

Catherine Barreto, MBA

**Testimony before the United States House of Representatives
Committee on Education and the Workforce**

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**"Education Regulations: Roadblocks to Student
Choice in Higher Education"**

Chairman Kline, Ranking Member Miller, and distinguished Members of the Committee. Good morning and thank you for this opportunity to share my story with you. I consider this an extreme honor to make this presentation to you all today.

My name is Catherine Barreto. I am the first generation of my family born in this great nation. My mother was from the Dominican Republic and my father was from Peru.

I was raised in the Harlem section of New York City along with my sister by my single mother. My mother taught me strong standards and the importance of a good education, respect towards others and faith. I remember my mother telling me that our neighborhood did not define us and that an education could never be taken away. With this guidance I have overcome many challenges and I am proud to say that I am now employed as a Senior Sales Manager at the Doubletree Hotel Jersey City and I am supporting for my family.

After High School I enrolled in the Borough of Manhattan Community College (BMCC). I was the first female in my family to attend college. Unfortunately, I found BMCC a bit overwhelming. Class size was too large and I felt like a number. It also seemed like every consumer goods company you can imagine came to promote their products and have a huge party.

While at BMCC, I considered transferring and a friend told me she was enrolled at Monroe College and liked it. I did my research and enrolled in Monroe College as a transfer student. I was impressed with the enrollment

process. They answered all my questions and treated me well. This was a better experience than I had had at BMCC as I had to wait in multiple long lines to enroll.

My friend from Monroe College told me she enjoyed the Hospitality Management courses she was taking so I decided to pursue my Associates Degree in Hospitality Management. Classes were a good size and I received close attention by my professors. They did not only teach me, they seemed interested in my success. I recall receiving a letter asking me to meet with my accounting professor, Professor Jacob Lamar. I was having difficulties in this class and he recommend I go to tutoring sessions. I took advantage of the free tutoring and did well in the class.

I was offered an internship by my Housekeeping Professor at the UN Park Hyatt Hotel, because I was one of the top two students in my class. This was a tremendous opportunity. With one semester to go, I needed further financial assistance because I had used all my TAP (state aid) funds. I met with a loan officer at Monroe College and he told me I had three options. First, he told me I could take a semester off and save the money to pay for my remaining semester. Second, he told me I could take a loan from a family member; third, I could take out a loan.

I had to come up with approximately \$800. This was a lot of money for me since I only made \$5 per hour. My internship was non-paying at that time and my family was not in a position to contribute anything to me. My mother had already made significant sacrifices for my sister and me so I decided to take out a loan. I was very proud as I graduated with my Associates in 1996.

After graduation, I started paying off my loan; however, I ended up defaulting on the loan. I was now a single mother, living at home, supporting my elderly mother and assisting my younger sister. I always intended on repaying my loan but it was either live or pay back my loan.

My internship began as non-paying and later turned into a paying position. As soon as I could afford to, I repaid my loan in full. Looking back I realize how difficult it was to pay the loan back at that time. I wished I had more time to make my payments.

Working for The Boston Consulting Group, I found a position I wanted to pursue which required a Bachelors degree. I did not hesitate; I called my long-time advisor at Monroe College Dean Goldstein. With help of my employer's tuition reimbursement program, I enrolled in Monroe College and sought my Bachelors Degree. I worked full-time, went college part-time and supported my 2 ½ year old daughter. I am also very proud that I did not take out any loans and I graduated with my Bachelors Degree from Monroe College in June 2002.

I realized that I needed a Masters Degree to advance my career so I again met with Dean Goldstein at Monroe College for more advice. We discussed options and after our discussions, I enrolled in Long Island University-Brooklyn Campus. Working full-time I enrolled part-time at LIU. With one semester left, a class I needed to finish my MBA was not offered at that campus. I learned that Monroe College now had a masters program and that offered my class. I took this class at Monroe College and juggled my other classes at LIU. Despite working full-time, and being a parent, I graduated with my MBA in four years.

On June 10, 2007 my 70 year old mother, who was legally blind and on dialysis, was at my graduation along with my younger sister and my 8 year old daughter. We all celebrated my huge accomplishment. This was best day of my life.

Several months after receiving my Master's Degree, I received an email inviting me to a Monroe College Job Fair. Since I had been with my employer for eight years I decided to see what other opportunities were out there. I attended the job fair in the fall of 2007 and I was later hired in the position as Business Travel Sales Manager at the Hilton Rye Town. Since taking this job I received two promotions and am currently the Senior Sales Manager at the Doubletree Hotel Jersey City.

I am here because I wanted you to know some of my story. I have not fully explained the difficulties I have had in my life and troubles I have endured but I want you to know that I could not have done it without the opportunities provided to me from Monroe College.

Testifying before you today is proof that I have come a long way and I am thankful for this opportunity to speak with you. I welcome your questions.
