

# College Bound

ISSUES & TRENDS FOR THE COLLEGE ADMISSIONS ADVISOR

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## America's College Promise

LAST MONTH, President Barack Obama tackled the issue of mounting student debt by calling for a landmark new program to provide two free years of community college for all students. Up to nine million students could benefit from "America's College Promise" over the next decade by saving them an average of \$3,800 in tuition and making college "the norm in the same way high school is the norm now."

The president said his idea has bipartisan support. It is modeled on programs such as the new "Tennessee Promise," passed into law last year, and signed by Republican Governor Bill Haslam. And for the past two years, any high school graduate in Miami, Florida, who earns a B average can attend Miami Dade C. tuition-free.

"What I'd like to do is to see the first two

years of community college free for everybody who's willing to work for it," the president said in a speech at Pellissippi State C.C. in Knoxville, Tennessee. "It's something we can accomplish, and something that will train our workforce so that we can compete with anybody in the world."

The U.S. Dept. of Labor estimates that by 2020, 35 percent of job openings will require at least a bachelor's degree and another 30 percent will require at least some college or an associate's degree.

Under the president's proposal, traditional and adult students would be required to maintain at least a 2.5 GPA, attend a community college at least half-time and make "steady progress" toward their degree.

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## Financial Aid FLASH

**Never Too Soon... or Late.** Most college-bound students and their families should have already filled this year's FAFSA (Free Application for Federal Student Aid). But it's never too early to start educating younger students on their options.

"It is time to give student paying-power—the knowledge during the college-decision process about how to graduate without overwhelming debt," Christina Klein, vice president of Student Financial Aid Services, told the Associated Press. The typical undergraduate finishes school with a \$29,400 debt load for a four-year degree. Graduate students pile up a \$57,600 in debt.

That means counselors need to put a greater focus on personal affordability and how to secure financial aid and manage education debt. This could encourage more students to attend and graduate from college. Lack of money and fear of debt are two main reasons that students fail to enroll or drop out of college.

High school students need to know where to find college cost calculators, how to compare real costs and how future salaries in their intended majors can pay off debt. Find one calculator at <https://fafsa.ed.gov/index.htm>.

Once in college, many students are unaware how indebted they are. About 62 percent of student borrowers could not correctly estimate how much they owe, a Brookings Institution study found.

"In 2015, students should make a resolu-

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## Financial Affairs

**Granny Aid.** Recent research from Fidelity Investments indicates that 53 percent of grandparents are saving or plan to start saving to help pay for college costs for their grandchildren. And 90 percent report that they would likely make a contribution to their grandchild's college savings fund, if asked. The median amount they say they will contribute is \$25,000, with 35 percent expecting to contribute \$50,000 or more.

"For many families, saving for college has become a team effort, and many grandparents aren't content to sit on the sidelines," said Keith Bernhardt, vice president of college planning at Fidelity.

**Adrian Pays Student Debts.** Adrian C. in Michigan will pay off its graduates' student loans if they don't make over \$37,000 a year following graduation. Adrian paid \$575,000 in 2014, or \$1,165 per student to take out insurance policies on 495 students. For students

who graduate and get a job that pays less than \$20,000, the college will make full monthly loan payments until that student reaches \$37,000 a year. For students who get a job that earns between \$20,000 and \$37,000 a year, the college will make loan payments on a sliding scale.

"Obviously, we feel like this is a big solution to a big problem—maybe the biggest problem right now in higher education," Adrian president Jeffrey Docking told the Associated Press.

**Franklin & Marshall's Need-Based Strategy.** In 2008, Franklin & Marshall C. in Pennsylvania scrapped its merit-based aid program in favor of an all need-based aid strategy to recruit the best academic students it could attract. As a result, F&M need-based aid to incoming students rose from 37 percent in 2008 to nearly 50 percent. And the number

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## COLLEGE PROMISE

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Community colleges that want to participate in the program would have to offer academic courses that will transfer fully to local public four-year colleges and universities, or training programs with high graduation rates, and adopt “promising and evidence-based institutional reforms” to improve student outcomes.

Currently, 40 percent of college students are enrolled at one of the nation’s more than 1,100 community colleges. But only about 20 percent of them complete their program in three years. And, only 20 percent of community college students currently transfer to four-year schools. About 72 percent of them finished or were still enrolled four years later. Additionally, more than one-third of new students are required to take remedial courses once they hit college, since they leave high school unprepared to do collegiate work.

The president proposes that three-fourths of the funding for each community college student would come from the federal government. The president expects the states to pick up the rest of the tab. Cost details are expected to be included in the president’s 2016 budget proposal this month.

Some critics fear that once community college tuition is paid for by governments, those schools simply will increase their tuition.

Others argue that with an \$18 trillion debt, the nation can’t afford an estimated \$60 billion, 10-year entitlement. Some, such as College Access & Success, object that new money should be targeted toward low-income and lower-middle class students who need the most help.

Still others wonder why four-year colleges have been excluded. Also, many Republicans such as Tennessee Senator and former U.S. Secretary of Education Lamar Alexander, who was in attendance when the president made his announcement, favor similar state-sponsored versus federal programs.

President Obama also proposed a new American Technical Training Fund to expand innovative, high-quality technical training programs across the country. The program would have strong employer partnerships, including work-based learning opportunities, provide accelerated training and accommodate part-time workers.

It is important to remember that a presidential proposal does not automatically become law. Rather, this proposal is likely to spark a complex debate in Congress before it gets off the ground. The biggest hurdle is how to pay for it. However, with this announcement, the president has started that debate, which is likely to carry over into the 2016 presidential and congressional campaigns. ■

## FINANCIAL AID FLASH

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tion to know what they owe and avoid the future pitfalls of delinquency and default,” recommends Justin Draeger, president of the National Association of Student Financial Aid Administrators. “Campus financial aid offices serve as a reliable resource for all questions related to borrowing, repayment and financial literacy.”

## FAFSA QUESTIONS.

One third of families making over \$100,000 failed to fill out last year’s FAFSA. That was probably a mistake, since 16 percent of students from high-income families received an average of \$6,580 in federal grants.

A January 14 *Washington Post* article entitled “How your family finances factor into financial aid calculations” may be a good starting place for understanding what goes into the FAFSA calculations, including the fact that big houses and hefty retirement savings are excluded from the federal formula. Also excluded are any assets of families with incomes below \$50,000.

**FAFSA Revision?** Several U.S. Senators of both parties have joined together to introduce a new bill dubbed the FAST Act for Financial Aid Simplification and Transparency. The bill would redesign the FAFSA application form,

reducing it from a 108-question, 10-page financial aid application to a short-form postcard with two questions about family size and household income. The bill would also set borrowing limits to discourage excessive debt.

Two federal grant programs would be combined into one Pell grant. And six loan programs would be reduced to three, one each for undergraduates, graduate students and parents.

Co-sponsors of the bill include Senators Cory Booker (D-NJ), Lamar Alexander (R-TN), Michael Bennet (D-CO), Richard Burr (R-NC), Johnny Isakson (R-GA) and Angus King (I-Maine).

An editorial in *Roll Call*, a publication about Capitol Hill, said, “Admittedly, next to the promise of free college, topics such as improving governmental forms don’t generate as much excitement. Yet, the Senate bill is actually more pragmatic, more likely to pass and doesn’t carry the significant cost challenges of the president’s proposal. Even with free college, there will still be only one “on-ramp” for families to access hundreds of billions of dollars in college grants and loans: the Free Application for Federal Student Aid. Currently, that on-ramp is near impossible for some to access.... We are confident that simplifying student aid is an incremental evolution that can deliver significant returns and improvements.... Fixing its on-ramp has to be a 2015 Washington priority.” ■

## FINANCIAL AFFAIRS

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of its applicants and their SAT scores continues to increase. Surprisingly, the average loan debt of graduates has fallen from \$33,200 for the class of 2012 to a projected \$25,465 for the class of 2015, a 23.3 percent decrease.

“Our argument at F&M has been that the best way to manage (financially) is to have the school make its name based on having the highest quality student body possible,” said F&M president Dan Porterfield.

This year, F&M attracted more than 7,000 applications, the most in school history, a 25 percent increase over its 2008 record. Domestic apps are up 27 percent over last year, while international applications jumped by 33 percent.

**Illinois Tuition Freeze.** For the first time in two decades, tuition at the U. of Illinois will hold steady for in-state students. Freshmen at the Urbana-Champaign campus will pay \$12,036, while those in Chicago will pay \$10,584, plus fees and housing.

“We are concerned that we are losing Illinois applicants, even though they would prefer to attend. They accept offers for a lower-cost education at out-of-state universities,” Christophe Pierre, vice president for academic affairs, told *The Chicago Tribune*.

Last year, a record low 71 percent of new freshmen came from Illinois, which is the second largest exporter of students after New Jersey, according to a U. of I. spokesman. Among Big 10 universities, Purdue, Iowa and Wisconsin have all locked in tuition rates.

**Some State Higher Ed Spending Increases.** State appropriations for higher education increased by more than 5 percent from 2014 to 2015, according to the “Grapevine,” a report from the Center for the Study of Education Policy at Illinois State U. and the Association of State Higher Education Executive Officers. However, half of all states still spend less than five years ago.

Illinois’ 21 percent increase resulted from a large contribution to the college and university employee pension fund. Colorado posted a 14.6 percent increase, New Hampshire added 13 percent, Utah 11.2 percent, California 10.9 percent and Oregon increased spending by 10 percent. Kentucky and West Virginia registered the largest decreases at 2 percent.

**Washington State Help.** Trained volunteers and financial aid experts from the Washington Student Achievement Council are helping Washington state students at more than 80 events across the state with their FAFSA forms and their Washington Application for Student Financial Aid (WASFA). Find the schedule at [readysatgrad.org](http://readysatgrad.org). ■



# Getting In

**Intervention Works for “Under-matched” Students.** Interventions tailored to high-achieving low-income students, such as providing them with information about selective colleges and universities, work. That’s the conclusion of researchers Caroline Hoxby, Stanford U., and Sarah Turner, U. of Virginia, who presented their findings at a recent meeting of the American Economic Association.

Their study of 18,000 high school seniors who scored in the top 10 percent on standardized tests, and whose families’ income was in the bottom third and who participated in college information interventions, were 46 percent more likely to enroll in a college or university that matched their academic skills than students who had no interventions. These institutions had a 15 percent higher graduation rate than those chosen by similar students without the interventions.

Their study also showed that the students have many misconceptions about liberal arts colleges. Many did not know the meaning of a “liberal arts” college. When asked why they didn’t choose these schools, responses such as, “I am not a liberal,” “I don’t like art/art related subjects” and “liberal arts is for people who aren’t good at math,” were common. The researchers concluded that these under-matched students benefit from information interventions, and that more needs to be done to inform them about the true character of a liberal arts college.

**International Students Go Wireless.** A new survey, by World Education Services (WES), released at its recent 40th Anniversary Forum, found that 56 percent of international millennials used a smart phone to search for and apply to U.S. colleges and universities, while 26 percent used a tablet.

“Worldwide millennial students are just as technologically savvy as their American peers. Clearly, the world of recruiting international students is changing and U.S. higher education institutions really have to adapt their recruiting strategies to reflect this reality,” advised Rahul

Choudaha, chief knowledge officer of WES.

The WES survey of nearly 5,000 international millennial students who seek to earn a bachelor’s, master’s or doctorate degree, found that 91 percent said the college/university website is their main source of information.

**“Mission: Admission.”** Professors at the U. of Southern California’s Pullias Center for Higher Education have developed a new videogame called “Mission: Admission,” targeted at first-generation college-bound students. “They learn strategies, and get to practice those strategies in a safe place,” said Zoe Corwin, research director. “And hopefully, they get to apply them to the real-life application process.”

Students can find the game on Facebook. Work is still in process on an app for mobile devices.

## TEST OPTIONAL

**Cabrini Goes Test Optional and Holds Tuition.** Cabrini C., a liberal arts school of 1,300 undergrads located 30 miles outside of Philadelphia, has made standardized tests optional for applicants, beginning this year.

Cabrini also announced it is freezing tuition at \$28,932, and will hold steady fees as well as room and board. Prospective applicants can find Cabrini’s net-price calculator at [www.cabrini.edu/cost](http://www.cabrini.edu/cost).

Cabrini, a Catholic institution, welcomes students of all faiths and says it offers a “transformational ‘Education of the Heart’ by focusing on academic excellence, leadership development and a commitment to social justice.”

**Thomas Goes Test-Optional.** Thomas C. in Maine has dropped its SAT or ACT requirement. “The college feels that standardized test scores are not as accurate as an applicant’s high school career in predicting success in college for most students,” the school explained. ■

## THE COUNSELOR’S BOOKSHELF

*Reinventing Financial Aid: Charting a New Course to College Affordability*, edited by Andrew P. Kelly and Sara Goldrick-Rab, Harvard Education Press; 288 pages; ISBN-13: 978-161-2507-149; \$28.45.

*Wired for Success: Real-World Solutions for Transforming Higher Education* by Susan Aldridge, president, Drexel University Online, and Kathleen Harvatt, published by the American Association of State Colleges and Universities. The authors explore the revolutionary transformation reshaping higher education from e-learning to financing. The book is available through AASCU’s online bookstore for \$20.99, plus shipping and will be available electronically through the Kindle Store on Amazon.com.

*Locus of Authority: The Evolution of Faculty Roles in the Governance of Higher Education* by William G. Bowen and Eugene M. Tobin; 400 pages; Princeton U. Press; ISBN: 9780691166421; \$29.95.

**Kiplinger’s Best Values.** Kiplinger is out with its list of best college values. The number one value on its combined list is Princeton University, because of its generous financial aid packages. The number one liberal arts college is Swarthmore, a five-time winner. The University of North Carolina at Chapel Hill is its top public school for the 14th straight year. To see the entire list, go to: [www.kiplinger.com/article/college/TO14-C000-S002-kiplinger-s-best-college-values-2015.html](http://www.kiplinger.com/article/college/TO14-C000-S002-kiplinger-s-best-college-values-2015.html).

*Privatization and The Public Good: Public Universities in The Balance* by Matthew T. Lambert; “Public education is in crisis-and it has been for some time. The problem is, no one can agree on the problem...;” ISBN 13: 978-1-61250-732-3; \$61.95.

*The Future of Affirmative Action: New Paths to Higher Education Diversity after Fisher v. University of Texas* by Richard D. Kahlenberg; The Century Foundation; 312 pages; ISBN: 978-087-0785-412; \$17.96.

*The Best 379 Colleges 2015 Edition* by Robert Franck with Kristin O’Toole and David Soto, Random House/Princeton Review Books; ranks top colleges in more than 60 categories; ISBN: 978-0-804-12479-9; \$23.99.

*Community Colleges and the Access: Wide Open Admissions Suppresses Achievement* by Juliet Lilledahl Scherer and Mirra Leigh Anson; Palgrave Macmillan; 272 pages; ISBN: 978-1-137-33601-9; \$30.

*The K&W Guide To Colleges For Students With Learning Differences* by Marybeth Kravetz and Amy F. Wax; 12th edition; Random House/Princeton Review Books; 822 pages; ISBN 978-0-804-12557-; \$29.99.

*The Other College Guide: A Road Map to The Right School For You!* By Jane Sweetland, Paul Glastris and the staff of *Washington Monthly*.

Looks at “which schools will charge you a fair price and not bury you in debt?” “Which help students graduate?” and “Which provide degrees that allow you to earn a decent income?” The New Press; ISBN 978-1-62097-006-5; \$16.50. ■



## CURRICULUM CAPSULES

**Rollins' Public Policy.** Rollins C. in Florida is offering a new major in public policy and political economy. "This new interdisciplinary program will allow students to study theoretical ways in which economics and policy combine to shape public policies in the U.S. and other countries," the college announced. The major will give students analytic and practical skills to prepare them for careers in business, entrepreneurship, government and law.

The new major will "combine multiple disciplines in the liberal arts while simultaneously providing important skills desired by graduate and professional programs or employers," said professor of political science, Donald Davison.

**Worship Arts.** Bethel C. in Indiana is launching a new Worship Arts major and minor, to begin in Fall 2015. While most worship arts programs are associated with music departments, Bethel's program is located within the religion and philosophy department. However, music, visual arts and theater arts departments will contribute significantly to the academic instruction for this major. "The interdisciplinary approach will help the student develop a wide range of skills and equip them theologically and creatively," a college spokesman said.

**Beer?** Some colleges do all they can to stop their students from thinking about beer. But Kalamazoo Valley C.C. and Western Michigan U. are encouraging it with the nation's first sustainable brewing degree. The "two-plus-two program in sustainable craft brewing offers students the chance to earn a certificate or associate degree at KVCC, then move on to a bachelor of science degree at WMU," a KVCC spokesperson said.

The rigorous science curriculum, which addresses some of the industry's most pressing issues such as water use and recovery, was developed with the advice of some of Michigan's top craft brewers. Craft brewing in Michigan has a \$1 billion economic impact on the state.

In addition to the science curriculum, students take interdisciplinary courses on sustainability, sales and marketing, and the relationship between food, beverages and culture throughout history. Students also engage in hands-on experiences and internships that help them understand every part of the industry. The program begins this fall.

**American Indian Studies.** Washington State U.'s Global Campus is offering a new online certificate in American Indian Studies. The certificate requires six courses or 18 credits of work including history, politics and law, and elective topics in gender roles, film, art and contemporary cultures.

"The certificate will provide a broad-based knowledge of Native American history and current issues," said Michael Holloman, the program coordinator. "This knowledge will benefit anyone whose profession involves interaction with tribal communities, enterprises and business."

**Humanities Trends.** As a share of all associate's degrees, those with a significant humanities component rose from 25.8 percent in 1987 to 38.9 percent in 2013. In contrast, the share of degrees associated with professional fields fell from 57.5 percent to 49.2 percent during the same period, according to Humanities Indicators, a project of the American Academy Arts & Sciences.

## NEWS YOU CAN USE

**Alternative Credit Project.** Twenty-five colleges and universities ranging from American Public U. to the U. of North Carolina have joined the American Council on Education (ACE) to design a "more flexible pathway toward a college degree for millions of nontraditional learners." These schools have agreed to accept all or most of the transfer credit for students who successfully completed courses from a pool of about 100 low-cost or no-cost lower division, general education and online courses.

Funded by a \$1.89 million grant from the Bill & Melinda Gates Foundation, the pilot project will focus on assisting some of the more than 31 million adults who have completed some postsecondary coursework, but who lack a

degree or credential.

"The institutions serving in this pilot project will play a valuable role in helping enhance the work we have been doing for many years in developing quality mechanisms for determining the credit worthiness of education, training and life experiences outside of a formal higher education classroom setting," said Molly Corbett Broad, president, ACE.

**P.S. Scholarship Scoop.** Church's Chicken is taking "a bite out of college costs" with 175 \$1,000 scholarships for students from 17 states. See, <https://www.scholarshipamerica.org/churchsscholars/>. **Deadline:** February 27.

## Career Awareness

**Forty Percent Graduate without Adequate Skills.** A test of nearly 32,000 students at 169 colleges and universities reveals that four in 10 graduates were not "proficient" in critical thinking skills required in today's white collar workplace. They lack the ability to critically read, construct a coherent argument or identify a logical fallacy, among other skills. The Collegiate Learning Assessment Plus (CLA+) test was administered to students when they entered and left college at graduation.

"Even if there is notable growth over four years, many students are starting at such a low point they may still not be proficient at the point of graduation," Jessalynn K. James of the Council for Aid to Education (CAE) which administered the test told *The Wall Street Journal*.

**What Employers Value.** "Falling Short? College Learning and Career Success," a new report from the Association of American Colleges and Universities finds that employers give students very low grades on nearly all of the 17 learning outcomes explored in the study, including those most important for career success. And only 25 percent said that recent graduates are well-prepared in the area of innovation and creativity.

What do employers value? According to the report, when hiring recent college graduates, employers place the greatest priority on demonstrated proficiency in skills and knowledge that cut across the majors. Most valued are: written and oral communication, teamwork skills, ethical decision-making, critical thinking and the ability to apply knowledge in real world settings.

**Reshaping Every Step.** A new report from Jobs for the Future charges that a decade of interventions and improvements at the state and campus level have not been dramatic enough in helping nearly 13 million students who were enrolled in community college to earn postsecondary degrees or find good jobs. "Policy Meets Pathways: A State Policy Agenda for Transformational Change" says states and colleges must "reshape every step of the student experience," from admissions and instruction to student services and workforce preparation to serve large percentages of low-income and nontraditional students.

The report also introduces JFF's new Design For Scale at [www.jff.org/initiatives/postsecondary-state-policy/designforscale/initiative-resources-and-services](http://www.jff.org/initiatives/postsecondary-state-policy/designforscale/initiative-resources-and-services).

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