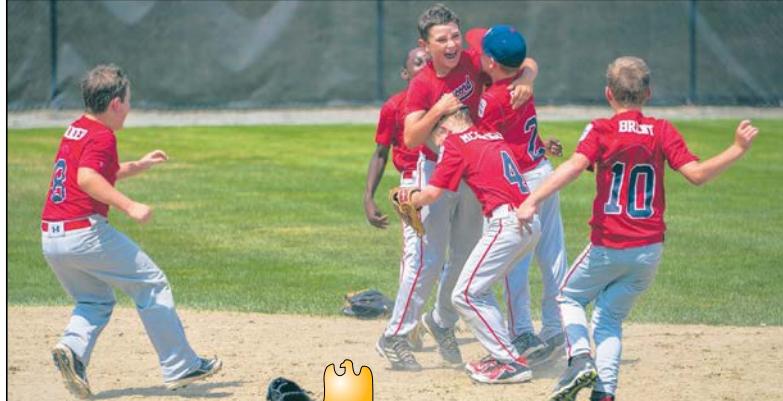


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**For some, armed
'protectors' a
disturbing sign****SUNDAY MONITOR**

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Corey Lewandowski has stepped on plenty of toes in New Hampshire as a GOP activist and campaigner. Now he's –

**The man behind
TRUMP**

GEOFF FORESTER photos / Monitor staff

Donald Trump speaks to the crowd at the rally at Winnacunnet High School on Friday night. **Above:** His campaign manager, Corey Lewandowski.

John Lynch stands in a back office at the state's chapter of Americans for Prosperity, stiff, speechless and defenseless, just like he was five years ago.

The effigy of the former governor has been there for a while, at the Manchester headquarters of the conservative advocacy groups known for its attacks on Democrats and liberals.

In 2010, that cardboard cutout of Lynch took a pound-



RAY DUCKLER

MONITOR COLUMNIST

ing from a man named Corey Lewandowski, who, in front of the state house steps, peppered the governor like Mike Tyson on a punching bag.

"No answer for that, huh governor?" Lewandowski, referring to Lynch's budget, said at the time, according to a source familiar with the event.

Welcome to the mind – creative? arrogant? – of Donald Trump's campaign manager, a 40-year-old feather ruffler who lives in Windham with his wife and four young children.

His job is simple: Oversee everything, for the man who attracts more headlines these days than anyone else in the United States.

It's not clear exactly how much input Lewandowski has had on campaign strategy, given the fact that Trump – who has straight-talked and insulted his way to the top of the national polls in his bid for the Republican nomination – needs no filter, no planning, no pre-written speech.

What is clear, though, is that Lewandowski is shadowing Trump, as he did Friday night in Hampton.

See MANAGER – A6

Planning key for college costs

N.H. has some of nation's highest

By JACK ROONEY

Monitor staff

Trevor Meyers is just starting to look at colleges, and he thinks he wants to become a teacher.

After a recent tour at Plymouth State University, the rising senior at Campbell High School in Litchfield said the teachers in his life have affected him so much that he wants to study education in college.

"What first drew me to it was my sophomore year world studies class," Meyers said. "I just had a really great, kind of crazy teacher, and I just thought it was really fun and really interesting. Also, I grew up with it because my dad is a teacher, too. He teaches social studies."

Trevor's mother, who joined him on the tour, wants him to follow his dreams, but she's worried that if he takes



Prospective students and their parents take a tour at the University of New Hampshire in July.

on substantial student loan debt, a teaching job might not be able to cover the cost of loan repayments.

"Depending on what schools he looks at, obviously (cost) is going to be a big factor because we want to make sure there is not a super expensive cost when he's only

going to come out and earn X amount of dollars," she said. "So you have to find that balance that makes it work for you."

And if Trevor ends up at Plymouth State, or any of the other three New Hampshire state schools – University of

See COSTS – A7

HHS staffing at 'a breaking point'

Officials say one of the biggest challenges facing the state's largest department is a lack of staffing.

Since 2011, the Department of Health and Human Services has had to eliminate 468 unfilled positions due to budget cuts.

At the end of July, nearly 400 other positions at the department were vacant, because they were unfunded in the budget or the department had yet to hire someone.

More than 12 percent of the agency's 2,981 positions are



ALLIE MORRIS

CAPITAL BEAT

unfilled, department documents show.

"We have always been an organization committed to doing more with less," said department spokesman Jake Leon. "The feeling now is

that we have reached a point where it's a breaking point, we are struggling to continue with that ethos."

A lack of manpower in the department could mean big problems for the state, given that the department is responsible for a number of key tasks that include running the state's Medicaid program, operating New Hampshire Hospital, administering food stamps, monitoring infectious diseases, inspecting restaurants, licensing health-care facilities,

See CAPITAL BEAT – A6



SUNNY and warm. High 90, low 61. Maya Shiffrin, 5, of Concord draws the day. **B8**

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COSTS

Continued from A1

New Hampshire, Keene State College or Granite State College – it will be more expensive than in recent years. After receiving \$9 million less than it requested in state funding, the University System of New Hampshire announced in June that it would end a two-year in-state tuition freeze and raise tuition by 2.75 percent at its schools.

In-state yearly tuition will go to \$10,700 at Plymouth and Keene and \$14,050 at UNH.

New Hampshire's public college costs were already some of the highest in the nation, especially for in-state students.

Consider these statistics:

In the past ten years, in-state tuition has more than doubled for New Hampshire students.

Over the past five years, UNH's total cost of attendance for in-state students has been higher than any other flagship New England state school, according to data from the National Center for Education Statistics.

For the 2014-2015 academic year, New Hampshire charged the highest average in-state tuition and fees for public four-year institutions in the nation, according to the College Board.

The state's high tuition costs are mostly driven by a low level of state funding for the University System. New Hampshire ranks lowest in the nation for funding public higher education at \$3,494 per pupil, which is nearly \$4,000 per pupil below the national average for 2013-2014, according to an analysis from the College Board.

Partly as a result of low state funding and high tuition costs, New Hampshire leads the country in average student

debt, according to the most recent statistics from the Project on Student Debt. Seventy-six percent of students who graduated from New Hampshire schools in 2013 had some level of debt, the highest proportion in the country, and the average debt for a 2013 New Hampshire graduate was \$32,795, also highest in the nation.

Despite these daunting figures, new students like Trevor Meyers are applying to and attending college in record numbers, according to statistics from the NCES.

As a result, with more students than ever going to college, and college costs higher than ever, financial aid experts say students and families need to be more aware of college costs and the resources available to help manage them.

Start early

Tara Payne, the vice president for college planning and community engagement at the New Hampshire Higher Education Assistance Foundation, said early planning is key.

"We don't want people to get to prom night and realize they don't have a plan to pay for college," Payne said. "That's not a plan, that's panic."

NHHEAF offers college financial aid programming and services for New Hampshire students beginning as early as elementary school. Beyond NHHEAF's services, Payne said New Hampshire schools are open to students of any age to begin talking about college options.

"The earlier people can plan the better is good advice, and take advantage of the resources around you," she said.

For students like Meyers who are beginning to seriously

consider colleges as high school graduation approaches, Keene State director of admissions Peggy Richmond said cost should be a primary factor.

"We want costs to be No. 1 in August," she said. "We want them to be thinking about costs now."

While financial aid applications are not typically due until February or March, Payne said prospective students and their families can get an idea of what type of aid they can receive by using online net price calculators. In 2011, all colleges and universities that receive funding from the federal government were required to include a net price calculator on their website.

Net price calculators use student data ranging from academic performance and extracurricular activities to family financial information. The calculator uses the information to estimate a financial aid package, including how much in grants, scholarships and loans for which a student would be eligible. Though Payne said net price calculators do not always provide a perfectly accurate estimate, and depend heavily on the accuracy of the information submitted, they do give students an early outlook on their financial aid possibilities.

"If you think of it as an estimate, a gauge, a sense of where you'd be, it's better than waiting until April and making a decision about which school to attend May 1, which is how the process used to work."

And nationally, Democratic U.S. Sen. Jeanne Shaheen co-sponsored a bill with Utah Republican U.S. Sen. Orrin Hatch that places more responsibility on colleges them-

selves to limit student debt loads.

The bill, titled the Student Protection and Success Act, would prevent schools from participating in the federal student loan program if the schools have repayment rates at least 10 percent lower than the national average, over a period of three years.

Explore all options

As higher education costs have risen, New Hampshire students have also started to take less-traditional paths to a college degree. Dual admission programs through New Hampshire community colleges allow students to easily progress from a community college to a public four-year institution. Project Running Start allows New Hampshire high school students to take dual credit courses at their high school and community colleges simultaneously, which could help students limit debt by graduating in less time.

Moira Valenti, a college outreach specialist for NHHEAF, said programs like these show how New Hampshire students keep an open mind on their higher education possibilities.

"We used to be able to work our way through college, where kids today can't, or don't even know that expression, I find many times, because it's not a possibility," she said. "However, taking some classes online can be more inexpensive, taking summer classes can be more inexpensive, starting at community college. I feel like we do, certainly here, promote a culture of 'Everybody's on their own path,' and that could look different for everybody."

Trevor Meyers is open to

following a non-traditional college route, too.

"We've talked about commuting – being an off-campus student and commuting to a school – whether it be going to a community school for two years and then transferring to a university," Trevor's mother said. "I mean, there's a lot of different options, and we're just trying to figure out what's the best for him."

Brian Gottlob, the principal of Polecon research, a New Hampshire-based economics research firm, has studied college costs trends, and said families need to expand their horizons, including looking at schools outside of New England, because tuition is higher here than other regions of the country.

"The No. 1 strategy for people looking to minimize costs is to find a low-cost public college," he said. "But that strategy isn't really available here in New Hampshire."

Students expanding their horizons goes beyond price, though.

Jay Hauser, a senior college counselor for NHHEAF, said students have to enjoy the school they choose because it will help them thrive, and not just choose a school because it is cheapest.

"We need to make sure they choose the right place, they're going to be happy and it's also going to be affordable," he said.

Trevor Meyers wants to go to an affordable school, but he also places high value on academic programs and staff that interest him. Like many teenagers, he's concerned about the food, too.

"Another big thing would probably be the dining hall," he said, as his mother

chuckled.

Graduate on time

Once students do choose a college, regardless of cost, Gottlob said the most important way to minimize student loan debt is to graduate on time.

He pointed out that the NCES now reports six-year graduation rates, even at four-year institutions, and only 59 percent of students who started working toward their degree in 2006 completed it by 2013.

Ed MacKay, the director of the Higher Education Division at the New Hampshire Department of Education, said students who take longer to graduate expose themselves to unnecessary financial burdens.

"One of the most important things students can do is make sure they're taking a full load, meaning 15 credit hours per semester," said MacKay, the former chancellor of the University System. "That's the single most important way to reduce debt is to complete your program in a timely manner . . . New Hampshire has such a low (student loan) default rate in part because we have such a high completion rate."

MacKay also said he encourages students to look at income-based student loan repayment plans, which typically put 10-15 percent of a graduate's discretionary income toward repaying student loans. That way, he said, recent graduates can still move forward with important life decisions like getting married, buying a house and having children.

(Find Jack Rooney on Twitter @RooneyReports.)

Where the candidates stand on student loan debt

By JACK ROONEY
Monitor staff

Democratic state Rep. Jackie Cilley encouraged students to take advantage of the presidential candidates coming to the first in the nation primary state to raise the issue of student loan debt.

"Our presidential candidates will be all over this state," Cilley said at a springtime rally at UNH, her alma mater. "You need to go to as many of these public events as humanly possible, bring your friends, your family and ask those presidential candidates what they are doing to eliminate student debt. If they can't give you a cogent answer, that's not someone you can support."

Whether students are speaking up or not, the issue of student debt has become a focal point of the 2016 presidential campaign, and candidates on both sides are talking about it and offering plans on how to solve the crisis.

Here's a rundown of the candidates and their plans:

Ben Carson, Republican

In the past, Carson, a neurosurgeon and best-selling author, has said that low-income students already have Pell Grants that afford them the opportunity to attend college. At a July campaign event in Iowa, he said colleges and universities should be more responsible for student loan interest rates.

Lincoln Chafee, Democrat

The former Rhode Island governor and Senator has not released an official plan to combat student loan debt, but during his time as governor, supported substantial increases in higher education funding. He called for tuition freezes at Rhode Island public schools for three years in a row, and increased college spending by nearly \$30 million over his four years as governor, according to Market Watch.

Chris Christie, Republican

New Jersey Gov. Chris Christie has said that student loan debt is one of the most consistent concerns he has heard in his more than a dozen New Hampshire town halls. At a June event in Iowa, Christie stressed focusing efforts on low-income college students, and said Democratic proposals to make college free were not practical.

Hillary Clinton, Democrat

On Monday, former secretary of state Hillary Clinton unveiled a plan to reduce stu-

dent loan debt at a campaign event in Exeter. Clinton's plan, dubbed the "New College Compact" pledges \$350 billion over ten years to eliminate students' need to take out student loans and increase federal and state funding for public colleges and universities.

Rand Paul, Republican

Kentucky Sen. Rand Paul said he favors making all college tuition tax deductible.

Marco Rubio, Republican

Florida Sen. Marco Rubio co-sponsored a bill last year that would simplify student loan repayment by automatically deducting 10 percent of a borrower's income each month to pay down student loan debt.

Rubio, who graduated from the University of Florida in 1993, has said he had \$100,000 in student loans, which he did not fully repay until 2012.

Bernie Sanders, Democrat

Vermont Sen. Bernie Sand-

ers introduced a bill in May that would curb student loan debt at public colleges and universities.

Sanders's \$70 billion per year proposal would eliminate undergraduate tuition and fees at all public colleges and uni-

versities, expand federal work-study aid and allow graduates to refinance student loans at lower interest rates.

Others

South Carolina Sen. Lindsey Graham and former Ar-

kansas governor Mike Huckabee have both said they would allow students to refinance their loans at lower interest rates.

(Follow Jack Rooney on Twitter @RooneyReports.)

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Concord, New Hampshire, July 14, 2015 – Timothy J. Davidson, EA of Davidson & Sons in Concord, New Hampshire has earned the designation of Enrolled Agent. Mr. Davidson has worked at Davidson & Sons since 2011 and is responsible for offering clients a multi-faceted approach to address their growing financial needs. Tim serves the needs of individuals, corporations, partnerships, trusts, estates and foundations, providing tax and business advice and services, along with high end accounting and financial reporting services, as an expert to essentially all industries, both domestically and internationally.

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