Dear NJASCU Colleagues/Friends:

Welcome to this week's edition of NJASCU's "Noteworthy" compilation of a feature story, advocacy report, and news item(s), reflecting the interests and happenings among New Jersey's senior public colleges and universities.

We would love your feedback and suggestions. Please keep sending press releases, many of which will be included in our "Noteworthy" compilation.

Thank you,

Pamela Hersh
Director, Communications & Public Affairs
NJ Association of State Colleges & Universities
150 West State Street
Trenton, New Jersey 08608
609-989-1100 office
609-256-8256 direct
pjhersh@njascu.org

Alumni Profile:

David Fried: Mayor of Robbinsville, NJ
Rowan University/Glassboro State College, Class of 1989

Robbinsville, New Jersey Mayor David Fried and the internationally renowned NJ research institution Rowan University share some common experiences that define their respective successes over the past several years. They both are associated with a name change and major economic growth that includes the creation of a vibrant town center. Furthermore, they are linked to one another not by marriage - but by a bachelor's degree. Mayor Fried is a 1989 political science graduate of Rowan University.

When Dave Fried went to Rowan, it was known as Glassboro State College. And when Dave was at Glassboro, Robbinsville was Washington Township. Neither Robbinsville nor Glassboro at the time had a thriving town center. And neither entity had yet acquired the reputation of being an economic engine of growth. Over the past 25 years, Rowan has transitioned from a well-regarded local comprehensive college that once focused
primarily on teacher education to a world-renowned research university. During this same timeframe, Mayor Fried has gone from being a recent college grad with a startup business to a renowned New Jersey local government leader, as well as a business leader in the area of human resource management.

"I loved my years at Glassboro State College. It was a great college experience while giving me the basic skills - acquired through my classes as well as in extracurricular activities - to succeed in life," said Mayor Fried, a native New Jerseyan who grew up in Hightstown, NJ.

Multiple press accounts about Dave Fried have used the word "successful" when describing both his political and professional achievements. The "successful" mayor of Robbinsville, NJ, Dave Fried is in his fourth term as mayor after first being selected to fill an unexpired term in 2000 under the prior township committee form of government.

As a committeeman, Mr. Fried was successful in helping to achieve the change to be the nonpartisan, strong mayor form of government that voters approved overwhelmingly in 2004. He became the first Robbinsville mayor directed elected by the voters, was sworn in on July 1, 2005, and then reelected and reelected and reelected (most recently, in 2017).

Robbinsville, a diverse community with a population of 14,500 residents, is now among the most stable Mercer County communities reflecting years of flat or reduced taxes, along with a greatly increased corporate ratable base. During his mayoral tenure, Fortune 500 companies McKesson Corporation, Amazon, Walgreens Pharmacy, Rite Aid and Starbucks began to operate in Robbinsville. The Amazon deal alone is expected to generate over $22 million in revenue over 20 years and provide approximately 1,500 new jobs. In addition to new jobs, Mayor Fried has managed to fulfill the community’s affordable housing obligations, while preserving hundreds of acres of open space.

Dave Fried also is a successful family man (married with two teenaged children), businessman and entrepreneur. As the CEO of Robbinsville-based TriCore Human Capital Management (HCM), Mr. Fried and his employees provide integrated payroll, benefits administration and human resources management services to employers. In 2012, TriCore became the second company Mr. Fried has vaulted into the prestigious Inc. 5000, as one of the nation’s fastest-growing human resource companies. His experience in human resource and employee benefits has proven to be particularly valuable in his volunteer role as a member of the Mercer County Community College Board of Trustees.

"Rowan encouraged and inspired my entrepreneurial instincts. While a student, I started a fraternity, and in my senior year, I started my first human resources/staffing business while still on campus, Thanks to Political Science Professor Johnson, I became very interested in the workings of state and local government," said the mayor.

"I also loved the historic Glassboro downtown and have watched (since I graduated) what Rowan has done with the Rowan Boulevard project, a $400-million, mixed-use redevelopment project that links the campus with Glassboro’s historic downtown. It has influenced my vision of how to achieve town center development while respecting a community’s historic roots and traditions."

"A very appealing quality about Rowan was that nothing I wanted to do as an entrepreneurial student seemed to be ridiculous or out of reach. I was coached by a lot of people in my approach to maximizing success," said Mayor Fried.
That entrepreneurial approach to implementing community service initiatives in the region has been a trademark of his political profile in Robbinsville. He started a Hydroponic Farm (non-profit enterprise) that helps to feed hundreds of children in Trenton through a partnership with Mercer Street Friends. He wanted to ensure better communication with all residents, so he started a weekly online municipal newsletter. And he has transformed several township events - including the annual State of the Township event - into fundraising benefits to raise money for worthy causes and promote a community service culture of "paying it forward."

"Few things have given me greater satisfaction, not just as mayor but as a human being, than when we changed the format of our State of the Township address from something that we had to do to something that we wanted to do," said Mayor Fried.

## Commencement News

**William Paterson University Commencement on May 15 Will Feature Jonathan Alter, Award-Winning Author, Columnist and Political Analyst**

Jonathan Alter, an award-winning author, columnist, and political analyst, will give the keynote address at William Paterson University's 2019 undergraduate commencement ceremony on Wednesday, May 15. The ceremony will be held at 9 a.m. at the Prudential Center in Newark. Mr. Alter also will receive an honorary doctor of humane letters degree.

Fred Gruel, a member of the William Paterson Board of Trustees, will receive the President's Medal. Mr. Gruel, the retired president and CEO of AAA New Jersey Automobile Club, has served on the Board of Trustees since 1992, and has twice served as chair of the board, from 1996 to 2000 and from 2012 to 2018.

A total of more than 2,300 bachelor's, master's, and doctoral degree candidates is expected to be recognized. A separate ceremony will be held for the master's and doctoral degree candidates on Thursday, May 16, at 7 p.m. in the Sports and Recreation Center on campus.

Alumni from the Class of 1969, who graduated when William Paterson was called Paterson State College, will be present at the undergraduate ceremony along with members of the Pioneer Society, those alumni who graduated at least 50 years ago.

Mr. Alter is an award-winning author, political analyst, documentary filmmaker, columnist, television producer, and radio host. He is the author of three *New York Times* bestsellers: *The Center Holds: Obama and His Enemies* (2013), *The Promise: President Obama, Year One* (2010), and *The Defining Moment: FDR's Hundred Days and the Triumph of Hope* (2006), also one of the *Times' Notable Books of the year. Since 1996, Alter has been a contributing correspondent and political analyst for NBC News and MSNBC. A specialist in the American presidency, he has interviewed seven U.S. presidents as well as many other heads of state. [Read full story](#).

---

**New Jersey City University Announces 2019 Commencement Honorary Degree Recipients**

New Jersey City University is pleased to announce that Donald M. Remy, Executive Vice President of Law, Policy & Governance and Chief Legal Officer of The National Collegiate
Athletic Association will receive an Honorary Degree from the University at its 2019 Commencement to be held at the Prudential Center on May 16, 2019 at 9 a.m.

In addition, NJCU will award the President’s Medal to Alfred Parinello, Class 1973, and Anita Parinello, Class of 1970.

**NJASCU Features**

**Stockton Partners with Orsted U.S. Offshore Wind**

*a Sustainable Public/Private Partnership*

**NJASCU QuickTakes**

Stockton University has signed a Memorandum of Understanding with Orsted U.S. Offshore Wind that will support research, academic programs and events at Stockton.

The agreement also could provide Stockton students and faculty with opportunities to assist with the development of Orsted proposed Ocean Wind project, should that project receive state approval. Orsted has submitted an application to the New Jersey Board of Public Utilities to develop an offshore wind farm 15 miles from the coast of Atlantic City.

"This partnership with Orsted is an excellent example of academia and corporations working together," said Lori Vermeulen, provost and vice president for Academic Affairs at Stockton University. "Our new Academic Quad includes a Sustainability Lab and we look forward to contributing to the development of wind energy in New Jersey."

Under the agreement Orsted will provide funding to assist in promoting educational programming related to alternative energy, climate change and resiliency. Stockton offers degree programs in Environmental Science, Marine Science, and Sustainability. The university also operates a Marine Field Station and a Coastal Research Center.

"Stockton University has strong academic programs and scientific expertise that align well with our mission to bring offshore wind to New Jersey," said Thomas Brostrom, CEO of Orsted U.S. Offshore Wind and President of Orsted North America. "We look forward to working with both faculty and students as we build a new industry in the state that will deliver clean, reliable energy while enhancing the economy."

**Stockton University**

Stockton University is ranked among the top public universities in the Northeast. Students can choose to live and learn on the main campus in the Pinelands National Reserve and at a new coastal residential campus just steps from the beach and Boardwalk in Atlantic City. Learn about our more than 160 undergraduate and graduate programs at Stockton.edu.

**Orsted**

The Orsted vision is a world that runs entirely on green energy. Orsted develops, constructs and operates offshore and onshore wind farms, bioenergy plants and innovative waste-to-energy solutions and provides smart energy products to its customers. Headquartered in Denmark, Orsted employs 6,080 people. Orsted’s shares are listed on Nasdaq Copenhagen (Orsted). In 2018, the group's revenue was DKK 76.9 billion (EUR 10.7 billion). For more information on Orsted, visit orsted.com or follow us on Facebook, LinkedIn, Instagram and Twitter.
Kean University Students Start Their Own Peer-Reviewed Scholarly Journal

Kean students now have a homegrown peer-reviewed journal, KeanQuest, in which to share and publish their scholarly research and articles. The online journal has published its first issue, which features articles authored by four groups of Kean students and their faculty mentors.

"Research and scholarly works require a student to dig deeper, to think bigger, and to extract more from themselves in their pursuit of knowledge, application, creation and creativity," said Paul J. Croft, PhD, associate vice president for academic affairs and editor-in-chief of KeanQuest. "These publications give students a direct window into career pathways by demonstrating the level of effort and hard work needed to be among the most competitive people in their field."

The inaugural issue explores a variety of topics: methods to promote social skills in children with autism; the effects of the color red on juries in criminal cases; the process of turning sheet metal into colorful artworks; and traditional versus alternative approaches to accent management for non-native English speakers.

Emily Jurcsek '18 of Edison, who is pursuing a master’s degree in speech-language pathology at Kean, had two articles accepted, one that she authored alone, and the other as part of a research team.

"This process has taught me that there are many ways to contribute to your field besides becoming a good clinician. I plan on including research as a part of my future career," she said.

Kean students were invited to submit their research and articles to KeanQuest. The articles were then reviewed by Kean faculty. The authors of articles chosen for publication were also given the opportunity to work with their faculty mentors to improve and refine their submissions before publication.

"Knowing that the journal is Kean's own helps to create a nurturing environment where nobody has to fear the feedback they'll get. Corrections are not personal, and sharing our knowledge with each other only helps make us all wiser, as well as grow thicker skins," said Nicole Andexler ‘18 from Toms River, who submitted the article, The Red Effect in Jury Decision-Making.

Susan Gannon, Kean’s acting director of the Office of Research and Sponsored Programs, said KeanQuest develops students’ skills through collaboration with faculty.

"Students who submit their work to the journal get individualized feedback, which will help them improve their writing and communicate effectively," she said.

Wesley Williams of Ewing, a speech-language pathology student, said the publishing process was "long, but rewarding," and expects the experience to pay dividends in the future.

"I’m still a student, and this is a wonderful accomplishment that will help me to stand out among my peers," he said.
Noteworthy: NJASCU Colleges and Universities

QuickCheck Donates $25,000 for Student Scholarships in the WPU Cotsakos College of Business

www.WPUNJ.edu

Mike Murphy, senior vice president of QuickCheck, announced that the company will donate $25,000 to William Paterson University, with most of the funds supporting scholarships for students in the Cotsakos College of Business.

Mr. Murphy has been a regular speaker at the College's annual Crux of Industry Niche (COIN) bootcamp, now in its fifth year, where students majoring in business or economics meet and interact with industry leaders.

Noteworthy: New Jersey Issues

HESAA Executive Director David Socolow Reports on FY 2020 State Budget, State Plan for Higher Education, and Improvements in NJCLASS Loans

NJASCU Quick Takes

FY 2020 State Budget

Last month, Governor Murphy introduced New Jersey's Fiscal Year 2020 budget, and I am pleased to report that this budget includes significant investments in state-funded financial aid programs.

First, the Governor's budget increases funding for the Tuition Aid Grant (TAG) program by $5 million over the prior year's level. This would maintain TAG's crucial funding that helps pay for 70,000 students' undergraduate education in a New Jersey two-year or four-year degree program, while also providing the funds needed for two expansions of access to TAG grants. This new funding will cover TAG awards to New Jersey Dreamers whose eligibility for state-funded financial aid was made possible by a law the Governor signed last year. In addition, the Governor's budget proposal would expand TAG eligibility to students participating in the New Jersey Scholarships and Transformative Education in Prisons (NJSTEP) program, which coordinates faculty from several colleges across our state to offer Associate's Degree and Bachelor's Degree courses to individuals incarcerated in New Jersey state prisons.

Second, the Fiscal Year 2020 budget would expand the Community College Opportunity Grant (CCOG) program to help make college more affordable by enabling more low- and moderate-income students to attend county college tuition- and fee-free, by covering students at all 19 county colleges statewide for both semesters of Academic Year 2019-2020. As you know, we are currently pilot testing this program in the Spring 2019 semester, by funding "last-dollar" CCOG awards that cover any balance of tuition and approved educational fees that remains after accounting for all other grants and scholarships that an eligible student receives. Approximately 9,000 students at the 13 county colleges participating in the pilot are potentially eligible for CCOG, as they enrolled at least half time this semester, have an adjusted gross income between $0 and $45,000,
and their tuition and covered fees exceed the Pell, TAG, and other grants that they were awarded. We expected CCOG to fill in the gap so these students would not have to pay the balance of tuition and fees that was not covered by other grant aid. However, we have found that, despite their calculated need, some students face additional hurdles that may keep them from receiving CCOG awards, in part due to the unusual circumstances of starting this program in the second semester of an academic year. In the coming weeks, we will analyze what we have learned from this pilot, so as to inform future implementation of this initiative.

We will present the budget to the legislature early next month, and we look forward to the opportunity to discuss with legislators and the general public these important priorities for the success of New Jersey's students.

State Plan for Higher Education

A month ago, Governor Murphy and Higher Education Secretary Smith Ellis unveiled the new State Plan, entitled "Where Opportunity Meets Innovation: A Student-Centered Vision for New Jersey Higher Education." This plan identifies actions required to enable every New Jerseyan, regardless of life circumstances, to have the opportunity to obtain a high-quality credential that prepares them for life after college. Through its vision for a Student Bill of Rights, the plan focuses squarely on how to support students - not only what students need to do for themselves, but also what we in state government and our partners at colleges and universities must do to help reach New Jersey’s goal of 65 percent of working-age adults holding a quality postsecondary credential by 2025. Over the next eight months, we look forward to moving these bold ideas forward, as HESAA staff will support the diverse stakeholders collaborating in two working groups, one that will address the plan’s recommendations for making college affordable and another that is concentrated on improving student supports to boost college completion.

Program Research and Evaluation

Policy experts across the nation are examining postsecondary financial aid and its critical role in lowering the net price students pay for college. Because we seek to use empirical evidence to make data-driven decisions, we are delighted that several researchers are conducting studies on the outcomes and performance of HESAA's student assistance programs. These independent evaluations will provide useful information and recommendations for strengthening programs for New Jersey’s postsecondary students. For example, Sandy Baum, the lead researcher on college affordability at the Urban Institute, received funding from the Laura and John Arnold Foundation to study state-funded, need-based student aid programs, including New Jersey’s Tuition Aid Grant (TAG) program. In addition, Drew Anderson of the RAND Corporation received separate philanthropic funding to examine the impact of TAG, and, with the support of the Office of the Secretary of Higher Education (OSHE), Dr. Robert Kelchen of Seton Hall University is analyzing data from the Community College Opportunity Grant pilot. I am also glad to note that HESAA is participating as a partner in the New Jersey Education-to-Earnings Data System (NJ EEDS) project, which has built the state's longitudinal database with a data warehouse of unit record level data from OSHE, HESAA, and the Departments of Education and Labor and Workforce Development. The NJ EEDS data poll will provide valuable information to each agency, and ultimately to external researchers, to evaluate trends and outcomes for the new Jersey student population from primary and secondary school to college and into the workforce.

NJCLASS Loan Update
Finally, I would like to highlight some of the plans for enhancing the NJCLASS family loan program. Starting this fall, we are planning to offer a new option for borrowers to refinance their student loans with 15-year terms; for many borrowers, this will mean lower monthly payments than those previously available from our current 10-year ReFi+ loan.

Also, this year, we are working to expand the ReFi+ loan program to help borrowers not only refinance their NJCLASS loans but also their federal PLUS loans and qualifying school-certified third-party loans. We are also exploring options for reducing the interest rate charged to borrowers who consolidate NJCLASS loans, as well as providing incentives for borrowers to set up automatic recurring monthly payments.

HESAA is maintaining the Repayment Assistance Program (RAP) and the Household Income Affordable Repayment Plan (HIARP) for NJCLASS loans offered for the coming academic year. These default aversion programs work in tandem to assist NJCLASS borrowers and their families in cases of economic hardship. We are also continuing our initiative that offers balanced settlement agreements to borrowers whose NJCLASS loans are in default.

Several weeks ago, both houses of the state legislature passed S-3125, which would codify RAP and HIARP for every bond indenture going forward, subject to available funds, and S-3149, which codifies HESAA’s settlement process for defaulted NJCLASS loans and establishes parameters for repairing the credit ratings of borrowers who comply with these payment plans. It has been particularly gratifying to have the support of the legislature for HESAA’s practical reforms to assist borrowers and strengthen the NJCLASS family loan program. We look forward to the Governor signing these two important bills into law.

Rutgers, AAUP-AFT Reach Contract Granting Pay Increases
www.NJBiz.com

Rutgers University has reached an agreement with faculty labor union AAUP-AFT on a four-year contract that provides increases in salaries for faculty members, graduate assistants and teaching assistants.

This comes after hundreds of their members threatened to strike in recent months. Negotiations began about one year and two months ago.

Rutgers established a process to address instances of salary inequity, allowing for longer term appointments for non-tenure track faculty and recognizing the more than $40 million in funding that Rutgers President Robert Barchi previously committed to enhance diversity hiring, Vivian Fernandez, Rutgers University senior vice president of human resources and organizational effectiveness, said in a letter provided to NJBIZ.

The agreement must still be ratified by the more than 4,000-member faculty union, Fernandez said. Rutgers has over the last nine months reached agreements with other employee unions, including the American Federation of State, County and Municipal Employees (AFSCME) Local 888; the Fraternal Order of Police Local 164; the International Union of Operating Engineers Local 68; Teamsters Local 97; American Federation of State, County and Municipal Employees (AFSCME) 1761, Fernandez said.

The compensation package in the four-year agreement mirrors that which was reached
with other unions and provides increases of 3 percent in each of the first three years and 2.5 percent in the final year, she said. The agreement is retroactive to July 1, 2018; covered employees will receive retroactive payments once the contract is ratified, she said.

The agreement establishes a pay equity review process that allows faculty to submit requests for salary adjustments where instances of inequity can be demonstrated, including based on gender, race or other factors, according to Fernandez. Teaching assistants and graduate assistants will receive market salary adjustments of $2,600 over two years ($1,000 retroactive and $1,600 beginning on July 1, 2019) in order to attract and retain the highest quality graduate students and teaching assistants, she said.

Experienced non-tenure track faculty members may be eligible for longer term appointments under the agreement.

The agreement recognizes the university's diversity hiring program. Earlier this month, Barchi announced that he has already added $20 million in strategic funding to extend the Rutgers Faculty Diversity Hiring Initiative through June 2024. Since the launch of the initiative in 2016, nearly $22 million has supported hiring 79 new diverse faculty members in Camden, New Brunswick, Piscataway, and Newark, while supporting mentoring and retaining faculty from diverse backgrounds.

"We made history today," Deepa Kumar, president of the Rutgers AAUP-AFT, said. "For the first time in the union's nearly 50-year history, we won equal pay for equal work for female faculty, faculty of color, and for faculty in the Newark and Camden campuses. We won significant pay raises for our lowest paid members, our graduate employees who will see their pay increase from $25,969 to $30,162 over the course of the contract."

"Graduate employees and Non-Tenure Track faculty won greater job security," David Hughes, Vice President of the AAUP-AFT and chair of its bargaining team said. "NTT faculty will enjoy multi-year contracts for terms up to seven years. For the first time ever, the union will avail of a grievance procedure for NTTs and with binding arbitration. Furthermore, in this climate of insecurity for immigrants, the union worked hard to revise the University’s no-green card policy, Rutgers may now sponsor NTT faculty for permanent residency."

"Nearly 3,000 part-time lecturers still await a contract, fair salaries, and health care," Hughes said. "Our full-time faculty and graduate members will continue to do everything in our collective ability to help win significant raises and health care for our adjunct colleagues, starting immediately."

AFT President Randi Weingarten issued the following statement after 5,000 full-time faculty and graduate employees at Rutgers University won a new tentative agreement after more than a year of bargaining.

"This contract is a paradigm shift at Rutgers," Weingarten said. "It exemplifies the simple, but powerful, idea at the core of the labor movement: by standing together workers can achieve what would be impossible alone. Theirs was a long, difficult road, but the Rutgers faculty and grads never wavered and never lost faith. After organizing and protesting and picketing and bargaining over clear demands for dignity at work, job security and gender equity, they prevailed - winning a historic agreement that will benefit students and their university for decades to come."

www.NYTimes.com

Universal Debt Forgiveness is a Bad Idea, But . . .

www.NYTimes.com

Universal student-debt cancellation is a bad idea. It would be a big handout to Americans from upper-income families, most of whom are able to pay off their loans without too much trouble. “Education debt,” as Sandy Baum and Victoria Lee of the Urban Institute have written, “is disproportionately concentrated among the well-off.” (If you're skeptical, I laid out the evidence in a recent column.)

A much better idea would be an enormous investment in colleges that enroll large numbers of middle-class and lower-income students. These colleges tend to be underfunded and suffer from high dropout rates. This investment program could be combined with targeted debt forgiveness for those college graduates (and especially non-graduates) unable to repay their loans.

When I heard this week that Elizabeth Warren was instead proposing a sweeping debt-relief program, I was disappointed. Her campaign has been full of ideas to reduce poverty and lift middle-class living standards. A big debt-cancellation program is much less progressive than most of her ideas.

But as I dug into the details of her new proposal, I discovered that it wasn't as bad as I had first feared. It is more targeted than her campaign has sometimes made it sound. Her plan is considerably less regressive than universal debt cancellation would be.

I still don't love the idea. Warren would wipe out up to $50,000 in debt for anyone making less than $100,000 a year. Which means that a 24-year-old in Silicon Valley making $90,000 - and on a path to earn far more - could get a windfall. And people earning up to $250,000 - say, a 27-year-old investment banker or corporate lawyer - would get some benefit from the plan.

Warren would also make tuition free at every public college, including those with overwhelmingly upper-income students, like the University of Virginia and the University of Michigan. This money would do much more good if it instead went to community colleges, which are typically starved of resources.

Yet, there are two reasons the Warren plan is better than I first thought.

First, people earning more than $100,000 a year can't get the full $50,000 in debt relief; someone earning $220,000 could only get $10,000 for example. Second, the $50,000 cap means that people who took on more debt to get a degree in business, law and medicine - and are often earning very high salaries - will still have to pay back some of their loans.

A few statistics, which the campaign gave me, help highlight the targeted nature of the proposal:
It would cancel only 40 percent of all outstanding student debt. 
But 76 percent of people with debt would have all of their debt canceled. 
A university debt-cancellation program would widen the wealth gap between 
white and black households, but Warren’s plan would narrow it.

In effect, Warren’s plan is focused on people with small and modest-size debts, who also 
tend to be those who have the most trouble paying off their loans, surprising as that may sound.

Her program still isn’t the one I would design. It’s too bourgeois. It confuses the mild 
discomforts of the professional class with the true struggles of the middle class and poor.

But the plan also doesn’t change the overall picture of Warren’s campaign. She has the 
most detailed agenda, by far, of any presidential candidate, and that agenda would do a lot 
to help millions of Americans who need it ...

Elizabeth Warren’s Higher Education Plan: Eliminate Tuition and Cancel Student Debt 
www.NYTimes.com

Senator Elizabeth Warren of Massachusetts, who has structured her presidential 
campaign around a steady unveiling of disruptive policy ideas, on Monday proposed her 
biggest one yet: a $1.25 trillion plan to reshape higher education by canceling most 
student loan debt and eliminating tuition at every public college.

Ms. Warren's sweeping plan has several planks. She would pay for it with revenue 
generated by her proposed increase in taxes for America’s most wealthy families and 
corporations, which the campaign estimates to be $2.75 trillion over 10 years. In addition 
to eliminating undergraduate tuition at public colleges and universities, she would expand 
federal grants to help students with non-tuition expenses and create a $50 billion fund to 
support historically black colleges and universities.

She would eliminate up to $50,000 in student loan debt for every person with a household 
income of less than $100,000; borrowers who make between $100,000 and $250,000 
would have a portion of their debt forgiven.

"This touches people’s lives," Ms. Warren said in an interview. "This is a chance to talk 
about what’s broken and how we fix it. This is the American dream."

We are now on Facebook and would love for you to follow us: 
https://www.facebook.com/NJASCUorg

NJASCU | crpipher@njascu.org | 609-989-1100 | www.njascu.org

See what’s happening on our social sites: