



# Policy Brief

## Access

Education Commission of the States • 700 Broadway, Suite 810 • Denver, CO 80203-3442 • 303.299.3600 • Fax: 303.296.8332 • www.ecs.org

## Strategies to Empower Low-Income and Minority Students in Gaining Admission to and Paying for College

By Jennifer Dounay

November 2008

While much has been written about what schools, institutions, parents, students and communities can do to help underserved students overcome obstacles to college entry, less has been written about state policy approaches to help such students overcome these barriers. And while much of the policy focus has been on smoothing college entry by aligning high school/postsecondary standards and assessments, less has been written about other key policy approaches — particularly those to:

- **Send clear messages to underserved students** and their families about postsecondary options and costs (and financial aid options) (pp. 8-12)
- **Address human resource issues** that impede underserved students from receiving the specialized guidance and support they need (pp. 6-8)
- **Simplify college admissions and federal financial aid processes** (pp. 12-15)
- **Provide personalized guidance** to underserved students completing these processes (pp. 15-16)
- **Address other issues** related to postsecondary access and success (pp. 16-19)

### Introduction

For low-income and minority students, access to college is not just about affordability. It's also about figuring out college admission requirements, accessing courses that will prepare them well for college, and reducing the debilitating fear generated by perceptions of college costs and loans.

The statements about the importance of earning a college degree have become all too familiar:

- The U.S. Chamber of Commerce projects that 90% of the fastest-growing jobs in the nation will require some form of postsecondary education.
- Individuals who have completed technical certification or a two- or four-year degree contribute more in local, state and federal income taxes and enjoy incomes that are higher on average than non-degree holders as well as numerous quality-of-life benefits.
- Lower college completion rates among minorities pose a serious economic development issue as a growing number of cities, counties and states are becoming "majority minority," and the U.S. as a whole is projected to be majority minority by 2050.
- Surveys indicate that 80% to 90% or more of high school students express the intent to go to college.

But low-income and minority students are less likely to enter college or complete a postsecondary degree than their higher-income or non-minority counterparts. A growing chorus of experts contend that institutional, state and federal policies create unintended barriers for low-income and minority students. These students comprise a disproportionate number of first-generation college-goers.

This policy brief identifies four types of barriers created by federal, state and local policies that pose a particular challenge for aspiring first-generation college students in the college and financial aid application process:

- Institutional barriers created by the misalignment of high school exit and postsecondary entry expectations; this misalignment is exacerbated by gaps in staff knowledge and a shortage of college counselors
- Lack of public awareness of postsecondary options, costs and financial aid options, particularly among low-income parents and students
- Overly complicated college application and student financial aid application processes
- Lack of assistance to students and their families in completing admissions and financial aid procedures.

Each of these barriers is described in further detail — followed by suggestions for how state-level policy might address each barrier. A final section on “other” barriers to college entry seeks to alert policymakers to emerging issues for which adequate institutional, state and federal policy responses are needed.

**Note:** Because of the enhanced economic benefits of completing a four-year degree as opposed to a two-year degree, the lower participation rates of low-income and minority students in four-year programs, and the relatively low baccalaureate completion rates of those who transfer from two- to four-year institutions, the focus of this policy brief is on underserved students’ access to four-year institutions. However, in some sections, consideration also is given to issues that are specific to entry into two-year postsecondary programs.

## Misalignments

Three types of unintentional institutional barriers inhibit the transfer of students — particularly students who are the first in their families to attend college. These barriers are: (1) the misalignment of high school curriculum and postsecondary entrance requirements, (2) the misalignment of high school assessments and postsecondary entrance tests, and (3) gaps in staff knowledge and limited staff capacity.

### ***Misalignment of high school curriculum and postsecondary entrance requirements***

**Problem:** As of this year’s graduating high school class (the Class of 2009), no state has aligned the courses needed for high school graduation with the courses required for admission to public four-year postsecondary institutions in the state.<sup>1</sup> Yet one of the “Ten Myths That Students Believe About College” identified by Stanford University’s Bridge Project is that “Meeting high school graduation requirements will prepare me for college.”<sup>2</sup>

Other findings likewise support the need to send clear messages — particularly to traditionally underserved youth and their parents — about the high school courses that will increase the likelihood students will finish high school college-ready and matriculate in a four-year postsecondary institution. ACT reports that in 2006, 74% of ACT-tested Latino high school graduates hoped to complete at least a bachelor’s degree, but “only 58 to 61% of ACT-tested Latino students” with such aspirations “took or planned to take the ACT-recommended core curriculum in high school[.]”<sup>3</sup>

High school course taking in advanced mathematics is associated with higher matriculation rates in four-year institutions. An analysis of federal data on students whose parents did not attend college found that such students who completed 8th grade algebra and advanced math courses in high school were significantly more likely to enroll in four-year postsecondary institutions than their peers who did not take algebra I as 8th graders or advanced math. Yet students “whose parents did not attend college were much less likely than those whose parents had bachelor’s degrees or higher to take algebra in 8th grade (34 versus 55%)” and “were also much less likely to complete any advanced mathematics in high school (63 versus 83%).”<sup>4</sup>

**Levers for change:** It is important for state policymakers to recognize that misalignment is a barrier, and to ensure students and parents know early on (i.e., before scheduling grade 9 courses) what courses students need to take and what expectations students need to meet to be college-ready upon high school graduation. Armed with this knowledge, students and parents will be better able to enroll in the high school courses that will prepare young people to pursue their post-high school goals.

- **Align high school graduation requirements and college entrance requirements.** Although it doesn't guarantee admission, taking a default high school curriculum aligned with public postsecondary admissions requirements ensures that students meet at least one of the basic minimum requirements for entry into a four-year institution. Effective with the Class of 2010, the **Oklahoma** and **South Dakota** default high school graduation requirements will be aligned with public postsecondary admissions requirements. **Indiana** will join them with the Class of 2011, as will **Ohio** effective with the Class of 2014 (though postsecondary institutions will be able to waive these requirements under certain circumstances).<sup>5</sup>
- **Require high school graduates to complete requirements generally included in postsecondary institutions' admissions requirements.** A 2006 ECS [analysis](#) found that some 25 states do not have state-set college admissions requirements — rather, individual postsecondary institutions set their own admissions requirements.<sup>6</sup> These requirements often include math course taking culminating in geometry or Algebra II, multiple units of lab sciences (as opposed to general sciences) and (less frequently) two units of foreign language. An increasing number of these states are incorporating these typical postsecondary admissions requirements into high school graduation requirements. For example, **Texas** has set a default high school curriculum of four units English, three units math (in Algebra I, geometry, Algebra II), three units lab science, and two units foreign language.<sup>7</sup> **Delaware** will require all but the foreign language units effective with the Class of 2011; two units foreign language will be required effective with the Class of 2013.<sup>8</sup> **Michigan** will require all but foreign language effective with the Class of 2011, and will require two units foreign language effective with the Class of 2016.<sup>9</sup>
- **Require all students and parents to be informed of postsecondary admissions requirements prior to high school and thereafter.** Being informed of postsecondary admissions requirements prior to high school entry helps students better prepare and plan their coursetaking sequence. **Colorado**, for example, requires the parents of all 8<sup>th</sup>-grade students to be provided with the state's higher education admissions guidelines.<sup>10</sup> **South Dakota** requires the board of regents to inform parents of grade 7-12 students annually about the courses needed to prepare for postsecondary-level work and the benefits of such preparation.<sup>11</sup> The materials for grades 7-10 propose a "model program of study" setting forth the English, math, lab science and social studies courses students should take in grades 8-12 to be prepared for life at a postsecondary institution in South Dakota or elsewhere. Online versions of each of the five mailings — to parents of students in grades 7, 8, 9, 10/11 and 12 — are available on the South Dakota Board of Regents [Web site](#). **Texas** requires counselors to inform all students and parents — during the student's freshman and senior years of high school — of coursework designed to prepare students for higher education, and the advantage of completing the "recommended" (default) or advanced high school programs. In addition, legislation enacted in 2007 requires every district to designate one week as "Education: Go Get It" week. During this week, all middle, junior and high schools must provide students with grade-appropriate information on higher education, including the required curriculum in the standard admissions requirements for institutions of higher education.<sup>12</sup>



Although aligning high school graduation requirements with postsecondary admissions requirements will clearly signal to students the courses they need to take to be eligible to apply to a four-year postsecondary institution, such alignment does not guarantee that students will avoid having to spend precious dollars on non-credit-bearing developmental courses once they enter college. To ensure course titles meet content expectations and adequately prepare students for postsecondary coursework, states should consider implementing end-of-course or other measures that demonstrate that students passing a course labeled "Algebra II," for example, are truly meeting common statewide Algebra II expectations.

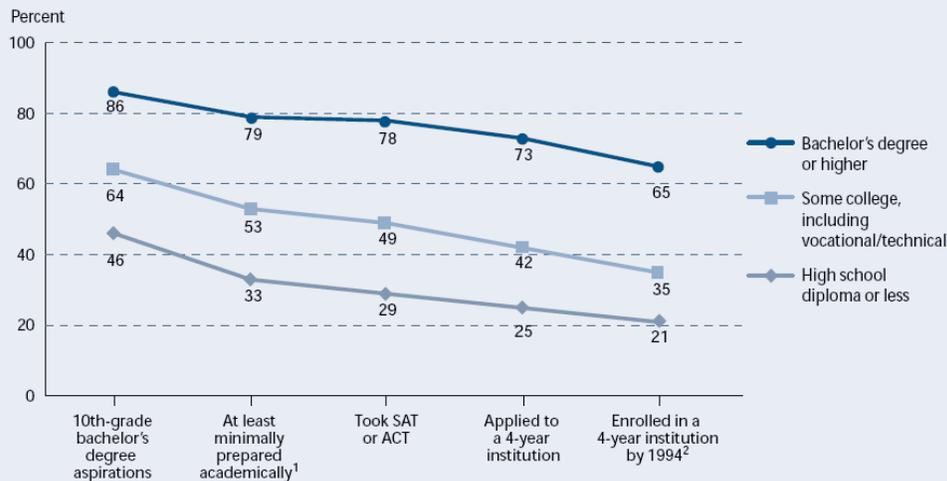
### ***Misalignment of high school assessments and postsecondary entrance tests***

**Problem 1: Lack of information about or access to college entrance exams.** Most students are not required to take the ACT or SAT as part of their high school testing experience. In fact, many students — low-income or otherwise — are not aware that taking the ACT or SAT is a college entrance requirement, as research in several Bridge Project states makes clear. The majority of nonhonors Texas students in the sample "could not explain or define the SAT, whereas almost all in the honors track could."<sup>13</sup> Only one-fourth of the low-income students in the Oregon sample had taken the SAT, even though many low-socioeconomic status (SES) students in the sample expressed the desire to attend a four-year

institution.<sup>14</sup> Slightly over half of *all* students in the Georgia sample knew that SAT scores were important for entering the University System of Georgia or the State University of West Georgia (one of 13 state universities).<sup>15</sup> Just one-fourth of all students in the California, Georgia, Maryland and Oregon samples had taken the SAT or ACT, although many students expressed the desire to go to college.<sup>16</sup>

First-generation college students are more likely to be low-income and are less likely to have taken the ACT or SAT (meaning they are also less likely to enroll in four-year institutions). The table below provides data on the percentage of 1992 high school graduates who took the ACT or SAT, disaggregated by parents' highest level of education, which to some degree can serve as a proxy for family income.<sup>17</sup>

**Figure 3.—Percentage of 1992 high school graduates who progressed through each step to enrollment in a 4-year institution, by parents' highest level of education**



<sup>1</sup>See the technical note at the end of this essay for the definition of "at least minimally prepared."

<sup>2</sup>Percentages differ from those shown in table 1 because the graduates who enrolled in a 4-year institution but did not have a bachelor's degree goal in 10th grade or skipped other steps (5 percent) are not included here.

NOTE: To be included in each of the second through fifth steps, students must have been included in all previous steps.

SOURCE: U.S. Department of Education, NCES, National Education Longitudinal Study of 1988 Eighth Graders, "Third Follow-up" (NELS:1988/1994).

Source: *Students Whose Parents Did Not Go to College: Postsecondary Access, Persistence, and Attainment*, National Center for Education Statistics, 2001.

Furthermore, fees associated with taking college entrance exams can present a barrier to low-income students in particular.

**Levers for change:** State policy can increase the likelihood that low-income students will be aware of the SAT and ACT as an admissions requirement to four-year institutions, and that they will take these assessments. Policy could:

- **Require (and pay for) all students to take the ACT or SAT.** Effective with the 2008-09 school year, six states — **Colorado, Illinois, Kentucky, Michigan, Tennessee** and **Wyoming** — require all 11th graders to take the ACT. (In **Wyoming**, WorkKeys is an alternative option for students.) One state — **Maine** — requires all 11th graders to take the SAT, and effective spring 2011, **Idaho** will require all juniors to take the ACT, SAT or [COMPASS](#) college placement test.
- **Improve communication to all students and parents concerning which tests four-year institutions require, when they're given and how well students are expected to perform.** The **South Dakota** materials sent to all parents of students grades 7-12 make clear that students who earn at least a 24 on the ACT and meet other criteria may qualify for the state's Opportunity Scholarship. The "Fall College Readiness Checklist" on the grade 11 mailing encourages students to retake the ACT or SAT in October of their senior year if they need to improve their scores.<sup>18</sup> **Tennessee** requires each school serving students in grades 8-11 to hold a "lottery scholarship day," at which information on postsecondary admissions requirements — including ACT and SAT testing dates and the use of such tests in postsecondary admissions decisions — must be given to students

and parents. When parents sign students' course schedules for the following school year, they must acknowledge that they have received the lottery scholarships information.<sup>19</sup> During each district's "Education: Go Get It" week, **Texas** middle, junior and high school students must receive information on the scores needed on the SAT and ACT for admissions determinations.<sup>20</sup>



Not only do students need to take the ACT or SAT, they need to perform reasonably well on it. As a 2007 SREB report indicates, while the percentage of Hispanic and African American students taking the ACT or SAT in SREB states increased dramatically between 1997 and 2006, in "the eight SAT-dominant SREB states, white students made larger gains than black students in six states, and they made larger gains than Hispanic students in all eight. In the eight ACT-dominant SREB states, white students made larger gains than black students in five states, and they made larger gains than Hispanic students in four." The average scores of Hispanic and African American students lagged those of their white counterparts in virtually every state.<sup>21</sup> State policy should support high curricular expectations and ensure high-quality teachers are in place for all students, so that students are equipped to perform well on these assessments by grades 11 and 12.

State policymakers should consider logistical and other questions before adopting the ACT or SAT for all students.<sup>22</sup> An Achieve, Inc. analysis of the ACT and SAT suggests that neither exam "includes the full range of advanced concepts and skills reflected in the [American Diploma Project] ADP [college- and work-ready] benchmarks and, increasingly, in state high school standards." Based on these findings, the report's authors encourage states administering these exams to all students to augment these assessments to reflect state standards and higher-level knowledge and skills.<sup>23</sup>

**Problem 2: Not knowing about (or what's on) college placement exams.** Many high school students and their teachers are unaware that upon college entry, students who do not pass placement exams in reading, writing and math must complete remedial coursework in these subjects. One-third of students in focus groups of underserved students for a 2007 National Center for Education Statistics (NCES) report noted that they did not find enough information and needed more information on college placement tests.<sup>24</sup> The costs of taking non-credit-bearing remedial courses pose a greater obstacle to college completion for low-income students.

#### Levers for change:

- **Embed placement exam items in high school assessments.** The 2006 ECS policy brief [Embedding College Readiness Indicators in High School Curriculum and Assessments](#) indicates approaches that **California, Kentucky, Texas** and other states are using to give high school students access to assessment items aligned with placement tests at state postsecondary institutions. Texas legislation enacted in 2007 calls for the replacement of the state assessment with end-of-course exams. The end-of-course instruments must include items that exempt high-scoring students from having to take placement exams upon college entry, and that determine the student's appropriate placement at a postsecondary institution. The state is working to design grade 12 courses to prepare for college entry students not meeting the college readiness benchmark on end-of-course assessments.<sup>25</sup>
- **Provide opportunities for high school students to take college placement exams.** The 2006 ECS policy brief [Embedding College Readiness Indicators in High School Curriculum and Assessments](#) points to policies in **Arkansas** and **Florida** that allow high school students to sit for college placement exams.
- **Require all students to take college placement exams.** While no state currently requires all students to take a college placement exam, Idaho, effective spring 2011, will require juniors to take either the COMPASS placement test, or the ACT or SAT.
- **Align high school standards and curricula with college placement exams.** **Colorado** legislation enacted in 2008 calls for the development of a postsecondary and workforce readiness description, and for K-12 standards, curricula and assessments to be backmapped from that description. Minimum admission standards at all public four-year institutions will be aligned with that description. By December 15, 2012, the commission on higher education must review the basic skills placement tests in English and math to ensure their alignment with the description, and revise these tests as needed.<sup>26</sup>



Placement exams used in a given state may vary from institution to institution, and reaching consensus on which items from which placement exams should be benchmarked for college readiness could be contentious. A 2007 analysis by Achieve, Inc. of college entrance and placement exams found that, in general, “admissions tests were found to be more demanding than the placement tests and better balanced in the types of questions asked.” Achieve recommends that states use placement exams exclusively for diagnostic purposes to avoid watering down and narrowing the high school curriculum.<sup>27</sup>

### ***Misalignment created by gaps in staff knowledge and a shortage of college counselors***

Students’ aspirations to college can be supported — or conversely, thwarted — by advice received at the school level.

**Problem 1: Lack of teacher preparation.** Many teachers are unprepared to field students’ questions about applying to college, yet Bridge Project research suggests students are more likely to go to their teachers than to other school staff with questions about college application procedures. Some teachers interviewed by Bridge Project researchers expressed a desire to receive accurate college preparation information to share with students.

**Problem 2: Inadequate counselor staffing.** A 2007 National Center for Education Statistics (NCES) report, referencing a 2000 Cabrera and La Nasa study, noted that low-income students “who regularly consulted with a counselor were more likely to attend college[.]” Yet focus groups of low-income and first-generation college students convened for the report indicated that counselors were scarce and spread too thin to meet student needs:

When asked if and how guidance counselors helped them search for colleges, few students indicated they were helpful. Most of the low-income rural high school students indicated they did not know if their school had a guidance counselor or, if it had one, they felt he/she was not helpful. Their responses were similar to the urban African American high school seniors who reported their counselors were either not helpful or unreliable: ‘My Mom had to drive me to one college I applied to because my counselor had not mailed the application, as she promised she would.’ Additionally, the majority of the parents reported similar experiences with guidance counselors, but acknowledged the counselors were overwhelmed by the large numbers of students assigned to them. They also mentioned counselors spent much of their time being “disciplinarians rather than a resource for preparing students for college.”

Yet, “[e]ven though only a few students and parents [in the focus groups] mentioned guidance counselors as being helpful, they emphasized the importance of needing a good high school counselor to help them through an overwhelmingly complicated and time-consuming process.”<sup>28</sup>

Data on high school counselors indicate that counselor workloads constrain their ability to provide postsecondary counseling. A 2006 survey of high school counselors conducted by the National Association for College Admission Counseling (NACAC) indicates that public school counselors spend only 23% of their time on postsecondary counseling.

**Problem 3: Inadequate counselor preparation and professional development.** In a study of college counseling in high- to low-resource high schools, counselors even at high-resource schools acknowledged they lacked preparation to provide college counseling. As one counselor at a high-resource school in Maryland stated:

I’m not trained in [financial aid counseling]. That’s not part of my graduate degree. ... My graduate degree is primarily counseling, with a little bit of school stuff in it. ... This is my second year at counseling seniors, so, you know, the college process is just sort of reading stuff, word of mouth, hearing from other things, doing my own research. ... There are a lot of opportunities to go to workshops. ... But, I mean, I have two young children so I don’t go on college visits. I mean, I just can’t get away from home at this point in my career.<sup>29</sup>

In fact, few preservice requirements help prepare counselors to provide postsecondary counseling. NACAC has identified no states that currently require college admission counseling coursework to fulfill counselor course requirements at the undergraduate or graduate level. As of March 2008, NACAC had identified 23 colleges and universities nationwide that offered graduate coursework in college admission counseling; of these, only four require school counselor candidates to complete such coursework.<sup>30</sup>

The 2005 NACAC counselor survey noted that just 41% of public high schools required counselors responsible for college counseling to attend professional development on postsecondary counseling.<sup>31</sup> And whether required or not (or on postsecondary counseling or not), the survey found that counselors in rural and large schools (over 2,000 students) and those with a caseload of more than 300 students were least likely to receive time off for professional development. Counselors in large schools and with large caseloads were significantly less likely to receive professional development funds. (The report does not indicate the content of postsecondary admissions counseling or whether professional development focused on college preparation issues.)<sup>32</sup>

In the study on college counseling in high- to low-resource high schools, college counselors in schools in Florida offered “intensive, one-on-one assistance with financial aid applications.” While this assistance was facilitated partially by the simplicity of the award criteria, the researchers suggest that one reason counselors in some other states did not provide such intensive financial aid assistance was a “lack of training in financial aid[.]” In the study, counselors themselves cited a lack of preparation or professional development.<sup>33</sup>

**Problem 4: College guidance not clearly defined in counselors’ role.** Some researchers also contend that the very role of the high school guidance counselor (resolving students’ social-emotional issues vs. providing academic advising) is in question, and that counselor training “has historically not included preparation in the area of college counseling.”<sup>34</sup>

#### Levers for change:

- **Incorporate information about college admissions requirements into preservice and inservice requirements for secondary-level teacher certification.** ECS has not identified any state that requires secondary-level certification candidates or teacher professional development to incorporate explicit information about postsecondary course admissions requirements. However, state policies do provide for such professional development under some circumstances. For example, the **Colorado** school counselors corps grant program requires applicants for competitive grants to indicate the extent to which grant monies will be used to provide school staff members other than counselors with professional development that will enable them to provide counseling and postsecondary preparation services.<sup>35</sup>
- **Incorporate information about college placement exams into teacher preservice or inservice training.** ECS has not identified any state policy that does this.
- **Incorporate explicit training on college admissions and placement exams, and on federal and state financial aid programs and application processes, into counselor certification and professional development programs, and provide time and funding for such professional development.** ECS has not identified any state policy that does this.
- **Use state policy to ensure counselors spend time on college preparation activities.** The **Colorado** school counselors corps grant program provides competitive grants to schools to cover the costs of hiring additional counselors. All grant applications must specify whether the grantee has committed to a partnership with one or more postsecondary institutions (or independent agencies that provide career and college preparatory services to students) to increase the capacity and effectiveness of counseling and postsecondary preparation services. Each grant recipient must annually report to the state department of education information indicating an increase in the level of postsecondary preparation services provided, such as the use of individual career and academic plans or enrollment in pre-collegiate preparation programs or postsecondary or vocational preparation programs.<sup>36</sup>



**Why not just add more counselors?** While additional counselors in high schools may play a role in providing more students with information on college admissions requirements, simply adding more counselors will not necessarily ensure that all students receive the information they need on college preparation. The June 2008 issue of [\*The Progress of Education Reform\*](#) (ECS) provides overviews of five recent research studies that make clear that the interplay of state, local and postsecondary policies, student curricular pathways (academic or technical) and family background (low-income or first-generation college student) can influence the type of information students

need and receive.<sup>37</sup> One of these studies notes that “[o]ne state-level force that appears to be unrelated to the availability of college counseling ... is a state mandate for counseling.”<sup>38</sup>

## Lack of public awareness of postsecondary options/costs and financial aid options

Traditionally underserved students are more likely to attend resource-poor high schools with limited staffing to address their questions about postsecondary options, costs and financial aid criteria. Inaccurate or missing information about these components can be “make or break” factors in such students’ decision to go to college. Information about costs and financial aid are particularly crucial. A considerable 59% of low-income students in a 2006 study by the Center for Higher Education Policy Analysis at the University of Southern California (USC) indicated they would use financial aid information to decide where they would go to college, or whether to attend at all.<sup>39</sup>

**Problem 1: Low-income parents are less likely to receive (or comprehend) information or participate in college-selection activities.** The Bridge Project found that in the six states studied, the majority of parents (61% of parents in California to 68% of parents in Georgia) had received college preparation information. However, when survey responses were disaggregated by family income, the researchers found that less than 50% of the economically disadvantaged parents in Illinois, Maryland and Oregon had reported receiving postsecondary information, in contrast with two-thirds or three-fourths of their higher-income peers.<sup>40</sup>

Furthermore, in both Illinois and Oregon, depending on their socioeconomic status, parents varied in their discussions with their children and the type of activities they pursued to select potential colleges. Low-income parents were much less likely to report having conversed with their children “many times” on college topics, and were more likely than middle- or high-income parents to state they had *never* held these discussions with their children.<sup>41</sup> As the table below makes clear, the Illinois case study identified large gaps between low-income and high-income parents in college-selection activities such as looking at college and university Web sites, and visiting college campuses.<sup>42</sup>

Type of activity	Low-income parents reporting engaging in activity	High-income parents reporting engaging in activity
Looking at college and university Web sites	7.7%	48.1%
Visiting a college campus	5.8%	43.7%
Reading news magazines	7.7%	43%
Reading college brochures	27.9%	60%

These findings are significant, given the research indicating that parental encouragement and involvement have a direct and strong influence young people’s early and later educational aspirations and ultimate college choice.<sup>43</sup> One analysis of federal data found that at-risk students and those whose parents did not attend college were almost twice as likely to enroll in a four-year postsecondary education if their parents frequently talked to them about school-related matters, in comparison to their peers whose parents had discussed these topics infrequently or not at all.<sup>44</sup>

In addition, focus groups of low-income and first-generation college students and their parents convened for a 2007 NCES study made clear that underserved families are less likely to have Internet access at home, making college research more difficult. Furthermore, the same set of parents tends to find information on college costs, financial aid and scholarships less comprehensible than other parents.

Low-income parents likewise reported “they did not know what information was important and where they should search for it,” while one-third of underserved students reported not finding enough information. These students reported needing more information on out-of-pocket costs such as books, lab and computer fees, and the “availability of financial aid, grants and scholarships.” “One student reported, ‘When I was surfing online, I really didn’t find the tuition for the schools. But now since I got accepted to the school, they sent me the award and how much I have to pay out of pocket.’”

**Problem 2: College choices determined by “sticker price” versus actual cost.** Research by Excelencia in Education also points to the influence of “sticker price” (as opposed to actual college cost after financial aid) in Latino students’ decisionmaking, and the potential need for clearer messages on

college costs to Latino students and their families. Nearly half of all Latino undergraduates in 2003-2004 were enrolled in so-called “Hispanic-Serving Institutions” (HSIs), defined as accredited institutions whose student bodies are at least 25% full-time undergraduate Latino students. For Latinos choosing to attend HSIs, cost was identified as a key factor in their college choice; students indicated their college was often chosen “based on the ‘sticker price’ of tuition and fees instead of the total cost after integrating actual or potential financial aid offered.” Latino graduates who did not attend HSIs were more likely to identify financial aid as a key factor in their college choice. The Excelencia in Education report notes, “Since degree completion is lower at nonselective institutions and Latino students are generally choosing nonselective institutions, these studies suggest that Latinos are not making the most strategic choices possible for their higher education.”<sup>45</sup>

**Problem 3: College Web sites not user-friendly.** In an October 2006 commentary in the *Chronicle of Higher Education*, Clifford Adelman reports on his efforts to adopt the persona of a high school junior with average grades and find information about admissions, cost and financial aid on 27 community college Web sites. Adelman reports that only 15 of the sites “contained obvious doorways” for high school students to access this key information from the Web sites’ home pages. Adelman also found that some sites provided too much information at once. Twelve sites provided no information about how high school students should prepare academically for community college, and only 10 of the sites provided a “contact us” link. On eight Web sites, a search box was the only way to locate information about tuition and fees. Few Web sites provided clear signals to cue parents into essential information. Adelman suggests that to remedy this, a wise first step “would be a radio button or prominent link for parents, either on the portal page or at the beginning of the ‘admissions’ sequence.”<sup>46</sup>

**Problem 4: Low-income students and parents are most likely to overestimate college costs.** The researchers also found that in the California case study, nonhonors students, low-income students and parents, and students in low-performing schools and their parents, were substantially most likely to overestimate the cost of tuition at both two- and four-year institutions, thus creating a potential false barrier to seeking admission or financial aid.<sup>47</sup> Low-income students and parents in the Illinois case study likewise overestimated the tuition costs of local two- and four-year institutions, with nearly 50% of the low-income students and 43.7% of low-income parents estimating the cost of community college tuition by *more than five times* the actual cost.<sup>48</sup>

**Problem 5: Financial aid information that is not sufficiently specific — or provided too late.** Students at multiple schools in the Bridge Project’s Illinois case study “complained that the information they were given rarely addressed financial aid issues in terms that were sufficiently specific.”<sup>49</sup> Many low-income and minority college-goers enter community colleges, which brings with it its own set of issues. Andrea Conklin Bueschel of the Bridge Project additionally notes:

[M]any community college students do not know several months in advance that they need to apply for financial aid. Aside from a general lack of awareness about filing deadlines, lots of these students do not decide to attend community college until right before the academic term begins. They are often surprised that they will not be able to get the aid immediately upon enrolling.<sup>50</sup>

In fact, many students in the California, Illinois and Maryland Bridge Project case studies erroneously believed that postsecondary institutions evaluated admissions applications based on applicants’ “ability to pay.” In the Maryland case study, 60% of low-income students “overestimated the importance of ability to pay tuition as an admission criterion” whereas just 37% of their higher-income peers made this error.<sup>51</sup> This misperception might serve as a clear disincentive for low-income students to apply for college admission in the first place.

Furthermore, in a study of college counseling in high-resource/high-achieving, middle-resource/middle-achieving and low-resource/low-achieving high schools in five states, published in the Winter 2008 *Review of Higher Education*, researchers found that in states with large merit-based aid programs, counselors combined financial aid advising with academic advising, regardless of school resource level. In other words, counselors “[work] to ensure that students meet the academic eligibility requirements for at least one of the state’s non-need-based financial aid programs.” The researchers also suggest that when states had simple eligibility criteria for state merit-based scholarships (the same states in the study with large merit-based aid programs), counselors felt more confident informing students about the availability of state aid and other ways to pay for college, as necessary. The simplicity of eligibility criteria also made it easier for teachers to pass along these eligibility criteria to students.<sup>52</sup>

Respondents in the USC survey of low-income high school students encouraged schools to provide financial aid information as early as grade 9, so that families know they can afford college.<sup>53</sup>

#### Levers for change:

- **Provide information to all students and their parents, beginning in grade 9 or earlier on postsecondary options, postsecondary tuition and other costs, and on state and federal financial aid opportunities.**
  - Parents of all 8th graders in **Colorado** public schools must be sent information on the annual cost of in-state tuition for attendance at a public higher education institution in the state, the annual state stipend amount, the amount of the student's share of tuition based on the stipend, and the availability of and information about getting financial aid to attend a four-year institution.
  - The information sent to all parents of **South Dakota** students in [grade 7](#) includes: information on the types of degree programs available at public, private, technical and tribal institutions in the state; the average cost of tuition, fees, and room and board at a state public university (\$10,371); the dollar amount of different types of federal financial aid (i.e., Pell and Supplemental Opportunity grants, and Perkins and Stafford loans) the neediest college freshman can receive (\$12,231); and the availability of the state's Opportunity Scholarship for academically qualified students and of work study and institutionally supported grants and scholarships at public universities, private, technical and tribal institutions. Mailings to parents of students in later grades make clear the cost of tuition and room and board, the amount of federal aid available to the lowest-income students, and the availability of state and institution-level scholarships.<sup>54</sup>
  - During each **Texas** middle, junior, and high school's "Education: Go Get It" week, all students must receive information on higher education options available to students and on financial aid availability and requirements. Texas counselors, during each student's freshman and senior year of high school, must provide all students and their parents with information on financial aid eligibility.<sup>55</sup>
  
- **Develop and publicly promote state-specific, well-designed online tools to allow users to match needs and interests with available programs and financial aid options.** Focus groups of traditionally underserved students indicated that many students started their Internet research with a general Google or Yahoo search, and were not familiar with their state's postsecondary Web sites.<sup>56</sup> A growing number of states have developed online tools to help students and their families browse postsecondary options and find the campuses that meet their programmatic and financial specifications — and make clear where on the home page high school students need to start. Among these:
  - **Kentucky's** [www.gohigherky.org](http://www.gohigherky.org) allows users to compare programs, take virtual tours of campuses and research financial aid. A computerized "Matching Assistant" allows students to select majors, enrollment size (from less than 1,000 to less than 30,000), student to faculty ratio, and other criteria to develop a list of institutions that meet those criteria. The tool allows students to do either a statewide search, or narrow their search to public four-year institutions, community and technical colleges, or private institutions. Other state Web sites, including Maryland's [Maryland Mentor](#), [Georgia's Gacollege411](#) and [WisconsinMentor](#), offer a similar functionality.
  - Rather than selecting specific criteria that match student preferences, **Texas'** [www.collegefortexans.com/collegecompare](http://www.collegefortexans.com/collegecompare) allows students to select up to 18 institutional data points to appear a personalized college search. Data points include average undergraduate in-state tuition for 30 semester credit hours, average cost of on-campus room and board for one school year, statewide or national reputation, and job placement rates for certificate and degree graduates. Students may compare all public four-year institutions in the state or select one or more campuses to compare. Texas also hosts a "[College Matcher](#)" that allows users to find programs that meet specific criteria, including minimum and maximum tuition costs.
  - During each student's freshman and senior year of high school, all **Texas** counselors must provide students and their parents with information on the center for financial aid information, [www.collegefortexans.com](http://www.collegefortexans.com), including its toll-free phone number, Web address, and the various publications available to students and their parents.<sup>57</sup>

- **Develop programs to provide one-on-one guidance and mentoring as students research postsecondary institutions, tuition costs, financial aid opportunities, etc.**
  - The **Oregon** ASPIRE (Access to Student Assistance Programs in Reach of Everyone) program is established to train adult volunteers to provide one-on-one mentoring, resources and encouragement to help students access postsecondary education, learn about the scholarship application process and other ways to pay for postsecondary education, and help high schools build a sustainable community of volunteer mentors. According to the ASPIRE Web site, the program, launched in 1998 and codified in legislation in 2007, is established in 114 high schools and links 1,000 mentors with 6,000 students. The program is for all interested students, not just traditionally underserved students.<sup>58</sup>
  - A private/public partnership, the **Ohio** College Access Network (OCAN) consists of 34 access programs in almost half of the school districts in the state. While most programs provide one-on-one guidance to help students complete financial aid applications, over half of OCAN programs also offer “college resource centers” “in public libraries, malls, religious centers and downtown storefronts” that allow students and their families to research postsecondary options. In some OCAN programs, trained volunteer mentors provide one-on-one academic, emotional and social support to students; some programs offer workshops at various community locations to help families understand financial aid options.<sup>59</sup>
- **Provide school-, community-, college-based and traveling programs offering one-on-one and small group guidance.** As part of the College for Texans Campaign, **Texas** is establishing a network of locally-based centers, called “Go Centers,” to provide students and their parents with information about colleges and guidance in selecting a college. “Traditional” Go Centers are primarily based on high school campuses, but also can be found on middle school or postsecondary campuses; “satellite” Go Centers have been created in locations such as public libraries, community centers and local workforce centers. “Collegiate G-Force” chapters, Go Centers located on over 60 postsecondary campuses in the state, also offer outreach to high schools, as well as opportunities for college students to mentor high school students through the college selection process.<sup>60</sup> In addition, Mobile Go Centers, based out of four Texas colleges and universities, are a fleet of vans equipped with computers with high-speed Internet connections, “designed to bring college-related information, motivation and assistance to students and their families.”<sup>61</sup> All Go Centers are staffed by a “Go Center Sponsor,” a trained adult whose duties include assisting students as they research postsecondary, career and financial aid options. Every Go Center offers computers with Web access to allow students and parents to browse online resources, as well as university brochures, college catalogs, resources to help guide students in choosing the right college, and information about scholarships and financial aid.<sup>62</sup>
- **Ensure materials are provided in multiple formats and languages** (i.e., Web sites, DVDs, printed materials, etc.).
- **Evaluate the user-friendliness of state- and institutional-level Web sites.**
- **Launch public awareness campaigns on the essential admissions criteria as well as tuition and other costs at state-level four-year institutions, and on state and federal financial aid criteria.**
- **Simplify state aid criteria to facilitate communication of these criteria to students and parents.** According to researchers, the simplicity of state aid criteria in **Florida** and **Georgia** helped counselors and teachers pass this information along to students.
- **Incorporate training about financial aid options in teacher and counselor professional development programs.**
- **Make resources on college options, planning, selection, costs and financial aid available in multiple locations (i.e., community centers, libraries, etc.) rather than only at the high school.**



In spite of the fact that students and parents receive information in grade 8 that indicates tuition costs and acknowledges tuition costs may increase annually, families may be leery of planning for postsecondary education if they don't know how much tuition may increase by the time their child graduates from high school. States may consider implementing measures that

seek to limit tuition increases for specified cohorts of students, and communicating these cost-control measures to the public.

In addition, online tools are valuable only to the degree that (1) they go beyond a traditional public relations program, (2) access to Web sites is ensured and (3) guidance and support are available as students and parents use the sites. An April 2008 evaluation of the **Florida** Academic Counseling and Tracking for Students (FACTS) by the Florida Legislature's Office of Program Policy Analysis & Government Accountability found that of nearly 140,000 college students in 2006-07, fewer than 15,000 had logged into FACTS and only 936 had used the "local degree program shopping" function. The report's authors suggest that rather than accessing the statewide tool, students were logging onto individual community colleges' Web sites. The authors note, however, that with the policy that all 8th graders use FACTS to develop an Electronic Personal Education Planner as a component of a class required for promotion to grade 9, more students will begin using FACTS.<sup>63</sup>

## Complicated college application and financial aid processes

Research suggests that college application processes and fees (including costs associated with obtaining student transcripts) and financial aid application requirements may impede eligible students from entering college.

### ***Postsecondary application processes***

**Problem:** Applications to four-year institutions can vary considerably in what all students are required to include. Students who lack guidance from counselors, parents or others, or who are juggling work and other responsibilities may feel overwhelmed.

In addition, college applications usually must be submitted with application fees, which may pose a barrier to low-income families. While counselors can provide low-income students with application waivers, students may be unaware of the availability of these waivers.

Lastly, students typically must submit high school transcripts to each postsecondary institution to which the student is applying. The bureaucratic processes for students to request the submission of transcripts can appear to be one more hurdle for students struggling through the college application process, and unquestionably increase the workload of high school counselors, who by many reports appear to be already stretched thin, particularly in the resource-poor high schools many traditionally underserved students attend.

These factors may result in students' decisions to limit the number of four-year institutions to which they apply (potentially resulting in lesser chances of being admitted to any four-year institution), or not to apply to any four-year institution and to enter a community college (or not apply to college at all).

### **Levers for change:**

- **Common statewide application.** The **Texas** common college application simplifies the application process by allowing students to complete one application that can be submitted to any Texas public university, and to some public and private two-year schools. Instructions on completing the application are printed in both English and Spanish. Common college applications may be submitted by e-mailing an online application, mailing in a form printed from a Web site or mailing in a preprinted form.<sup>64</sup>
- **E-transcripts.** Some 18 states allow or require the use of electronic high school transcripts, often referred to as "e-transcripts" that can facilitate and reduce the cost of submitting transcripts along with college applications. A growing number of states maintain Web sites that allow students or their counselors to submit applications and e-transcripts from a common statewide Web site, rather than through disconnected preprinted forms or university Web sites.<sup>65</sup> The [Indiana e-Transcript Web page](#) for counselors suggests the benefits to students and all educational institutions are that the program:
  - "Is easy for students to use
  - Provides online ordering convenience
  - Tracks transcripts through e-mail notification
  - Guarantees delivery
  - Reduces unnecessary time and effort for counselors

- Reduces cost of postage and mailing materials.”

The Web page suggests that with an estimated cost of \$6.70 to process each paper-based transcript, and a statewide average of six transcripts requested per student, the cost reduction adds up to more than \$40 per student per school, plus savings of over \$9 per transcript to each postsecondary institution.<sup>66</sup>

### ***Federal financial aid application processes***

**Problem 1: Families struggle with overly complicated application processes.** As noted by Harvard University economists Susan M. Dynarski and Judith E. Scott-Clayton, the typical household’s FAFSA application (Free Application for Federal Student Aid) “is longer and more complicated than the federal tax return.”

They also note that the application process includes a long period of uncertainty. Families are not immediately informed of the amount of aid they can expect to receive. Instead, the application goes through a Rube Goldbergian process: It is submitted to the U.S. Department of Education. The Department calculates the “expected family contribution,” or EFC. A few weeks after the FAFSA is submitted, the Department sends the EFC to families (but families might have already projected — accurately or inaccurately — how much they expected to contribute). The EFC is also sent to postsecondary institutions to which the student has sought admission. Each institution “assigns a package of grants, loans and work-study to each admitted student. In March or April, the colleges mail out letters to students that describe their aid packages.” Only months before classes start do families learn how much aid they will receive. The authors argue that the “complexity and uncertainty ... disproportionately burdens those on the margin of college entry,” limiting the influence of aid on college decisions.<sup>67</sup> Citing work by Christopher Avery and Thomas J. Kaine, Dynarski and Scott-Clayton note in a recent study that most Boston high school seniors did not “decide against college,” but missed important deadlines or completed paperwork incorrectly. Dynarski and Scott-Clayton add that “backloading” information about the actual price of college increases the likelihood that students will consider college unaffordable, and consequently not even apply for admission, much less apply for financial aid.<sup>68</sup>

In fact, the American Council on Education (ACE) reported in 2006 that between 1999-2000 and 2003-04

the number of low- and moderate-income undergraduates who *did not* file a FAFSA, and therefore may have missed the opportunity to receive federal, state, and institutional aid to help pay for college, rose from 1.7 million to 1.8 million. ... The lowest-income dependent students [dependent students with family incomes below \$20,000 and independent students with incomes below \$10,000] saw no improvement in their aid application rates, and the lowest-income independent students actually became less likely to have applied for aid (28% did not file a FAFSA in 2003–04, versus 24% in 1999–2000). These students would have likely received aid had they filed an application.

According to ACE, 22% of dependent students with family incomes below \$20,000 did not file a FAFSA. An estimated 850,000 students who likely would have been eligible for a Pell grant did not file a FAFSA in 1999-2000; in 2003-04, this increased to 1.5 million likely-eligible grantees who did not submit a FAFSA.<sup>69</sup>

Surprisingly, in a U.S. Department of Education 1995-96 survey of students who did not complete the FAFSA, 28% of lowest-income dependent students and 39% of lowest-income independent students said they didn’t apply because they could afford to go to college.<sup>70</sup>

**Problem 2: Mistrust, especially among low-income, first-generation and immigrant parents impedes sharing of key information.** Additionally, parents of first-generation or low-income students unwittingly can serve as barriers through a refusal to share essential information on financial aid applications. Guidance counselors in the NCES focus groups “gave poignant examples of how many low-income, first-generation and immigrant parents were unwilling to share income tax and Social Security information, essentially preventing their children from applying for and receiving any financial aid and therefore enrolling in college.”<sup>71</sup>

## Levers for change:

- **Simplify the FAFSA application.** Dynarski and Scott-Clayton suggest that most questions on the FAFSA application could be eliminated “while still maintaining a progressive program *and* without spending more on aid than we do now.” They note, however, that the FAFSA could be shortened only by “combining Pell grants and the federal education tax credits into a single, streamlined grant program delivered through the tax system.” Dynarski and Scott-Clayton propose three alternative methods that would substantially shorten the application. One approach using “income, assets and family structure” would reduce the number of questions by over 80%, change Pell eligibility by less than \$100 for 76% of applicants, and result in increased awards to families with incomes under \$30,000. A second method, “using income and family structure, dropping assets,” results in a change in Pell grant award for just one in four applicants, with only 13% undergoing a change of 500% or more. Lower-income families would see an average increase in their Pell awards. A third option, “using income and family structure, dropping all assets and dependent students’ earnings,” would not change the Pell awards of 72% of applicants, and would result in the greatest award increases for students whose parents earn between \$15,000 and \$40,000 a year. Dynarski and Scott-Clayton add that integrating financial aid eligibility into federal income tax applications not only would save families time but reduce the likelihood of making a mistake on the FAFSA application.<sup>72</sup> Some other mechanism might be considered as an option for families that don’t earn enough to file federal taxes.
- **Provide information promptly about the amount of federal aid to be awarded.** Dynarski and Scott-Clayton suggest that families would obtain information on the aid awards they can expect to receive if Pell grants and existing education tax credits (Hope and Lifetime Learning credits) were combined and embedded into the tax system:

Families would apply for the grant by checking off a box on their income tax form. Families would receive a voucher, in the mail or electronically, to be applied towards the cost of attendance at any eligible higher education institution. Students would notify schools of their grant eligibility as part of the normal application process. Schools would electronically verify students’ enrollment status for the Department of Education, as the Department of Education would verify grant eligibility for schools.<sup>73</sup>

Integrating the federal financial aid and income tax systems also would “[deliver] funds when they are needed” rather than awarding tax credits 16 months after tuition has been paid.<sup>74</sup>

- **Use means other than federal income tax to determine awards for lowest-income families.** David Longanecker, president of the Western Interstate Compact for Higher Education (WICHE), notes that evaluating eligibility for and administering federal financial aid through the income tax system may not benefit the lowest-income families who do not owe federal tax and therefore do not file a federal income tax form. Longanecker proposes that those eligible for any of several other federal assistance programs — Temporary Assistance for Needy Families (TANF), food stamps, and free and reduced lunch — would likely be eligible for the maximum Pell grant. Children in families eligible to receive benefits through these federal programs could automatically receive the maximum Pell grant, while more rigorous assessment of eligibility could be applied to middle- and upper-income families, to ensure that the FAFSA reflects what middle- to higher-SES households are truly able to pay.<sup>75</sup>
- **Launch public awareness campaigns to inform students and families of the need for Social Security and income tax information when completing the FAFSA.** Such campaigns would make patently clear to the public that “nothing bad is going to happen to you” if you provide income tax or Social Security information on a financial aid application.

Some important issues remain, however. Would families be expected to reimburse any funding allocated if their student drops out? Also, how would such a system work for part-time students?



Furthermore, Dynarski and Scott-Clayton acknowledge that by integrating the income tax and Pell/education tax credit systems, about 14% of recipients would lose more than \$250, while 8% would see more than a \$500 decrease in their grant award. They also concede that this unified approach would increase the cost of the program by \$2.8 billion, or 18%.<sup>76</sup>

## Lack of assistance to students and their families in completing admissions and financial aid procedures

**Problem 1: Underserved students lack support.** First-generation college students in particular may feel challenged in their ability to successfully complete these applications, and the parents of these students may feel limited in their ability to help their children. A 2001 NCES study of 1992 high school graduates found that among college-qualified high school graduates, 52% reported receiving help from their school on completing college applications, and 33% said their school helped them prepare their admissions essay — but that students whose parents did not go to college were no more likely to receive help than those whose parents had completed a bachelor's degree or higher.<sup>77</sup> A 2007 NCES study based on literature reviews and focus groups of low-income and first-generation college students indicated these students needed resources to help them complete college applications, and their parents offered limited help.<sup>78</sup>

**Problem 2: Parents of underserved students expect supports schools do not provide.** Low-income students might also be caught between their parents' expectations of the type of assistance the school should provide in applying for college and financial aid, and the ability of schools to meet those expectations. The Bridge Project found in its Illinois case study that "85.2 percent of low-income parents held schools primarily responsible for college application preparation compared to 71.4 percent of middle- and 60.5 percent of high-income parents."<sup>79</sup> [emphasis added] However, many schools — and particularly those serving a concentration of low-income students — are unlikely to have the resources to provide substantial assistance to students in completing college application forms. Meanwhile, these low-income students are most likely to be first-generation college-goers and therefore most in need of help in completing admissions and financial aid procedures.

**Problem 3: What supports are provided do not meet underserved students' needs.** Although their high schools held small-group FAFSA sessions, fewer than one out of 10 students in the University of Southern California survey of low-income Los Angeles juniors and seniors reported attending such sessions. Those students who did attend

large financial aid events in their area left with many unanswered questions about the FAFSA. Students said their financial situations were too complicated to be handled by the group session presenter at these events. The family income section of the FAFSA was particularly difficult for students with non-traditional families (i.e., a student who lives with a grandparent or sibling, students with divorced or single parents) and required additional assistance to complete. Students who attended the line-by-line workshops said they were not able to complete their FAFSA because they did not know they had to bring the necessary tax information.<sup>80</sup>

### Levers for change:

- **Offer personalized guidance to students in completing college admissions and financial aid applications.** According to the **Ohio** College Access Network (OCAN) Web site, most programs provide one-on-one guidance on how to apply for financial aid. Some programs also make available trained OCAN advisors to shepherd students through the college application process.<sup>81</sup> The aforementioned **Texas** Go Centers are staffed with adults trained to help students complete college application and financial aid forms. All Go Centers are to be supplied with computers hooked up to the Internet (to complete online admissions and financial aid forms) as well as preprinted FAFSA, Texas Common Application and community college applications.<sup>82</sup>
- **Simplify state scholarship criteria to make it easier for counselors to help students complete applications.** Research suggests that the simple award criteria in the **Florida** and **Georgia** state merit-based scholarship programs make it easier for counselors to help students complete the related financial aid applications.<sup>83</sup>

### “Other” barriers to college entry

While the aforementioned barriers prevent many traditionally underserved students from applying for college admission and/or financial aid, they are by no means the only ones. Policymakers should

consider mitigating or eliminating other economic and policy barriers that thwart successful college entry for underserved and middle-income students alike.

### ***Aspirational, and “Aspirational Plus”***

Some traditionally underserved students who might have the capacity to succeed in college may not receive cues from parents, teachers or other adults that they are “college material” and that they should explore postsecondary options. In addition to “Aspirational” programs that may address this need for aspirations-setting, some underserved students may also benefit from “Aspirational Plus” programs that provide clear academic cues and/or financial aid in addition to aspirational supports.

#### **Levers for change:**

- **Linking test performance to student advising.** Florida requires all districts to give students the PSAT or PLAN in grade 10. (Parents may exempt their child from participating.) Guidance counselors must use students performance data on PSAT and PLAN to identify students who are prepared to enroll and be successful in Advanced Placement and other advanced courses.<sup>84</sup>
- **Dual enrollment programs tailored to students not planning on going to college.** Maine’s Early College for ME program, administered by the Maine Community College System, provides aspirational, guidance and financial supports to students who have the capacity to succeed in college but have no plans to attend college. High school juniors identified by school staff complete a one-page application on which they must indicate if they would be interested in taking a college course their senior year. Staff help students register for college courses their senior year, help students complete the college application and FAFSA, and provide guidance as students enter and progress through college, serving as “students’ first ‘go-to’ person for as long as they remain in” the program. Students receive Maine community college scholarships for up to \$2,000 over two years. The program is currently available in 74 high schools and is hoped to be offered in every high school in the state.<sup>85</sup>
- **Get ‘em while they’re young.** Some states have developed so-called “early intervention” programs. Such programs invite low- to middle-income students to sign an agreement during the middle grades promising that as long as they maintain a minimum high school GPA, meet high school graduation and college admission requirements, and stay out of trouble with the law, students will be pay no tuition or fees for four years of undergraduate postsecondary education. Such programs include the **Indiana** 21st Century Scholars Program, the **Oklahoma** Higher Learning Access Program (OHLAP) and the **Washington** College Bound Scholarship. The **Wisconsin** Covenant program does not have income eligibility requirements, but does not cover all college tuition costs.

### ***Academic***

Students may not have started high school with college aspirations — or might not have realized that one “D” or “F” might negatively impact their ability to get into college. State policies should provide grade forgiveness or credit recovery options for students to clear their academic name, as it were, before applying to college.

#### **Levers for change:**

- **Grade forgiveness.** Florida authorizes districts to adopt grade forgiveness policies allowing students to replace a “D” or “F” in a required course with a “C” or higher subsequently earned in the same or comparable course. A “D” or “F” in an elective course also may be replaced with a “C” or higher subsequently earned in another course. In all cases of grade forgiveness, only the new grade may be used in calculating the student’s GPA.<sup>86</sup>
- **Credit recovery.** Indiana legislation requires students not making adequate progress towards completing their graduation plan to be informed of credit recovery options.<sup>87</sup> One of the explicit purposes of the **South Carolina** Virtual School is to offer effective credit recovery alternatives.<sup>88</sup> **Florida** requires local boards to establish policies that address credit recovery courses. Courses should be competency based and offered through innovative delivery systems, including computer-assisted instruction. School districts should use learning gains as well as other appropriate data and

provide incentives to identify and reward high-performing teachers who teach credit recovery courses. Districts must also establish policies addressing summer academies offering competency-based credit recovery courses. To support successful implementation at the local level, the state department of education is required to share best practices for providing a complete education program to students enrolled in course recovery and credit recovery programs.<sup>89</sup> **Alabama** state board rules clarify that the credit recovery programs local boards choose to offer must target standards in which a student proved deficient rather than all standards of the original course, and that courses may be offered online, through computer software or through teacher-directed instruction.<sup>90</sup> **Louisiana** allows students who previously failed a course to take a proficiency exam for that course. If districts choose to develop credit recovery programs, they must be competency-based and self-paced. Credit recovery courses must be aligned with state content standards and grade-level expectations.<sup>91</sup>

## **Financial**

State policymakers should be aware of the potential shortcomings of state and federal financial aid policies beyond those raised by a lack of information about financial aid options available to students, complicated federal aid procedures, and a lack of assistance to students and their parents as they seek to complete financial aid applications. Just a sampling of these potential shortcomings are enumerated below.

**Inadequacy of Pell and other grants to meet rising college costs.** A 2008 report by the Institute for Higher Education Policy notes that Pell grant awards for low-income students left students and their families with substantial remaining costs to cover. While more than half (52%) of all Pell grant recipients had an EFC of zero (demonstrating extreme financial need), the average remaining cost for zero EFC Pell grant awardees approached \$5,000 — greater than the \$4,500 that the average Pell grant recipient's remaining need.<sup>92</sup> Meanwhile, the College Board's 2007 Trends in Student Aid indicates that between 1996-97 and 2006-07, average increases in grant monies "covered an average of about a third of the increase in private college tuition and fees, and half of the increase in average public four-year college tuition and fees. The average increases in total aid, including both grant aid from all sources and federal loans, covered ... almost all of the increase in tuition and fees (*but none of the additional increase in costs of attendance*) at public four-year institutions." (emphasis added)<sup>93</sup>

**Inadequacy of grants geared to low-income and first-generation college students to cover room and board.** Some "free ride" programs such as the University of Oregon's [PathwayOregon](#) program and the University of South Carolina's [Gamecock Guarantee](#) cover low-income students' tuition and fees for four years, through a combination of federal, state and institutional financial supports. Programs are designed to offer additional supports through orientation, academic advising, etc. However, because such programs appear not to cover the costs of books, room and board, and other additional college expenses, programs are not a free ride and likely will see limited participation among the targeted audience without consideration of these additional expenses. Institutions should consider emulating programs such as the University of Missouri's program for first-generation college students, [Flagship Scholars](#), which covers room and board, books, and other such expenses. (However, only one scholarship is available per county in three counties at this time.)

**Increasing borrowing necessary to cover student costs.** National and state reports indicate that loans are a growing source for students to cover the costs of postsecondary education. The College Board's 2007 *Trends in Student Aid* report indicates that "Stagnation in family incomes during a period of rapid escalation in college prices has increased reliance on grants and loans to finance higher education." Between 1996-97 and 2006-07, this translated into a 51% increase in undergraduate federal borrowing, a 20% increase in borrowing through state programs, and a 12% increase in private undergraduate loans.<sup>94</sup> State data paint a similar picture. For example, the Iowa College Student Aid Commission reported in October 2007 that in 2005, loans represented over half — 53.6% — of Iowa students' financial aid, a steady increase since the late 1980s, while scholarships represented just 37.2%.<sup>95</sup> This increased reliance on borrowing to cover college costs will have significant implications in future years as students struggle to pay off loans while seeking to secure adequate employment, become homeowners, etc.

**"Sticker shock" and potential implications for Latino student enrollment.** Hispanic-Serving Institutions (HSIs) typically have significantly lower in-state tuition costs than traditional two- and four-year institutions. The Excelencia in Education study on Latinos' decision on which postsecondary institution to attend suggested that many Latino students who chose to attend HSIs made their decision based on

“sticker price,” while Latinos who chose to attend traditional postsecondary institutions evaluated costs after financial aid. “These graduates generally chose the institution where they had the lowest college costs after factoring in the total financial aid offered.”<sup>96</sup> When seeking to increase Hispanic postsecondary attendance, both at HSIs and at traditional four- and two-year institutions, decisionmakers should consider policies to keep tuition costs in check and better communicate to Latino families of the actual cost of college after accounting for all available forms of financial aid.

## College enrollment is only the beginning

Policies to help students navigate the college admissions and financial aid processes are not the solution to increasing the number of minority and low-income students who *complete* postsecondary degrees. Research and experience suggest that fewer otherwise college-qualified, traditionally underserved students complete a bachelor’s degree within six years of postsecondary entry, as opposed to their more-advantaged peers. Furthermore, in *Moving Into Town — and Moving On*, Clifford Adelman notes that just over one out of three (37%) of 1992 high school graduates who started their postsecondary education at a community college and who earned at least 10 credits there had transferred to a four-year college eight years after high school graduation. Of those who transferred, fewer than two out of three (60%) had earned a four-year degree by December 2000.<sup>97</sup> Recent research indicates that state policy and practice help keep such students in college until they complete a degree. These include efforts to: place focus on the freshman year; monitor student progress and provide supports when needed; ensure special programs for at-risk students incorporate best practices identified in the literature; and use data to identify and address weaknesses in programs and systems.<sup>98</sup>

Jennifer Dounay, project manager for ECS’ High School Policy Center, can be reached at 303.299.3689 or [jdounay@ecs.org](mailto:jdounay@ecs.org)

© 2008 by the Education Commission of the States (ECS). All rights reserved. ECS is the only nationwide interstate compact devoted to education.

ECS encourages its readers to share our information with others. To request permission to reprint or excerpt some of our material, please contact the ECS Communications Department at 303.299.3669 or e-mail [ecs@ecs.org](mailto:ecs@ecs.org).

## Helping State Leaders Shape Education Policy

### Endnotes

<sup>1</sup> Jennifer Dounay, *Alignment of High School Graduation Requirements and State-Set College Admissions Requirements*. [report online] (Denver: Education Commission of the States, 2006, accessed 5 November 2008); available from ECS: <http://www.ecs.org/clearinghouse/68/60/6860.pdf>; Internet.

<sup>2</sup> Michael W. Kirst, Andrea Venezia and Anthony Lising Antonio, “What Have We Learned, and Where Do We Go Next,” in *From High School to College: Improving Opportunities for Success in Postsecondary Education*, ed. Michael W. Kirst and Andrea Venezia (San Francisco: Jossey-Bass, 2004), 295.

<sup>3</sup> *State of College Readiness for Latino Students*. [report online] (Iowa City: ACT, 2007, accessed 21 August 2008); available from ECS: <http://www.ecs.org/ecsmain.asp?page=/html/issue.asp?issueID=48>; Internet.

<sup>4</sup> Susan Choy, *Students Whose Parents Did Not Go to College: Postsecondary Access, Persistence, and Attainment*. [report online] (Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, 2001, accessed 5 November 2008); available from NCES: <http://nces.ed.gov/pubs2001/2001126.pdf>; Internet.

<sup>5</sup> Jennifer Dounay, *Alignment of High School Graduation Requirements and State-Set College Admissions Requirements*. [report online] (Denver: Education Commission of the States, April 2006, accessed 20 August 2008); available from ECS: <http://www.ecs.org/clearinghouse/68/60/6860.pdf>; Internet; OHIO REV. CODE ANN. § 3313.603

<sup>6</sup> Dounay, *Alignment of High School Graduation Requirements and State-Set College Admissions Requirements*.

<sup>7</sup> 19 TEX. ADMIN. CODE § 74.53.

<sup>8</sup> Code Del Regs. 14 505.

<sup>9</sup> MICH. COMP. LAWS 1278a and 1278b.

<sup>10</sup> COLO. REV. STAT. ANN. § 22-30.5-516.

<sup>11</sup> S.D. CODIFIED LAWS § 13-28-50.

<sup>12</sup> TEX. EDUC. CODE ANN. § 33.007, 29.911.

<sup>13</sup> Andrea Venezia, “K-16 Turmoil in Texas,” in *From High School to College: Improving Opportunities for Success in Postsecondary Education*, ed. Michael W. Kirst and Andrea Venezia (San Francisco: Jossey-Bass, 2004), 106.

<sup>14</sup> Andrea Conklin Bueschel and Andrea Venezia, “Oregon’s K-16 Reforms: A Blueprint for Change?,” in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 169.

- <sup>15</sup> Caroline Sotello Viernes Turner, Lisa M. Jones and James C. Hearn, "Georgia's P-16 Reforms and the Promise of a Seamless System," in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 205-206.
- <sup>16</sup> Michael W. Kirst, Andrea Venezia, Anthony Lising Antonio., "What Have We Learned, and Where Do We Go Next," in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 294.
- <sup>17</sup> Susan Choy, *Students Whose Parents Did Not Go to College: Postsecondary Access, Persistence, and Attainment*. [report online] (Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, 2001, accessed 22 August 2008); available from NCES: <http://nces.ed.gov/pubs2001/2001126.pdf>; Internet.
- <sup>18</sup> South Dakota Board of Regents Web site, accessed 22 August 2008; available from: <http://www.sdbor.edu/sdcollegeprep/general/pubs.cfm>
- <sup>19</sup> TENN. CODE ANN. § 49-49-932.
- <sup>20</sup> TEX. EDUC. CODE ANN. § 29.911(b)((2)(C).
- <sup>21</sup> Jenny Jackson and Joan Lord, *State Improving ACT and SAT Scores: Making Progress, Facing Challenges*. [report online] (Atlanta: Southern Regional Education Board, 2007, accessed 21 August 2008); available from SREB: [http://www.sreb.org/main/Goals/Publications/07E02\\_ACT\\_and\\_SAT\\_Test\\_Scores.pdf](http://www.sreb.org/main/Goals/Publications/07E02_ACT_and_SAT_Test_Scores.pdf); Internet.
- <sup>22</sup> *The Benefits of Statewide Use of the ACT Test*. [report online] (Iowa City: ACT, 2006, accessed 21 August 2008); available from ACT: <http://www.act.org/research/policymakers/pdf/statewide.pdf>; Internet.
- <sup>23</sup> Achieve, Inc., *Aligned Expectations? A Closer Look at College Admissions and Placement Tests*. [report online] (Washington, D.C.: Achieve, Inc., April 2007, accessed 21 August 2008); available from Achieve: [http://www.achieve.org/files/Admissions\\_and\\_Placement\\_FINAL2.pdf](http://www.achieve.org/files/Admissions_and_Placement_FINAL2.pdf); Internet.
- <sup>24</sup> Keith MacAllum, Denise M. Glover, Barbara Queen, and Angela Riggs, *Deciding on Postsecondary Education: Final Report*. [report online] (Washington, D.C.: National Postsecondary Education Collaborative, December 2007, accessed 22 August 2008); available from NCES: <http://nces.ed.gov/pubs2008/2008850.pdf>; Internet.
- <sup>25</sup> TEX. EDUC. CODE ANN. § 51.3062(q), 39.0233(a), 28.014, 39.023, 39.0232.
- <sup>26</sup> COLO. REV. STAT. ANN. § 22-7-1001 through -1019, 23-1-113(a) through (c).
- <sup>27</sup> Achieve, Inc., 4, 36.
- <sup>28</sup> MacAllum, Glover, Queen, and Riggs, 20.
- <sup>29</sup> Laura W. Perna, Heather T. Rowan-Kenyon, Scott L. Thomas, Angela Bell, Robert Anderson and Chunyan Li, *The Review of Higher Education*, Winter 2008, Volume 31, No. 2, pp. 131-159.
- <sup>30</sup> E-mail communication with David Hawkins, National Association for College Admission Counseling, August 22, 2008; "Colleges and Universities Offering Graduate Coursework in College Admission Counseling," National Association for College Admission Counseling.
- <sup>31</sup> David A. Hawkins and Melissa Clinedinst, *State of College Admission 2007*. (Alexandria: National Association for College Admission Counseling, August 2007), 53.
- <sup>32</sup> David A. Hawkins and Melissa Clinedinst, *State of College Admission 2006*. [report online] (Alexandria: National Association for College Admission Counseling, 2006, accessed 22 August 2008); available from NACAC: <http://www.nacacnet.org/NR/rdonlyres/4B4C0DF4-BF0A-4B10-89F4-A3D631061305/0/06StateofCollegeAdmissionpdf.pdf>; Internet.
- <sup>33</sup> Perna, Rowan-Kenyon, Thomas, Bell, Anderson and Chunyan Li, 147
- <sup>34</sup> Patricia M. McDonough, "Counseling Matters: Knowledge, Assistance, and Organizational Commitment in College Preparation," in *Preparing for College: Nine Elements of Effective Outreach*, ed. William G. Tierney, Zoë B. Corwin and Julia E. Colyar (Albany: State University of New York Press, 2005), 72.
- <sup>35</sup> COLO. REV. STAT. ANN. § 22-91-101 through -105.
- <sup>36</sup> *ibid*.
- <sup>37</sup> Jennifer Dounay, *The Progress of Education Reform* vol. 9, no. 3, (2008): 1-6. <http://www.ecs.org/clearinghouse/67/10/6710.pdf>
- <sup>38</sup> Perna, Rowan-Kenyon, Thomas, Bell, Anderson and Li, 152.
- <sup>39</sup> Mari Luna De La Rosa and William G. Tierney, *Breaking Through the Barriers to College: Empowering Low-Income Communities, Schools, and Families for College Opportunity and Student Financial Aid*. [report online] (Los Angeles: Center for Higher Education Policy Analysis, University of Southern California, 2006, accessed 25 August 2008); available from CHEPA: <http://www.usc.edu/dept/chepa/pdf/Breaking%20through%20Barriers%20final.pdf>; Internet.
- <sup>40</sup> Kirst, Venezia and Antonio, 293.
- <sup>41</sup> Betty Merchant, "Roadblocks to Effective K-16 Reform in Illinois," in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 144; Conklin Bueschel and Venezia, 172-173.
- <sup>42</sup> Betty Merchant, 145.
- <sup>43</sup> Cabrera, A.F., & La Nasa, S.M. « Understanding the College-Choice Process," in A.F. Cabrera and S.M. La Nasa (Ed.), *Understanding the College Choice of Disadvantaged Students* (5-22). San Francisco: Jossey-Bass Publishers, 2000.
- <sup>44</sup> Choy, S.P., Horn, L.J., Nuñez, A.-M. and Chen, X. "Transition to College: What Helps At-Risk Students and Students Whose Parents Did Not Attend College," in A.F. Cabrera & S.M. La Nasa (Eds.), *Understanding the College Choice of Disadvantaged Students* (45-63). San Francisco: Jossey-Bass Publishers, 2000.
- <sup>45</sup> Deborah A. Santiago, *Choosing Hispanic-Serving Institutions (HSIs): A Closer Look at Latino Students' College Choices*. [report online] (Washington, D.C.: Excelencia in Education, August 2007, accessed 25 August 2008);

---

available from Excelencia in Education: <http://www.edexcelencia.org/pdf/ChoosingHSIsCloserLookFINAL.pdf>; Internet.

<sup>46</sup> Clifford Adelman, "How to Design a Web Site That Welcomes Prospective Students," in *Chronicle of Higher Education*, 27 October 2006, vol. 53, issue 10, B26.

<sup>47</sup> Anthony Lising Antonio and Samuel H. Bersola, "Working Toward K-16 Coherence in California," in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 56-58, 71.

<sup>48</sup> Merchant, 133.

<sup>49</sup> *ibid.*, 146.

<sup>50</sup> Andrea Conklin Bueschel, "The Missing Link: The Role of Community Colleges in the Transition Between High School and College," in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 267.

<sup>51</sup> Antonio and Bersola, 68-69; Merchant, 139; Heinrich Mintrop, Toby H. Milton, Frank A. Schmidlein and Ann Merck MacLellan, "K-16 Reform in Maryland," in *From High School to College: Improving Opportunities for Success in Postsecondary Education*. (San Francisco: Jossey-Bass, 2004), 237.

<sup>52</sup> Perna, Rowan-Kenyon, Thomas, Bell, Anderson and Li, 145-147.

<sup>53</sup> De La Rosa and Tierney, 9.

<sup>54</sup> South Dakota Board of Regents Web site, accessed 25 August 2008; available from:

<http://www.sdbor.edu/sdcollegeprep/general/pubs.cfm>

<sup>55</sup> TEX. EDUC. CODE ANN. § 29.911(b)(4), 33.007(b)(4).

<sup>56</sup> MacAllum, Glover, Queen, and Riggs, 34.

<sup>57</sup> TEX. EDUC. CODE ANN. § 33.007(b)(6); 19 TEX. ADMIN. CODE § 61.1071.

<sup>58</sup> OR. REV. STAT. § 348.500; ASPIRE Web site, accessed 25 August 2008; available at <http://www.aspireoregon.org/>

<sup>59</sup> Ohio College Access Network Web site, accessed 25 August 2008; available at:

[http://www.kwfdn.org/accessing\\_college/ocan/work/](http://www.kwfdn.org/accessing_college/ocan/work/)

<sup>60</sup> Texas Higher Education Coordinating Board, *Go Center Manual*, accessed 27 August 2008; available at:

<http://techpreprgv.com/data/gocenters/Manualforschools.pdf>

<sup>61</sup> AT&T, "Mobile Go Center Makes Debut in Fort Worth to Help Close Gap in College Participation," October 10, 2006; accessed 27 August 2008: <http://www.att.com/gen/press-room?pid=4800&cdvn=news&newsarticleid=22888>; USTA Today, "Mobile Go Center to help close education gaps," May 17, 2006, accessed 27 August 2008; available at: <http://www.utsa.edu/today/2006/05/gocenter.cfm>

<sup>62</sup> *Go Center Manual*, 6-7.

<sup>63</sup> Office of Program Policy Analysis & Government Accountability, "Postsecondary Student Use of the Florida Academic Counseling and Tracking for Students (FACTS) Is Low," Report No. 08-25, (2008): 1-12.

<sup>64</sup> ApplyTexas Web site, accessed 22 August 2008; available at:

[https://www.applytexas.org/adappc/gen/c\\_start.WBX](https://www.applytexas.org/adappc/gen/c_start.WBX); "The Texas Common Application," posted to the 2008 High School Graduate Web site, accessed 22 August 2008; available at:

<http://www.thehighschoolgraduate.com/editorial/DF/TCA.htm>

<sup>65</sup> ECS database, "State Requires or Authorizes the Use of E-Transcripts," accessed 22 August 2008; available at: <http://mb2.ecs.org/reports/Report.aspx?id=1636>

<sup>66</sup> Indiana e-Transcript Web page for counselors, accessed 18 November 2008; available from

[http://www.learnmoreindiana.org/counselors/highschool/AcademicGuidance/Pages/Indiana\\_e-Transcript.aspx](http://www.learnmoreindiana.org/counselors/highschool/AcademicGuidance/Pages/Indiana_e-Transcript.aspx)

<sup>67</sup> Susan M. Dynarski and Judith E. Scott-Clayton, *The Feasibility of Delivering Aid for College Through the Tax System*. [report online] (Cambridge: Harvard University, Kennedy School of Government, 2006, accessed 11 October 2007); available from the U.S. Senate:

<http://www.senate.gov/~finance/hearings/testimony/2005test/120506sdtesta.pdf>; Internet; Susan M. Dynarski and Judith E. Scott-Clayton, *The Feasibility of Streamlining Aid for College Using the Tax System*. [report online]

Cambridge: Harvard University, Kennedy School of Government, 2007, accessed 26 August 2008; available from Harvard: [http://www.people.fas.harvard.edu/~jclayton/files/DynarskiScottClayton\\_Feasibility\\_NTAPP.pdf](http://www.people.fas.harvard.edu/~jclayton/files/DynarskiScottClayton_Feasibility_NTAPP.pdf); Internet.

<sup>68</sup> Dynarski and Scott-Clayton, 2007, 6.

<sup>69</sup> American Council on Education, *Missed Opportunities Revisited: New Information on Students Who Do Not Apply for Financial Aid*. [report online] (Washington, D.C.: American Council on Education, February 2006, accessed 22 August 2008); available from ACE:

<http://www.acenet.edu/AM/Template.cfm?Section=Home&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=1424>

4; Internet.

<sup>70</sup> *ibid.*

<sup>71</sup> MacAllum, Glover, Queen, and Riggs, 37.

<sup>72</sup> Dynarski and Scott-Clayton, 2007, 7-11, 16.

<sup>73</sup> *ibid.*, 12-13.

<sup>74</sup> *ibid.*, 14.

<sup>75</sup> Conversation with David Longanecker, August 26, 2008.

<sup>76</sup> Dynarski and Scott-Clayton, 14.

<sup>77</sup> Choy, 17.

<sup>78</sup> MacAllum, Glover, Queen and Riggs, v.

<sup>79</sup> Merchant, 140.

- 
- <sup>80</sup> De La Rosa and Tierney, 12.
- <sup>81</sup> Ohio College Access Network Web site, accessed 26 August 2008; available at: [http://www.kwfdn.org/accessing\\_college/ocan/work/](http://www.kwfdn.org/accessing_college/ocan/work/)
- <sup>82</sup> *Go Center Manual*, 6-7.
- <sup>83</sup> Perna, Rowan-Kenyon, Thomas, Bell, Anderson and Li, 146.
- <sup>84</sup> FLA. STAT. ANN. § 1007.35.
- <sup>85</sup> Early College for ME Web site, accessed 26 August 2008; available from: <http://www.earlycollege.me.edu/index.html>
- <sup>86</sup> FLA. STAT. ANN. § 1003.413(3)(e), 1003.428(4), 1003.43(5)(e)(1).
- <sup>87</sup> IND. CODE ANN. § 20-30-4-6.
- <sup>88</sup> S.C. CODE ANN. § 59-16-10(A)(2) and 59-16-15(A).
- <sup>89</sup> FLA. STAT. ANN. § 1003.413(3)(d) and (f), (4)(c).
- <sup>90</sup> ALA. ADMIN. CODE R. 290-3-1-.02(10).
- <sup>91</sup> LA. ADMIN. CODE tit. 28, § 2323 and 2324.
- <sup>92</sup> Courtney McSwain, *Window of Opportunity: Targeting Federal Grant Aid to Students with the Lowest Incomes*. [report online] (Washington, D.C.: Institute for Higher Education Policy, February 2008, accessed 27 August 2008); available from IHEP: [http://www.ihep.org/assets/files/publications/s-z/Window\\_of\\_Opportunity.pdf](http://www.ihep.org/assets/files/publications/s-z/Window_of_Opportunity.pdf); Internet.
- <sup>93</sup> College Board, *Trends in Student Aid 2007*. (Washington, D.C.: College Board, 2007), 23.
- <sup>94</sup> College Board, 23, 2.
- <sup>95</sup> Keith Greiner, *Student Loan Debt: Trends Affecting the American Dream*. [report online] (Des Moines: Iowa College Student Aid Commission, October 2007, accessed 27 August 2008); available from ICSAC: <http://www.iowacollegeaid.gov/docs/file/research/studentloandebt.pdf>; Internet.
- <sup>96</sup> Santiago, 8-9.
- <sup>97</sup> Clifford Adelman, *Moving Into Town — and Moving On: The Community College in the Lives of Traditional-age Students*. [report online] (Washington, D.C.: Office of Vocational and Adult Education, U.S. Department of Education, February 2005, accessed 28 August 2008); available from the U.S. Department of Education: <http://www.ed.gov/rschstat/research/pubs/comcollege/movingintotown.pdf>; Internet.
- <sup>98</sup> Jennifer Engle and Colleen O'Brien, *Demography Is Not Destiny: Increasing the Graduation Rates of Low-Income College Students at Large Public Universities*. [report online] (Washington, D.C.: The Pell Institute for the Study of Opportunity in Higher Education, 2007, accessed 25 August 2008); available from the Pell Institute: [http://www.pellinstitute.org/files/files-demography\\_is\\_not\\_destiny.pdf](http://www.pellinstitute.org/files/files-demography_is_not_destiny.pdf); Internet.