Anna.shuler@me.com	ATTENDANCE: Written	SUBMIT 0 4/2/202	PATE: 25 1:45 PM	

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My name is Anna Shuler, I am a senior at the University of Missouri-Saint Louis, studying business administration with emphases in International Business and Marketing. And I am also a legislative intern for the Associated Students of the University of Missouri, a nonpartisan independent student organization, which directly represents well over 70,000 students from all four UM system campuses.I am testifying today in support of HB 442, because I strongly believe that clarifying financial aid and admissions letters, is a simple yet effective way to help Missouri's students and families navigate an already complex process. The transition into college is overwhelming. Highschool seniors face a flood of life-changing decisions. From choosing the right program to figuring out housing and, most critically, understanding how they will finance their education. The college board suggests students apply to five to eight institutions. This means students are tasked with shifting through multiple financial aid letters, each with a different format, often using minutely inconsistent terminology, can speak from personal experience: even as a student interested in business, with a mother who is a CPA certified accountant with over 40 years of experience, we still struggled to compare financial aid packages. If an experienced accountant finds these letters difficult to interpret, imagine just how challenging it is for an 18-year-old student and their family, many of whom are making these financial decisions for the first time. The reality is that these small differences in wording, layout, or structure can and do have huge financial consequences for Missourians. We know that student loan debt is a growing issue, not just in Missouri but across the country. One of the most effective ways to combat rising debt is to do everything we can to help students and families fully understand their options, prior to making a large financial commitment. Through HB 442 students would gain a clearer understanding of what they are being offered, what they are borrowing, and what they will need to repay, helping them make an informed financial decision. This bill also is not just about students who attend four-year universities. Not every will, or should, go straight to college. Our state highly values the trades, apprenticeships, and the military. If a student is able to compare their financial aid more clearly, they may realize that a trade program or the military is a better fit. Additionally, While Missouri cannot control how private or out-of-state institutions format their admission, we do control how our taxpayer funded public institutions communicate with the Missourians that rely on them. Within our own state system, we have the power and responsibility to provide students with the best clarity that we can. This is a transparent and common-sense step, that will help students make better financial decisions and reduce unnecessary student loan debt.HB 442 does not propose sweeping changes to how universities operate or increase financial burdens on institutions. Instead, it ensures that students and families have the clear, accurate information that they need to make one of the most important financial decisions of their lives. This is about clarity, responsibility, and equipping students with the knowledge they need to succeed. I urge you to support HB 442.



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WITNESS NAME: BEN NESLER			PHONE NUMB	ER:	
BUSINESS/ORGANIZATIO	N NAME:		TITLE:		
ADDRESS:					
CITY:			STATE:	ZIP:	
EMAIL: bennesler@gmail.	com	ATTENDANCE: Written	SUBMIT D 4/1/202	ATE: 5 11:24 PM	

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The financial aid system is very confusing to a young adult if they face the situation on their own. Providing a clear understanding of how serious the amount of money these students are borrowing is critical. If a student is unknowing of the debt they are going to acquire it could affect their entire life financially. The monthly payments and potential late fees can wipe away the possibility of growth after graduation. Properly educating the student how to effectively pay off these debts without ruining their future is critical to providing a better life for all students.



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WITNESS NAME: DAVID ANSEL JOSEF S	MITH		PHONE NUME	ER:
BUSINESS/ORGANIZATION NAME	<u>:</u> :		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: anseljsmith@gmail.com		ATTENDANCE: Written	SUBMIT D 4/1/202	DATE: 5 10:55 PM
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Universal aid and admission forms would greatly improve the application experience for prospective students, reducing stress and streamlining admissions.



educate and inform our future leaders.

MISSOURI HOUSE OF REPRESENTATIVES

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INDIVIDUAL:					
WITNESS NAME: DR. TIANDRA BLA	AND		PHONE NUME	BER:	
BUSINESS/ORGANIZATIO	ON NAME:		TITLE:		
ADDRESS:			<u> </u>		
CITY:			STATE:	ZIP:	
EMAIL: tiandrabland@aol	.com	ATTENDANCE: Written	SUBMIT I 4/1/202	DATE: 25 8:38 PM	
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As an educator and supporter for students post high school opportunities, information about college should be easy and clear for students and families to understand. It is our duty to make sure that we



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WITNESS NAME: EMMA SHULER		PHONE NUMBER	₹:		
BUSINESS/ORGANIZATION NAME:		TITLE:			
ADDRESS:		•			
CITY:		STATE:	ZIP:		
EMAIL: e.c.shuler@wustl.edu	ATTENDANCE: Written	SUBMIT DAT 4/2/2025	TE: 10:24 AM		

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Hi, my name is Emma Shuler, and I am currently a sophomore at Washington University in St. Louis. I grew up in St. Charles, and when I was applying to colleges in Missouri in 2023, it was very difficult to figure out how much each of my options would cost. Every school, especially public universities in the state, have a different way of presenting financial aid information. I ultimately chose WashU because my family felt comfortable with my financial aid package. WashU is very clear about admissions and aid, offers an admissions and aid portal, and contact information for my financial aid officer. Knowledge of and access to these resources made a huge difference in where I decided to go to school. Had I known that public universities had the same resources, I would have been much more informed in my decision process. I support HB 442 and believe that it will have a substantial impact for many Missouri families, especially first-generation college students going through this process for the first time. Thank you.



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WITNESS NAME: HANNAH SMID		PHONE NUMBI	ER:		
BUSINESS/ORGANIZATION NAME:		TITLE:			
ADDRESS:					
CITY:		STATE:	ZIP:		
EMAIL: hannahlynnsmid@gmail.com	ATTENDANCE: Written	SUBMIT DA 4/2/202	ATE: 5 1:12 AM		

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Hi, my name is Hannah Smid, and as a student who has navigated the college admissions and financial aid process myself I'm in strong support of HB 442. I know how overwhelming and confusing it can be to compare letters that all look and read differently, and standardizing these letters would take a huge weight off students and families who are trying to understand the options given. This bill is a move towards fairness, clarity, and helping students make the best choices for their futures. I genuinely hope you'll support HB 442 and the students it aims to help.



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	WITNESS NAME				
INDIVIDUAL:					
WITNESS NAME: JACK PIPKINS		PHONE NUMBE	ER:		
BUSINESS/ORGANIZATION NAME:		TITLE:			
ADDRESS:					
CITY:		STATE:	ZIP:		
EMAIL: jwpipkins@gmail.com	ATTENDANCE: Written	SUBMIT DA 4/1/2025	ATE: 5 10:39 PM		

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I am a 20 year old college student currently enrolled at Missouri State University. When I was applying to different schools, I didn't have a great grasp of where I wanted to go. Thus I applied to multiple different schools all across the country and waited. As letters and emails began to roll in one of the most upsetting parts was a lack of clarity. With cost being a driving factor when selecting a university, I obviously wanted to know exactly how much money they were offering and what my total cost would be. I would expect that information would be some of the first yet not a single one of the ~10 schools I applied to gave that to me. I either got just the scholarship amount or the name of the scholarship, which required me to dig through various web pages and it was still difficult to find the exact amount. With college being such an important investment it's frustrating to see the complete lack of clarity from so much universities around the country.



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	WITNESS NAME		
BUSINESS/ORGANIZATION:			
WITNESS NAME: JOHN BOWMAN		PHONE NUME 314-322-4 4	
BUSINESS/ORGANIZATION NAME: NAACP ST LOUIS COUNTY		TITLE: PRESIDEN	NT .
ADDRESS: 4201 MINOMA LN			
CITY: SAINT LOUIS		STATE: MO	ZIP: 63121
EMAIL: jbowman@naacpstlouiscounty.org	ATTENDANCE: In-Person	SUBMIT 0 4/2/202	OATE: 5 5:17 PM
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We support this added value Legislation



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	WITNESS NAME				
INDIVIDUAL:					
WITNESS NAME: PHONE NUMBER: JOSEPH KENNY					
BUSINESS/ORGANIZATION NAME:		TITLE:			
ADDRESS:					
CITY:		STATE:	ZIP:		
EMAIL: josephpkofficial@gmail.com	ATTENDANCE: Written	SUBMIT DA 4/1/2025	TE: 10:59 PM		

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This bill supports the ability of the state of Missouri to more efficiently and clearly indicate aid amounts to students. This will be a part of making attending universities in Missouri easier for students in Missouri such as myself, or other students across the United States who may be considering their university in part based on ease of ability to evaluate the details of their options, including financial transparency. This bill goes beyond politics to help the people of Missouri.



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		WITNESS NAME		
INDIVIDUAL:				
WITNESS NAME: JOYCE AND ROBI	ERT MCRATH, SR.		PHONE NUME	BER:
BUSINESS/ORGANIZATIO	ON NAME:		TITLE:	
ADDRESS:			<u> </u>	
CITY:			STATE:	ZIP:
EMAIL: themcraths@gma	il.com	ATTENDANCE: Written	SUBMIT I 4/1/202	DATE: 25 10:32 PM
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We support the need to make college admission and financial aid letters clearer and easier to understand, minus the overreaching legal jargon, for our Missouri students and families. In this present climate, it is more important than ever to have our students represented in the higher learning space, without fear of being left behind because of semantics. Thank you. The McRaths



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		WITNESS NAME			
BUSINESS/ORG	ANIZATION:				
WITNESS NAME: KARINA ARANGO			PHO	NE NUMBER:	
BUSINESS/ORGANIZATION NAME: THE SCHOLARSHIP FOUNDATION OF ST. LOUIS TITLE: DIRECTOR OF ADVOCACY				ADVOCACY	
ADDRESS: 6825 CLAYTON AV	VE SUITE 100				
CITY: ST. LOUIS			STAT MO	E:	ZIP: 63139
EMAIL: karina@sfstl.org		ATTENDANCE: Written		SUBMIT DATE: 4/2/2025 9:0	8 AM

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My name is Karina Arango and I am Director of Advocacy with The Scholarship Foundation of St. Louis. The Scholarship Foundation serves students who are low income and/or first in their families to attend college. I am grateful for the chance to testify in support of HB 442, which seeks to establish the College Admission and Financial Aid Letter Consistency Task Force. The Scholarship Foundation of St. Louis, founded in 1920, has helped thousands of low-income students access and complete higher education. Each year, we assist hundreds of students and families who are navigating the complex and often confusing financial aid process. Inconsistent financial aid award letters make it difficult for students to compare offers, understand the true cost of attendance, and make informed financial decisions about their education. Students who do not have an understanding of their aid package and the remaining cost of attendance to be covered by loans or out-of-pocket are much more likely to leave school with significant debt and no degree. It's a matter of math. Missouri's higher education system includes 13 public four-year universities and 14 public two-year colleges, serving students with varying financial needs and using varied ways of communicating their financial aid awards. Often it is not clear enough what aid is grant and what is loan. Some schools fail to distinguish awarded funds from those the student will need to secure elsewhere. Across the country, 90% of colleges don't include or understate the net price, which should reflect the remaining total cost after grants and scholarships have been applied. Standardized admission and financial aid letters will provide clarity and reduce financial uncertainty. By simplifying critical information, Missouri can help students compare and ultimately make choices that align with their financial and academic goals. The formation of the College Admission and Financial Aid Letter Consistency Task Force is an important step in addressing this issue. By bringing together key stakeholders, including financial aid experts and policy makers, the Task Force can develop clear, standardized guidelines that ensure students and families receive transparent and comparable financial aid information. The Scholarship Foundation highly recommends that appointees to the taskforce include students who have received financial aid at Missouri's public colleges. This initiative has the potential to benefit students but also to support institutions in improving communication and building trust with prospective students.HB 442 is a necessary step toward transparency and fairness, aligning with Missouri's commitment to an educated workforce and a stronger future. Additionally, it supports Missouri's big goal to have 60% of its working-age adults attain a postsecondary certificate or degree by 2030. I urge the committee to advance HB 442 to support students in making informed decisions that will impact their lives and communities. Thank you for your time. Sources:Financial Aid Offers: Action Needed to Improve Information on College Costs and Student Aid, U.S. Government Accountability Office, 2022https://www.gao.gov/products/gao-23-104708 Building Missouri's Future: An Updated Strategic Plan to Provide Pathways and Reduce Barriers To Educational Attainment and Workforce Participation,

2025https://dhewd.mo.gov/media/pdf/2025-strategic-plan



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		WITNESS NAME		
INDIVIDUAL:				
WITNESS NAME: KATELYNN GUMS	;		PHONE NUME	BER:
BUSINESS/ORGANIZATIO	DN NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: kgums28@gmail.c	com	ATTENDANCE: Written	SUBMIT 0 4/1/202	DATE: 25 11:00 PM
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Universal aid and admission forms would greatly improve application process and experience for future students. Reducing confusion/stress along with streamlining admission.



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INDIVIDUAL:				
WITNESS NAME: KAYLA MACKENZIE	FAULKNER		PHONE NUM	IBER:
BUSINESS/ORGANIZATION	NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: naranji.faulk@gmail	l.com	ATTENDANCE: Written	SUBMIT 4/1/20	DATE: 25 11:18 PM
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Universal aid and admission forms would significantly improve the application experience for prospective students, reducing stress and streamlining admissions.



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		WITNESS NAME		
INDIVIDUAL:				
WITNESS NAME: KEVIN WINDHAM			PHONE NUME	BER:
BUSINESS/ORGANIZATIO	ON NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: KevinWindham85 (@gmail.com	ATTENDANCE: Written	SUBMIT 0 4/2/202	PATE: 25 7:34 AM
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I believe this bill will help move the state forward with a thoughtful and intentional process which will develop a recommendation for consideration by the legislature. An article in Forbes states that "there are numerous studies that show that students and parents do not understand what the actual cost of college will be from the award letters they receive." I appreciate Representative Marla Smith for filing the bill and all involved for getting it to the point that it is.



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INDIVIDUAL:				
WITNESS NAME: LILLIAN MAYNOR		PHONE NUM	MBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:		
ADDRESS:				
CITY:		STATE:		ZIP:
EMAIL: lillianjmaynor@gmail.com	ATTENDANCE: Written	SUBMIT 4/2/20	DATE: 025 10:0	06 AM

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Testimony in Support of HB 442 - SmithDear Members of the Committee,My name is Lillian, and I am a student. I am writing to express my strong support for HB 442, which aims to improve the processes surrounding higher education admissions and financial aid notifications. As someone who has navigated the complexities of college admissions. I understand firsthand the anxiety and uncertainty that often accompany this process. The current system can be overwhelming, especially for students from underserved communities who may not have the same access to resources or guidance. HB 442 addresses these issues by ensuring that students receive clear and timely information regarding their admission status and financial aid options. This bill is crucial because it promotes transparency and helps students make informed decisions about their educational futures. By standardizing the timing and content of admission and financial aid letters, we can reduce confusion and empower students to plan accordingly. As a result, more young people will be able to pursue higher education, leading to a more educated workforce and stronger communities. Furthermore, the emphasis on equitable access to information aligns with our collective goal of fostering inclusivity in higher education. Every student deserves the opportunity to succeed, and HB 442 takes meaningful steps toward leveling the playing field.In conclusion, I urge you to support HB 442. This legislation not only benefits individual students and families but also strengthens our educational system as a whole. Thank you for considering my testimony.Lillian MaynorUniversity of Missouri - St Louis



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		WITNESS NAME		
INDIVIDUAL:				
WITNESS NAME: LILLIAN WINKELN	/ANN		PHONE NUM	BER:
BUSINESS/ORGANIZATION	ON NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: lily.winkelmann05	@gmail.com	ATTENDANCE: Written	SUBMIT 4/2/20 2	DATE: 25 10:37 AM
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INDIVIDUAL:				
WITNESS NAME: MAKAYLA SMITH			PHONE NUME	BER:
BUSINESS/ORGANIZATIO	DN NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: makaylasmith123(@yahoo.com	ATTENDANCE: Written	SUBMIT 0 4/1/202	DATE: 25 9:38 PM
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As a college student this will be helpful to those of all ages across the board. I was honored to have a support system to help walk me through terms and expectations -18 year old me- did not understand.

We have to think about those that do not have this support system or personnel that have these capabilities. I 100% support this bill.



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		WITNESS NAME		
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WITNESS NAME: MARGARET DONI	NELLY		PHONE NUME	BER:
BUSINESS/ORGANIZATIO	ON NAME:		TITLE:	
ADDRESS:			•	
CITY:			STATE:	ZIP:
EMAIL: mdonn952@gmail	l.com	ATTENDANCE: Written	SUBMIT I 4/2/202	DATE: 25 10:47 AM
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The process for applying for financial aid and then determining what is the best financial package for a student attending one of our colleges or universities can be very confusing. I often saw this problem when I was a judge in Family Court and the parents were trying to make financial decisions. Having a task force composed of all the relevant parties to develop a uniform system for providing this information would be very helpful to families and students.



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WITNESS NAME: MAXWELL FALLIN	ı		PHONE NUME	BER:	
BUSINESS/ORGANIZATIO	DN NAME:		TITLE:		
ADDRESS:			<u> </u>		
CITY:			STATE:	ZIP:	
EMAIL: mfallin21@gmail. c	com	ATTENDANCE: Written	SUBMIT I 4/2/202	DATE: 25 6:20 AM	
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As an academic, I can only express my frustration with the convoluted nature of university admissions. The system sometimes feels as if it's designed to confuse students, when ideally, admissions would allow students to present themselves to the best of their ability. I believe that standardizing admissions would accomplish that.



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		WITNESS NAME		
INDIVIDUAL:				
WITNESS NAME: MICHAEL JENKIN	s		PHONE NUME	BER:
BUSINESS/ORGANIZATIO	ON NAME:		TITLE:	
ADDRESS:				
CITY:			STATE:	ZIP:
EMAIL: eslcogic@gmail.co	om	ATTENDANCE: Written	SUBMIT 0 4/1/202	DATE: 25 8:00 PM
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This task force is necessary to leverage both education and financial assistance to Missourians



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		WITNESS NAME		
REGISTERED LO	OBBYIST:			
WITNESS NAME: OTTO FAJEN			PHONE NUME 573-634-3	
REPRESENTING: MISSOURI NEA			TITLE:	
ADDRESS: 1810 E. ELM ST.				
CITY: JEFFERSON CITY			STATE: MO	ZIP: 65101
EMAIL:		ATTENDANCE:	SUBMIT 0 4/2/202	DATE: 25 12:00 AM
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		WITNESS NAME		
BUSINESS/ORG	ANIZATION:			
WITNESS NAME: PAUL WAGNER			PHONE NUME 573-529-7	
BUSINESS/ORGANIZATION COUNCIL ON PUB	ON NAME: BLIC HIGHER EDUCATI	ON	TITLE: EXECUTIV	VE DIRECTOR
ADDRESS: 717 WESTPORT DRIVE				
CITY: COLUMBIA			STATE: MO	ZIP: 65203
EMAIL: pdwagner@outloo	ok.com	ATTENDANCE: Written	SUBMIT I 4/2/202	DATE: 25 9:51 AM
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Council on Public Higher Education is in support.



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BILL NUMBER: HB 442			DATE: 4/2/2025	
COMMITTEE: Higher Education and Workforce Development				
TESTIFYING : ☑ IN SUPPORT OF	☐ IN OPPOSITION TO	☐FOR INFORM	ATIONAL PURPOSES	
	WITNESS NAME			
INDIVIDUAL:				
WITNESS NAME: TAMARA TERRELL		PHONE NUMB	ER:	
BUSINESS/ORGANIZATION NAME:		TITLE:		
ADDRESS:		·		
CITY:		STATE:	ZIP:	
EMAIL: tterrell7100@yahoo.com	ATTENDANCE: Written	SUBMIT D 4/1/202	ATE: 5 9:43 PM	
THE INFORMATION ON THIS FORM IS BUILD IC DECORD LINDER CHARTER CAG DEMO				

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Students tend to fall short with the assistance and clarity when completing forms and seeking aid. The process needs clear and concise language with complete understanding which in turn will lead to more successful students. A lot of students drop out due to finances.



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TESTIFYING:	☐ IN SUPPORT OF	☐ IN OPPOSITION TO	FOR INFORMATIONAL PURPOSES		
WITNESS NAME					
INDIVIDUAL:					
WITNESS NAME: ARNIE C."HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE			PHONE NUI	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:			TITLE:	TITLE:	
ADDRESS:					
CITY:			STATE:	ZIP:	
EMAIL: arniedienoff@yah	oo.com	ATTENDANCE: In-Person		SUBMIT DATE: 4/2/2025 11:56 PM	
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Is this already being done in State Public Colleges and Universities?