

College Bound

ISSUES & TRENDS FOR THE COLLEGE ADMISSIONS ADVISOR

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Where Do The Presidential Candidates Stand On Higher Education?

AT LAST, the presidential election is right around the corner. Here's what three party candidates have to say about how they would change the higher education financing system.

HILLARY CLINTON

The Democratic nominee, Hillary Clinton, has put out a position paper on higher education. Here are some highlights: "Every student should have the option to graduate from a public college or university in their state without taking on any student debt. By 2021, families with income up to \$125,000 will pay no tuition at in-state four-year public colleges and universities.

"And from the beginning, every student from a family making \$85,000 a year or less will be able to go to an in-state four-year public college or university without paying tuition. Additionally, all community colleges will offer

free tuition.

"Everyone will do their part. States will have to step up and invest in higher education, and colleges and universities will be held accountable for the success of their students and for controlling tuition costs."

Also, a "\$25 billion fund will support historically black colleges and universities, Hispanic-serving institutions, and other minority-serving institutions in building new ladders of opportunity for students.

"The one-quarter of all college students who are also parents will get the support they need and the resources they deserve.

"Delinquent borrowers and those in default will get help to protect their credit and get back on their feet." And a Clinton administration "will crack down on predatory schools, lenders, and bill collectors.

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Admissions Watch

Alverno's Fast Track Days. Alverno C. in Milwaukee, Wisconsin, conducted a two-day "Fast Track Days" for students still hoping to enroll this fall. Students had to do some work ahead of time such as gathering transcripts and completing the financial aid application. But once they arrived, it was a one-stop-shop process that took about an hour to find out whether or not they were admitted and would receive a financial aid offer. "Fast Track Days" added 18 new Alverno students.

"We wanted to do something that really addressed the fact that people were still thinking about college, and really weren't sure how to do it right before the school year started," said Kate Lundeen, vice president of enrollment. "Often the admissions and particularly financial aid process can be so confusing or feel overwhelming. But it doesn't need to be,

especially if you have a team of people who know how to do it well. We really do this on a daily basis for students, so why not put it together as an event?"

Historically Black Colleges And Universities Swell.

In the wake of racial unrest at a variety of campuses last spring, more African-American students are enrolling in Historically Black Colleges and Universities (HBCU). Writing in *The Washington Post*, Dillard U. president, Walter M. Kimbrough, noted that freshman enrollment is up 49 percent at Shaw U. in North Carolina, the oldest HBCU in the South, up 39 percent at South Carolina State U., up 32 percent at Tuskegee U., up 30 percent at Virginia State U., up 22 percent at Central State U., up 20 percent at Dillard U. and up 19 percent at Delaware State U.

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Financial Aid News

Colleges With Highest/Lowest Student Debt.

At which colleges do students accumulate the greatest debt? According to a report from CNN, the four-year colleges with the highest average debt per borrower were: Berklee C. of Music, \$86,262; Molloy C., \$62,744; Everglades U.-Sarasota, \$59,699; National U., \$52,986; Everglades U.-Boca Raton, \$52,166; Grambling State U., \$51,887; Everglades U.-Maitland, \$50,999; Charlotte Christian C. and Theological Seminary, \$50,033; Wesleyan C. (Georgia), \$48,460; Stevens Institute of Technology, \$48,244.

At which four-year colleges do students accumulate the least debt? Dalton State C., \$3,000; C. of the Ozarks, \$5,339; Davis C., \$5,360; U. of Arkansas for Medical Sciences, \$7,000; Barclay C., \$7,200; Berea C., \$7,928; Blessing-Rieman C. of Nursing, \$8,321; Princeton U., \$8,577; Alaska Pacific U., \$8,922; Web Institute, \$10,000.

New Federal Aid Experiment.

Faced with the problem of students leaving college with debt but few marketable skills, the U.S. Dept. of Ed has launched a pilot program that allows alternative providers such as coding boot camps to access federal financial aid money. The American Council on Education (ACE) and the Council for Higher Education Accreditation will oversee the \$17 million program that partners with eight institutions.

For example, ACE will evaluate a partnership between Northeastern U. and General Electric to provide GE employees with fast-track bachelor's degrees in manufacturing. Previously, the student aid program has been

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CANDIDATES' STANDS

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"A new payroll deduction portal for employers and employees will simplify the repayment process." Her administration will "explore more options to encourage employers to help pay down student debt.

"Aspiring entrepreneurs will be able to defer their loans with no payments or interest for up to three years. Social entrepreneurs and those starting new enterprises in distressed communities will be eligible for up to \$17,500 in loan forgiveness."

And Clinton "will take immediate executive action to offer a three-month moratorium on student loan payments to all federal loan borrowers. That will give every borrower a chance to consolidate their loans, sign up for income-based repayment plans and take advantage of opportunities to reduce their monthly interest payments and fees."

DONALD J. TRUMP

The Republican nominee, Donald J. Trump had not issued formal position papers on either K-12 or higher education by CB's press time. But he has spoken about the general direction he would take the country. Here are a few of his higher education ideas:

Trump wants to transform the federal student loan system. He would end government lending and restore the role to private banks so the program would be market-driven. (Presidents Clinton and Obama shifted loans

from private lenders to the federal government and lowered interest rates.)

Trump also states he wants a new model where colleges share the risk associated with student loans so they become more accountable for student progress and graduation. The level of risk needs to be great enough to change the way colleges decide whether to admit students, which programs they offer and how much attention they pay to graduating students. Colleges should not admit students who they don't think can graduate in a reasonable amount of time and find jobs.

Trump wants a system where colleges and banks make loan decisions based in part on a student's prospective major and likely earnings after graduation. This would force some colleges to cut back on the Liberal Arts and direct their energies toward programs that lead to employment.

Trump is not anti-liberal arts. "The liberal arts education is the absolute foundation to success in life," Sam Clovis, national co-chair and policy director of Trump's campaign and professor of economics at Morningside C. in Iowa, told *Inside Higher Ed*. He added that business, engineering, health professions and education programs should include liberal arts courses.

"If you go to Harvard, you can major in anything you want, and once you get in the door, you'll be OK," Clovis said. Elite colleges might be fine with their students borrowing to study the liberal arts. But most colleges are

not in that position. "If you are going to study 16th century French art... you are not going to get a job."

Finally, Trump opposes candidate Clinton's proposal for debt-free public higher education. The United States is \$20 trillion in debt. He asks how can the country afford to pay for every students' higher education? Trump will concentrate on reviving the American economy so graduates can get jobs and pay off their student debts.

GARY JOHNSON

Third party, Libertarian candidate Gary Johnson, former two-term Republican governor of New Mexico, says, "I would abolish the federal Department of Education and very quickly. People don't realize that the federal Department of Education gives each state 11 cents out of every school dollar that every state spends. But it comes with 15 cents worth of strings attached.... Federal government says you need to do A, B, C and D and here's 11 cents. Well, to do A, B, C and D it costs you 15 cents.

"Just leave the states alone," Johnson said on Adam Carolla's radio show. "What people don't realize is by leaving the states alone, the states will actually have more money. People also think the Department of Education was established under George Washington when in fact the federal Department of Education was established under Jimmy Carter. Tell me anything that's been value added about the Department of Education since the 80s." ■

ADMISSIONS WATCH

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Also, *The Journal of Blacks in Higher Education* noted that Claflin U. in South Carolina enrolled 500 first-year students, the most in school history. Florida Memorial U. enrolled 498 freshmen, 100 more than last year. Harris-Stowe State U. in St. Louis saw a 30 percent jump to 600 students from 37 states and 10 countries.

Buffalo up 10 Percent. The U. of Buffalo attracted 10 percent more applications this year, 25,657. Some 59 percent were admitted and 3,995 of them enrolled this fall. About 45 percent came from metropolitan New York City, 17 percent from Western New York and 6 percent from out-of-state. The average high school GPA was 91.4, the average SAT was 1168. Buffalo's Honors College admitted 434 students. Nine percent of the new students are Hispanic, 7 percent are black students, 17 percent are Asian Americans. Overall, U.B. admitted 11 percent more minority students this year.

Colby-Sawyer Students are Service Oriented. Colby-Sawyer C. in New Hampshire welcomed 297 new students, including transfers, bringing total enrollment to 1,042. New freshmen bring a high school GPA of 3.3.

Popular majors include nursing, biology, psychology and business administration.

"So many of members of the Class of 2020 have done service work, from participating in local charities to helping others across the globe," said Anna Miner, director of admissions.

Mississippi's Record 2020 Class. The record 3,982 members of the Class of 2020 at the U. of Mississippi were drawn from 17,915 applicants from all states, down slightly from last year. Their average high school GPA was 3.57, also an Old Miss record. Their average ACT score was 25.2. And 1,533 students transferred in. International students hail from 90 countries.

Muhlenberg "Goodness." Muhlenberg C. in Pennsylvania enrolled 597 students in its Class of 2020. Its target was 580 students. What they share in common, according to Chris Hooker-Haring, vice president for enrollment, "is a certain characteristic 'Muhlenberg goodness' that translates into a strong sense of community, connection and mutual support."

Princeton Students From 49 Nations. Twelve percent of Princeton U.'s 1,312 students in the record large Class of 2020 are international students from 49 countries. And 20 percent of the new class is made up

of Asian American students, 9 percent are Hispanic students and 8 percent are African American students. Legacy students account for 15 percent of the class, more than last year.

According to a survey by the *Daily Princetonian*, new students applied to eight colleges and universities, 10 percent were taking a gap year, 9 percent want to go to law school, 13 percent plan to attend business school and 20 percent hope to attend medical school.

Sewanee Balances Females and Males. Sewanee, The U. of the South, in Tennessee welcomed 515 students into the Class of 2020, more than last year's 469. The class is almost evenly divided between men and women, 16 percent are students of color, while 18 come from other nations.

Temple Seeing Double. This year Temple U. attracted 34,512 applications, a record high and 15 percent higher than last year. And a record 5,100 students from 46 states enrolled in the Class of 2020, including 30 sets of twins and one set of triplets. The average high school GPA of enrolled students was 3.56, while the average SAT score was 1170, both records. About 335 freshmen and 150 transfers are international students from 65 countries enrolled in the Philadelphia school. ■

How I Picked My College This Year

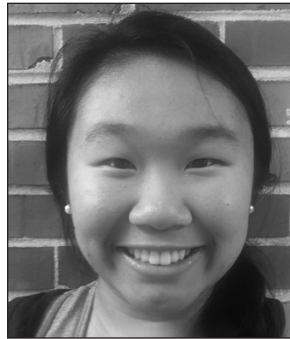
FOR A HIGH SCHOOL SENIOR, selecting a college to devote the first four years of life in the “real world” is an intimidating, perhaps seemingly impossible responsibility. I am a matriculating college freshman who has recently been through the rigorous, fun, frustrating, growth-evoking college selection process and come out on the other side.

I'm not here to paint a pretty picture because trust me, I will be the first to admit that narrowing my list of 27 schools to eight on the “apply” list, then actually committing to one school was one of the more unpleasant tasks of my high school career. But, I do want to offer up some comforting words to the stressed and anxious seniors (and hopefully even their parents) who are about to begin their own college-picking expedition.

If you will, allow me to divulge a little about my own adventure which ended in my picking a public state university. Prior to beginning my senior year, I'd always dreamed of going to a “big-name” school – one of those really prestigious ones that would make all my cousins jealous when they announced it in the family newsletter. However, as I began to research the Ivies, I realized their cultures might not fit me. Keep in mind, I'm pursuing medical school for the long run, so it was in my best interest to hunt for a school that will give me scholarships.

As I sat down to compile my list of “apply” schools in the summer, I remembered a friend in the Class of 2015 had applied for something called the Park Scholarship at North Carolina State University. I decided to give it a try. The process was rigorous, but in hindsight, 100 percent worth it. So, if you have an inkling that maybe you should apply for a big-time scholarship, I encourage you to go for it. You might just surprise yourself.

My college application process to eight schools and five scholarships led to 12 essays, 17 short answers. Here's some of what I learned. When you begin your college application process, consider...



Maggie He

- Making a list of pro and con factors that would sway you toward or away from the school. This may include academic culture, student life, athletic opportunities, size of school, location, weather, costs and so forth.
- Selecting a school that fits, one that will give you money versus a big name one that won't. This is especially true if you plan to pursue graduate studies, medical/dental/law school.
- Visiting the campus, speaking to professors and current students, perhaps even attending some classes. This will give you a feel of attending the college.
- Making sure that you are the sole influence dictating your decision. This is your call. Don't ignore your parents. Take their concerns into account and value them. But, ultimately, don't be dictated to by anyone besides yourself.

Beginning early!!! Preview the short answer and essay prompts as soon as they become available. Even if you do not start writing right away, this will help you to brainstorm ideas.

What's great about selecting a college is there will always be more than one perfect choice. You can choose to be happy anywhere! You have so many options that it's impossible to look at every school that fits you. But, have no regrets when you've made your admissions decision. Listen to your heart and gut, and keep in mind that YOU are the one who will be attending whichever college you choose, not your mom or dad, best friend or anyone else.

And, if you have doubts, don't be afraid to get some help. Seek out students from the previous graduating class, especially if they applied to or are attending a college in which you are interested. Talk to your counselor. You have many resources, but it's up to you to use them. ■

Maggie He is a freshman at North Carolina State University, where she is one of 40 Park Scholars. Maggie is a pre-med student and plans to major in International Studies with a concentration on Global Cultural Connections. Maggie was a student of CB Advisor Board member Mary Ann Willis.

FINANCIAL AID NEWS

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restricted to students at community colleges, universities and trade schools that have been approved by a regional accreditor.

“The program will let as many as 1,500 students in the coming academic year enroll in a select group of traditional colleges while undergoing much of their training with one of the alternative providers, ultimately leading to degrees,” wrote *The Wall Street Journal*.

Boston College Meets Full Need. Boston C.'s “Light the World” campaign, which raised a total of \$1.6 billion, will allow the school to remain one of only 19 private universities that are need-blind in admissions and that meet the full demonstrated need of all accepted students. The campaign enhanced student

financial aid through the establishment of 380 financial aid funds and 1,000 scholarships.

Failing To Apply For Student Aid. What percentage of undergraduate students did not apply for financial aid in 2011-12? According to a new U.S. Dept. of Ed report, 20 percent of undergraduate students did not apply for any financial aid in 2011-12. A whopping 30 percent of students in public two-year institutions did not apply for aid, while only 5 percent of those attending for-profit institutions did not apply.

The two most cited reasons for not applying for aid were that students thought they could afford college without aid and students thought they were ineligible. Concerns about taking on debt was reported more frequently as a reason for not applying for aid by students in public four-year institutions (37 percent) than

by students in the other types of institutions (21-33 percent).

Do State Subsidies Favor The Affluent? Conventional wisdom is that state subsidies for public universities favor the affluent. This conclusion is based primarily on study of grants and scholarships. But a new study from Brookings, a Washington D.C. think tank, concluded that the conventional wisdom does not take into account indirect support of state and local funds that subsidize universities as a whole and allow student tuition rates below the actual cost of educating students. Additionally, “Selective state universities are not enrolling primarily high-income students.... In fact, low-income students are well represented at public four-year universities.

See, www.brookings.edu. ■

COUNSELOR'S BOOKSHELF

The Best 381 Colleges, 25th Anniversary (2017 Edition), by Robert Franek; The Princeton Review, \$23.99, ISBN 978-1-101-92006-0.

The Power of Integrated Learning: Higher Education for Success in Life, Work and Society by William M. Sullivan; Stylus Publishing, \$25.

Four-Dimensional Education: The Competencies Learners Need to Succeed by Charles Fadel, Bernie Trilling, Maya Bialik; Createspace, \$14.95, ISBN-13: 978-1518642562.

www.KeepLearningMichigan.com connects Michigan students and parents to college and career information.

U.S. News & World Report Rankings. This year's *U.S. News & World Report* college rankings of private national universities lists

Princeton U. first, followed by Harvard U., the U. of Chicago, Yale U., Columbia U., Stanford U., Massachusetts Institute of Technology, Duke U., U. of Pennsylvania and Johns Hopkins U.

It lists the top private national liberal arts colleges as Williams C., Amherst C., Wellesley C., Middlebury C., Swarthmore C., Bowdoin C., Carleton C., Pomona C., Claremont McKenna C. and Davidson C.

Its list of top five public national universities ranks the U. of California-Berkeley, U. of California-Los Angeles, U. of Virginia, U. of Michigan-Ann Arbor and the U. of North Carolina-Chapel Hill.

Its top five public national liberal arts colleges are the U.S. Naval Academy, U.S. Military Academy, U.S. Air Force Academy, Virginia Military Institute and New C. of Florida.

NEWS YOU CAN USE

College Mental Health. Between 50 and 60 percent of college students have a psychiatric disorder, according to Dr. Gene Beresin, a psychiatrist and executive director of The Clay Center for Young Healthy Minds at Massachusetts General Hospital. "What I'm including in this is the use of substances, anxiety, depression, problems with relationships, breakups, academic problems, learning disabilities, attention problems," Beresin said. "If you add them all up, 50 percent doesn't seem that high."

He also warned that the suicide rate in college is astronomical. "A college student kills himself every day," he said.

Living alone, not being prepared to be on your own, peer pressure, the ability to freely use alcohol or drugs and make those decisions on their own without supervision are all problems. And for international students, the challenges are even greater.

Some colleges are being proactive. For example, MIT requires incoming freshmen to complete an online simulation program that will teach them the warning signs of depression, suicide and other psychiatric issues before starting classes.

Financial Education. Students who are taught personal-finance lessons in the classroom have a better understanding and more confidence when it comes to managing their money, says a new study by Ramsey Solutions, a financial education company, which surveyed 76,000 high school students across the country.

For example, of high school students who

have taken a personal-finance course, 94 percent report understanding how student loans work and 79 percent report understanding how 401(k) works.

Protecting Online Students. The U. S. Dept. of Ed wants to protect more than 5.5 distance education students at degree-granting institutions, including 3 million exclusively online students. It is now monitoring state authorization requirements for postsecondary distance education, as required by the new Higher Education Act.

In 2006, Congress abolished a rule restricting access to federal student aid for distance education programs. According to the DOE, since then, the number of students enrolled in online degrees has significantly increased. By 2014, more than half of students at for-profit institutions were enrolled in exclusively distance education courses, compared to 9 percent of students in public institutions and 15 percent in private nonprofit institutions.

Cracking Down on For-Profits. In July, the U.S. Department of Ed also recommended against renewal of federal recognition of the Accrediting Council for Independent Colleges and Schools. The DOE charged the Council with "extensive and pervasive failings," especially in terms of confronting "widespread placement-rate falsification" of many for-profit colleges. The review process could take two years. But if recognition is denied, 250 institutions with 900 campuses would have to win accreditation from another agency or lose access to federal student loans. ■

New Apps For College Students. According to tech expert Karl Volkman, chief technical officer of SRV Network, Inc., students can simplify their life and "feel confident and organized as they manage their studies on their own for the first time," with some of these new apps: "iHomework" helps students keep track of all assignments and due dates. "An app like this can streamline everything and keep them from getting swamped in a pile of syllabuses," Volkman says.

"Notability" allows students to take notes without pen and paper. "You won't have to struggle to read your handwriting later when studying for a quiz." "ibotta" is a cash-back money saving app. "All you have to do is fill out a quick survey or watch an advertisement after you finish shopping. Then you scan your receipts and get money back.... It all adds up!"

"Bond" allows a student to pick a contact they want to stay in touch with and set up a reminder schedule. "It's an awesome app to help kids stay connected with the people who matter most." Finally, "RescueTime" shows students how much time they are wasting on e-mail, texting and Facebook every day. "This genius app keeps track of how much time you spend goofing off, and it will actually send you an alert to let you know that it's time to get off of Twitter and start working on your term paper," says Volkman. It is especially good for students who have ADHD or attention difficulties. ■

Curriculum Capsules

Remedial Mathematics. "Should Students Assessed as Needing Remedial Mathematics Take College-Level Quantitative Courses Instead? A Randomized Control Trial" conducted by three City U. of New York researchers found that students assigned to statistics passed at a rate 16 percentage points higher than those assigned to algebra, and subsequently accumulated more credits. A majority enrolled in statistics passed. "Policies allowing students to take a college-level instead of remedial quantitative courses can increase student success," the researchers found.

Remediation Study. In 2014, the Florida legislature voted to make remedial classes optional. As a result, more students opted to take Gateway courses. A Florida State U. study found that the percent of students passing Gateway courses at Florida's 28 open-access colleges declined as a result, even as more students actually passed the classes.

P.S. New Test Option. Beloit C. in Wisconsin is the latest to make the ACT optional. ■

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