Intentional Tactics For Improving College Access And Educational Planning

Fidel A. Calero, J.D.
Agenda

• The importance of access and planning
• Tactics for improving access and planning
• Resources
The Importance Of Access And Planning
Bernie Sanders issues bill to make 4-year colleges tuition-free

By Michael Schramm, University of Michigan; Ethan Stoezl, Rowan University; Glassboro; May 19, 2015 11:47 am

Free Community College Catches On

July 9, 2015
By Paul Fain

President Obama’s push for free community college has yet to be shunted aside by the debt-free college ideas his aspiring Democratic successors are talking up.

Oregon now is poised to follow Tennessee as the second state with a plan on the books to provide free two-year college. And Democrats in the U.S. Senate and House of Representatives introduced bills Wednesday that seek to make Obama’s federal proposal a reality. The proposed legislation lacks any Republican support, however, so the bills are unlikely to go anywhere.
In 2012 the overall college enrollment rate was **67 percent** for high school graduates.

- **82%** of students from the highest family income group transitioned directly to college.
- **66%** of students from the middle 60 percent of family incomes continued to college.
- **52%** of high school completers from the lowest income quintile enrolled in a two- or four-year college for the fall term following high school completion.

*Source: NACAC*
Challenges To Low-Income College Affordability

- Income : college cost ratio
- Social trust and college financing
- Lack of available resources and information
- Cultural money practices of low-income families
Average income was lower in inflation-adjusted dollars in 2013 than it had been in 2003 for all but the highest-income families.

Income Increase between 1983 and 2013 (in 2013 dollars):

- Top 20% = $70,821
- Middle Quintile = $8,936
- Lowest Quintile = $578

College cost increase for four-year in-state between 1983-2013 (in 2014 dollars) = $6,324

- Top 20% = 9% of income
- Middle Quintile = 70%
- Lowest Quintile = you do the math!

- Determined by historical relationships with social institutions (ex. Schools, banks, police, DMV).
- Decreased faith in social mobility, equity in merit, life chances.
- Impact on perceptions of loans/debt, school as an engine of change, conflict and skepticism over government (FAFSA), college/university personnel, banks, etc.

Social trust index, by demographics:

<table>
<thead>
<tr>
<th>Category</th>
<th>High</th>
<th>Mid</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>35</td>
<td>22</td>
<td>38</td>
</tr>
<tr>
<td>White</td>
<td>41</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>Black</td>
<td>20</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>Hispanic</td>
<td>12</td>
<td>24</td>
<td>53</td>
</tr>
<tr>
<td>18-29</td>
<td>23</td>
<td>23</td>
<td>49</td>
</tr>
<tr>
<td>30-49</td>
<td>34</td>
<td>23</td>
<td>41</td>
</tr>
<tr>
<td>50-64</td>
<td>42</td>
<td>19</td>
<td>34</td>
</tr>
<tr>
<td>65+</td>
<td>41</td>
<td>24</td>
<td>26</td>
</tr>
<tr>
<td>Married</td>
<td>40</td>
<td>24</td>
<td>33</td>
</tr>
<tr>
<td>Not married</td>
<td>29</td>
<td>20</td>
<td>44</td>
</tr>
<tr>
<td>Family Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100K+</td>
<td>46</td>
<td>23</td>
<td>30</td>
</tr>
<tr>
<td>$50K - $99K</td>
<td>41</td>
<td>24</td>
<td>34</td>
</tr>
<tr>
<td>$30K - $49K</td>
<td>31</td>
<td>24</td>
<td>40</td>
</tr>
<tr>
<td>Under $30K</td>
<td>26</td>
<td>19</td>
<td>48</td>
</tr>
<tr>
<td>Rural area</td>
<td>43</td>
<td>23</td>
<td>30</td>
</tr>
<tr>
<td>Suburb near a large city</td>
<td>39</td>
<td>24</td>
<td>35</td>
</tr>
<tr>
<td>Small city or town</td>
<td>35</td>
<td>20</td>
<td>39</td>
</tr>
<tr>
<td>Large city</td>
<td>23</td>
<td>24</td>
<td>46</td>
</tr>
</tbody>
</table>
Lack Of Available Resources And Information

Students who pay for additional counseling are likely to have higher grades, higher SAT scores, and come from families with higher incomes (Avery, 2009).

Low-income students are underserved by high school counselors (Haskins, Holzer, Lerman, 2009).

Increasing access to school counselors has been shown to increase college-going (Hurwitz & Howell, 2013).

Providing hands-on FAFSA assistance plus financial aid information has been shown to increase enrollment and persistence (Bettinger, et.al., 2012).
• Low-income parents are supportive, encouraging, and at times active participants in the college-going process.
• Parents operate on multiple financial fronts – primary focus on meeting family financial obligations.
• College costs therefore seen as outside immediate family obligations.
• Impact:
  • Low-income children are often navigating the aid process on their own.
  • Decisions resulting from this navigational process are often contingent upon parental approval!

Source: Calderone, 2015
**Undermatching**: When an academically qualified student chooses to attend a higher education institution that is “less selective” than their academic ability.

- Half of all low (SES) students undermatch.
- Only 8 percent of high-achieving, low-income students are “achievement typical” in their application patterns.
- Students often undermatch because of:
  - Implied risk (to family) represented in assuming college-associated costs.
  - Cheaper alternatives exist (i.e. community college, vocational programs, part-time enrollment.
  - Low-income children are often navigating the financial aid process – and minimally supported by adult “others”.
Focus On Affordability

Lack of knowledge regarding college financing

Sticker versus net price
<table>
<thead>
<tr>
<th><strong>In-state public four-year college:</strong></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Sticker Price:</td>
<td>$9,139</td>
<td></td>
</tr>
<tr>
<td>Average Net Price:</td>
<td>$3,030</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Private four-year college:</strong></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Sticker Price:</td>
<td>$31,230</td>
<td></td>
</tr>
<tr>
<td>Average Net Price:</td>
<td>$12,360</td>
<td></td>
</tr>
</tbody>
</table>

(ANP = price after subtracting gift aid and other educational credits for 2014-15 full time students)

*Source: bigfuture.org*
Affordability

Lack of knowledge regarding college financing

Sticker versus net price

Fearful of uncertainty in aid

Price sensitivity

Myriad of available resources and information

Family pressure
Financial Literacy

Knowledge about money/personal finance

- These students – and parents – often lack access to financial literacy resources
- Also driven by cultural background

Lack of financial literacy can create:

- Fear of the unknown
- Inability to comprehend the process
- Uncertainty around value of education
- Fear of student loans
- Fear of sharing required financial information
- Stop outs in the process
Critical Challenges For All Students

Understanding the college process
- School opportunities
- Admission requirements
- Financial aid process

Understanding long-term implications
- Job opportunities
- Debt impact
- Return on investment

Resources!
Tactics For Improving Access And Planning
Institutional Challenges

- Ongoing fiscal challenges
- Changing demographics
- Transparency
- Pressure to produce well-educated talent to meet workforce needs

- Lack of services to identify, recruit, retain and graduate first-gen/low-income students
- Increased educational attainment gap
Usual College “Fit” Hierarchy

- Academic
- Social/emotional
- Extracurricular
- Financial
- “X” factor
If Finances Are An Issue…

Consider shifting your search hierarchy:

- **Financial**
  - Figure out what you can afford first, then…
  - Determine aid eligibility

- **Academic**

- **Social/emotional**

- **Extracurricular**

- **“X” factor**

Create the universe of schools that might be financially feasible AND meet your other needs

Reminder: sticker price is not the same as net price
Programming Tips

• Be intentional.
• Use existing resources.
• Use existing opportunities.
• Sprinkle small sound-bites throughout the year to help consistently reinforce messaging.

• Many of your students/parents may know very little about the college process.
  ➢ What are your demographics?
Institutional Case Study: Duke University

Wellness and networking seminars

Faculty and peer mentors

Grant vs. loan

Funding for internship or research experience

For-credit summer bridge

Financial, academic and cultural foundation
Actions

- Partner with community based organizations
- Hold events/provide information for both parents and students
  - Consider language issues
- Create checklists for important to-dos
- Include financial aid/scholarship information in admission presentations
- Hold “fly-ins” or other recruitment events
  - Include all support opportunities for “college is possible” ideal
Start The Conversation

• The earlier the better
• Parents need to be part of the conversation
• Parent nights, PTA meetings, other gatherings of parents (prior to athletic events, theatre, music recitals – be creative!)
Resources And Discussion
Step by Step: College Awareness and Planning for Families, Counselors and Communities

NACAC’s has combined the Guiding the Way to Higher Education: Step-by-Step to College Workshops for Students curriculum with resources from the Families, Counselors and Communities Together (FCCT) manual to create the Step by Step: College Awareness and Planning for Families, Counselors and Communities.

The curricula—presented in three sections, for middle school students (grades 7-8), early high school students (grades 9 through first semester 11) and late high school students (grades 11-12) offer training for counselors and others who work with underrepresented and underserved students, provide comprehensive tools for meeting the needs of first-generation students and their families.

Developed by NACAC members Mary Lee Hoganson, Phyllis Gill and Joan Mudge, the Step by Step curricula presented at the NACAC national conference in 2008. NACAC Human Relations Committee members Nancy Petty Montague and Bridget Herrera conducted training on the FCCT manual during the session, and the program has had continued success.

Step by Step: College Awareness and Planning: Download "FREE" or order copies.
Resources page has brochures to download and order online

- *My Future, My Way, Prepare for College, Understanding College Costs*
- English and Spanish versions

Checklists for elementary level, middle school and 9-12th
Use in conjunction with college/university Net Price Calculators.
I was homesick at first, but now I love my college.

Nydia wanted a school close to home — but she discovered her favorite part of college was the freedom of being on her own.
## The Right College. The Best Price.

College Raptor is the best way for high school families to find college matches that fit their financial aid and scholarship situation. It's FREE!

Get college matches based on GPA, major, culture and test scores.

We'll match you against every Liberal Arts College that is the best fit for you, and automatically find the schools that you think you should check out.

### Your Est. Net Price

<table>
<thead>
<tr>
<th>College Name</th>
<th>Overall Match</th>
<th>Match Category</th>
<th>Sticker Price</th>
<th>Your Est. Net Price</th>
<th>Total Debt</th>
<th>Median Pay (Early Career)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellesley College</td>
<td>97</td>
<td>Reach</td>
<td>$58,355</td>
<td>$6,755</td>
<td></td>
<td>$45,900</td>
</tr>
<tr>
<td>Lafayette College</td>
<td>98</td>
<td>Match</td>
<td>$62,760</td>
<td>$8,260</td>
<td></td>
<td>$57,000</td>
</tr>
<tr>
<td>Colorado College</td>
<td>100</td>
<td>Reach</td>
<td>$60,988</td>
<td>$8,788</td>
<td></td>
<td>$43,900</td>
</tr>
</tbody>
</table>
### Top 5 List Of Things To Tell ALL Students

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>5. DEADLINES!!</strong> Don’t miss them!</td>
<td></td>
</tr>
<tr>
<td><strong>4.</strong> There is a <strong>BIG universe</strong> of schools – especially if financial aid is an issue. Expand your search starting with finances.</td>
<td></td>
</tr>
<tr>
<td><strong>3.</strong> Be. <strong>Realistic.</strong> Period.</td>
<td></td>
</tr>
<tr>
<td><strong>2.</strong> The college process is not for the lazy – it’s a marathon, not a sprint.</td>
<td></td>
</tr>
<tr>
<td><strong>1.</strong> Don’t be afraid to <strong>ask questions</strong> – there are a lot of free resources available to guide you.</td>
<td></td>
</tr>
</tbody>
</table>