

# College Bound

ISSUES & TRENDS FOR THE COLLEGE ADMISSIONS ADVISOR

Vol. 23, No. 2

October 2008

*Election '08*

## Presidential Candidates' Stand on Higher Education

EDITOR'S NOTE: *Every four years, COLLEGE BOUND reports on the higher education positions of the U.S. presidential candidates. According to recent polls, three out of five voters believe that education is a "very important" issue in the fall 2008 presidential election. In fact, a recent poll from Rasmussen found that nearly 90 percent of voters believe that the education issue is "important," and place it ahead of health care and immigration.*

*A new survey released September 17 from the National Education Association/Project New West reported that 70 percent of parents of college students surveyed said that making college more affordable was an important issue to them in the upcoming election, 34 percent said it was the most important issue to them.*

*Here then is how the Presidential candidates plan to address these issues.*

### John McCain's Higher Education Policy

#### Prepare for the 21st Century

"America is facing increased competition from overseas like never before. Higher education is as much a part of that competition as the job sector, and we must rise to the challenge and modernize our universities so that they retain their status as producers of the most skilled workforce in the world. The answer is not to impose more regulations on institutions, but to encourage the government to support innovative approaches to education, removing regulatory barriers that prevent us from moving forward with new ideas.

#### Improve Information for Parents

"Institutions report on hundreds of factors to the U.S. government every year, but the government does nothing with the information. Making this information available to families in a clear and concise manner will help more students make more informed choices about higher education.

#### Simplify Higher Education Tax Benefits

"The existing tax benefits are too compli-

cated, and many eligible families don't claim them. By simplifying the existing benefits, I can ensure that a greater number of families have a lower tax burden when they are helping to send their children to college.

#### Simplify Federal Financial Aid

"Too many programs and a complicated application process deter many eligible students from seeking student aid. The number of programs also makes it more difficult for financial aid officers to help students navigate the process.

Consolidating programs will help simplify the administration of these programs, and help more students have a better understanding of their eligibility for aid.

#### Improve Research by Eliminating Earmarks

"Earmarking is destroying the integrity of federally funded research. Billions of dollars are spent on pork barrel projects every year; significant amounts come from research budgets. Eliminating earmarks would immediately and significantly improve the federal government's support for university research.

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*ED in '08*

## Diploma to Nowhere

ONE THIRD OF ALL new college students are academically unprepared to do college work and must enroll in remedial classes, according to a new study called, "Diploma to Nowhere," which states that it costs taxpayers more than \$2.3 billion a year to teach students material that they should have learned in high school. Forty-three percent of all students at public two-year institutions and 29 percent of students at public four-year schools enroll in remedial courses.

The study is from "ED in 08," part of a campaign of an organization called Strong American Schools which argues that education needs to be a top issue in the presidential race. In its latest clarion call, it noted that four out of five remedial students had a high school grade-point average of 3.0 or higher, yet 59 percent of these students reported that their high school courses were easy, and half wish they had been harder.

The report charged that a "hoax" was being played on those students, their parents and the public who believe that high schools were adequately preparing our high school graduates.

"As jobs of all sorts are being outsourced to other countries, it is no longer possible to compete in a global workforce without a world-class education and it is no longer prudent to go on kidding ourselves into believing the mediocrity of American K-12 schools will suffice," the report charged.

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### **Fix the Student Lending Programs**

“We have seen significant turmoil in student lending. John McCain has proposed an expansion of the lender-of-last resort capability of the federal student loan system and will demand the highest standard of integrity for participating private lenders. Effective reforms and leveraging the private sector will ensure the necessary funding of higher education aspirations, and create a simpler and more effective program in the process.”

For more info on John McCain’s position including his proposals for K-12 education see [www.johnmccain.com](http://www.johnmccain.com).

## **Barack Obama’s Higher Education Plan**

“To be successful in the 21st Century economy, America’s workforce must be more innovative and productive than our competitors. Giving every American the opportunity to attend and afford and be successful in college is critical to meeting that challenge. As tuition costs swell and grant-aid fails to keep pace, students and their families are having a harder time paying for college.

“College costs have grown nearly 40 percent in the past five years. Sixty percent of all college graduates leave college with debt. The average graduate leaves college with over \$19,000 in debt.

“Between 2001 and 2010, two million academically qualified students will not go to college because they cannot afford it. Only 12 percent of Hispanics and 16 percent of African Americans eventually earn a bachelor’s degree—compared with 33 percent of White students. The rising cost of college is a factor in this disparity.

“These trends not only threaten our competitiveness in the global marketplace, but also our ability to maintain and improve our economy at home. Barack Obama will reverse these trends by making sure that a college education is affordable and within the reach of every American.

### **Simplify Application Process for Financial Aid**

“The application process for financial aid is cumbersome and evidence shows it may be a reason why students never apply for college. Research has shown that the low take-up rate of the Pell Grant and HOPE and Lifetime Learning tax credit programs is likely due to the complexity of the application process.

“The current Free Application for Federal Student Aid (FAFSA) is five pages and 127 questions—making it longer and more involved than many federal tax returns. Not surprisingly, over 1.5 million high school stu-

dents failed to apply for aid in 2004, despite being eligible for a Pell Grant.

“A recent study by Susan Dynarski and Judith Scott-Clayton found that the costs of complexity in our financial aid processes fall most heavily on low-income, nonwhite, and non-English speaking youth. Barack Obama will simplify the financial aid process by eliminating the FAFSA and its complicated calculations altogether.

“Instead, aid would be based on a much simpler yet equally accurate formula, so that students can predict their eligibility well in advance. The aid process will be streamlined by enabling families to apply simply by checking a box on their tax form, authorizing their tax information to be used and eliminating the need for a separate application.

### **American Opportunity Tax Credit**

“Barack Obama will make college affordable for all Americans by creating a new American Opportunity Tax Credit. This universal and fully refundable credit will ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public college or university. And by making the tax credit fully refundable, Obama’s credit will help low-income families that need it the most. Obama will also ensure that the tax credit is available to families at the time of enrollment by using prior year’s tax data to deliver the credit at the time that tuition is due, rather than a year or more later when tax returns are filed.

### **Help Students Become Aware of College Readiness**

“Another common reason that high school students decide not to attend college is that they discover they are unprepared for it in 12th grade. By that time, it is too late for many of them to do anything to address the problem before they graduate.

“Some states have developed an Early Assessment Program that enables 11th graders and their families to ascertain if they are on track to be college ready by the time they graduate. The voluntary test and the presentation of results are specifically designed to inform students what they need to do to prepare for college while they still have time to do it. This program will increase college readiness and is voluntary.

“Barack Obama will provide \$25 million annually in matching funds for states to develop Early Assessment Programs. These funds will also promote state efforts to raise awareness about the availability of federal and state financial aid programs.

### **Expand Pell Grants for Low-Income Students**

“Two decades ago, the maximum Pell Grant covered 55 percent of costs at a public four-

year college, compared with only 32 percent today. The first bill Barack Obama introduced in the U.S. Senate would have helped make college more affordable for many Americans by increasing the maximum Pell Grant from the limit of \$4,050 to a new maximum of \$5,100.

“Obama has worked in a bipartisan way on the Senate Health Education Labor and Pensions Committee to achieve an increase in the Pell Grant to \$5,400 over the next few years. As president, Obama will continue to work to ensure that the maximum Pell Grant award is increased for low-income students. Specifically, he will ensure that the award keeps pace with the rising cost of college inflation.

### **Community College Partnership Program**

“Community colleges are a vital component of our higher education system, serving 12 million people each year, almost half the undergraduate students in the U.S. Without community colleges, millions of people would not be able to access the education and skills they need to further education or succeed in the workplace.

“Barack Obama will create a Community College Partnership Program to strengthen community colleges by providing grants to:

a) conduct more thorough analysis of the types of skills and technical education that are in high demand from students and local industry;

(b) implement new associate of arts degree programs that cater to emerging industry and technical career demands; and

(c) reward those institutions that graduate more students and also increase their numbers of transfer students to four-year institutions.

“These efforts will ensure that community college students are able to directly use their skills in the workforce following graduation, and be prepared to continue their higher education. And the grants will support programs that facilitate transfers from two-year institutions to four-year institutions.

### **Eliminate Costly Bank Subsidies**

“Currently, there are two basic college loan programs: the Direct Loan system, funded publicly, and the Federal Family Education Loan Program, funded privately by banks and lenders who receive subsidies and guarantees from the government. Privately funded loans cost more per loan than the Direct Loan program and provide no greater benefits. Obama will save taxpayer money billions by eliminating the more expensive private loan program, and directing that money into aid for students.”

For more info on Barack Obama’s positions including his plan for K-12 education see [www.BarackObama.com](http://www.BarackObama.com). ■

# Economics Dominates News

AS CB WENT TO PRESS, President Bush was expected to sign legislation extending continued access to student loans through 2010. In April, Congress had enacted the Ensuring Continued Access to Student Loans Act of 2008 "to protect families' access to federal student loans from the turmoil in the nation's credit markets," according to the Committee on Education and Labor of the U.S. House of Representatives. The latest legislation passed mid-September extends this act for an additional year. In the last month, economic news has dominated the higher education scene. Here are other news items.

**Student Aid Requests Increase.** Over 8.9 millions students filed federal student aid forms during the first half of 2008, 16.3 percent more than last year, according to a Gallup poll for Sallie Mae. In fact, 47 percent of U.S. college-attending families borrow money to get through school. "The student loan industry has experienced a volatile year and the impact of this volatility is starting to trickle down to parents and students. Tighter lending standards and falling housing prices have made it harder for parents to tap home-equity loans of credit to pay their kids' education bills," said David Kenney, CEO of CollegeZapps.com.

**State Student Aid Spending Up.** Spending on student aid rose during the 2006-07 school year according to the National Association of State Student Grant and Aid Programs. But aid to merit aid programs grew faster than for need-based programs. State aid totaled \$9.3 billion, up 6 percent after adjustment for inflation. The rate of growth the previous year was just 3.4 percent. Need-based grants totaled \$5.29 billion. Money for loans jumped almost 29 percent to \$653 million. Money for undergraduate non-need-based grants was \$2.08 billion, up 5.6 percent over last year. Some states with the largest increases over the past five years are: Arizona, up 371 percent; Delaware, up 677 percent; Indiana, up 161 percent; Kentucky, up 114 percent; Rhode Island, up 114 percent; South Carolina, up 168 percent; Tennessee, up 540 percent; Utah, up 128 percent; and West Virginia, up 271 percent.

**Students Seek Plan to Decrease Debt.** As students worry about the debt they will accumulate by the time they graduate from college, many students are already in debt when they start. One in four college students ages 18-21 have two to three credit cards, and nearly one-third say it will be difficult to keep up with expenses at college because they

are already in debt. That is the word from a poll for Western Union Payment Services. "Students who start college with multiple credit cards are under more stress, have difficulty keeping up with expenses and are more likely to believe they may not graduate due to debt," said Royal Cole, executive vice president, Western Union.

**No Credit for Students.** That is, no credit cards for students, at least if Illinois' state treasurer Alexi Giannoulias has his way. He introduced legislation to shut down credit card promotions aimed at undergraduates using enticements such as free T-shirts, Frisbees or ipod headphones for filling out applications. Nationally, college freshmen are carrying an average credit card debt of \$1,301; seniors are in hock for \$2,623 before they even graduate.

**Housing Crunch?** The soaring cost of living off campus seems to be driving many upper-classmen back to college housing. That may help the spirit on campus, but it may also be leading to a housing crisis as colleges have had to scramble to find enough places to room incoming first-year students. *The Chronicle of Higher Education* reports that universities from U. of Missouri to the U. of Washington have been scrambling to meet demand. Some schools are tripling up roommates, others are opening dorms for upperclassmen only, and still others are housing students in apartments off campus.

**Declining Predictions.** The new Moody's Investors Services report on private colleges in 2008/09 predicted that declining investment returns and student loan uncertainty could negatively impinge on the financial health of the nation's private colleges. But in 2007, 281 colleges in the study did well.

**Promised Scholarships.** On an up note, Kalamazoo, Michigan, was the first city to offer free college tuition for students who attended local schools. Since 2005, Denver; El Dorado, Arkansas; and Pittsburgh have duplicated Kalamazoo's Promise Scholarship. And as many as 82 other cities are studying the plan, which strengthens communities and opens the door to higher education to families who may have thought it was closed. Since launching the program, Kalamazoo city officials report that previously declining school enrollment has increased by 1,200 and new jobs have been created or attracted to the area. ■

## THE COUNSELOR'S BOOKSHELF

*The Career Chronicles: An Insider's Guide to What Jobs Are Really Like* by Michael Gregory (New World Library); ISBN 978-1-57731-573-5; \$15.95; "The good, the bad, and the ugly from over 750 professionals." See [www.newworld-library.com](http://www.newworld-library.com).

Two new guides to the design field: *The Fashion Designer's Directory of Shape and Style* by Simon Travers-Spencer and Zarida Zaman (Barron's, 2008); ISBN-13 978-0-7641-3866-9; \$23.99; over 500 mix-and-match elements for creative clothing design. And, *Architectural Drawing Course* by Mo Zell (Barron's, 2008);

ISBN-13 978-0-7641-3814-0; \$23.99.

Also out from Barron's *Writing a Successful College Application Essay*, now in its fourth edition by George Ehrenhaft (Barron's, 2008); ISBN-13 978-0-7641-3637-5; \$13.99; "This guide will teach you how to choose a compelling topic, how to write and edit a rough draft and how to polish your essay until it shines." See [www.barronseduc.com](http://www.barronseduc.com).

*Hack the SAT* by Eliot Schrefer (Gotham Books, 2008); ISBN 978-1-592-40369-1; \$15; "A private SAT tutor spills the secret strategies and sneaky shortcuts that can raise your score

hundreds of points." See [www.penguin.com](http://www.penguin.com).

*New Web Site.* Cappex.com is a new web site which aims to help students figure out if a college will accept them, before they apply. Colleges work with Cappex to showcase their offerings and specify what kind of students they are seeking. Cappex.com seeks to make recruitment easier for colleges and students.

*P.S.* A recent article in the *Harvard Business Review* takes a look at why the same schools remain popular with students: "The people who choose obscure products tend to be familiar with many alternatives; those who know of few alternatives tend to stick with popular products." See <http://harvardbusinessonline.hbsp.harvard.edu/hbsp/hbr/index.jsp>. ■



## DIPLOMA TO NOWHERE

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"Our country cannot afford a high school diploma that does not show real student achievement," said former Colorado Governor Roy Romer, of Strong American Schools. "The need for immediate reform is clear." The group hopes the report will help focus the presidential debate on education. To read the entire report, go to [www.edin08.com](http://www.edin08.com).

### Other Recent Reports on Remedial Ed

But what is the value of remedial education on the college campus? Three other new reports argue that they don't have lasting positive effects on the students.

- One study of 100,000 Florida community college students was conducted by researchers at the Community College Research Center at Teachers College in New York. It compared the long-term records of students who barely passed or failed to post a passing score on achievement tests, and found "remediation has limited or mixed benefits."

- Another study of 255,000 Texas two- and four-year college students found basically the same results. Remedial students at two-year colleges were actually less likely than other similarly performing students to complete at least one year of college or earn a degree.

- However, a third study of 28,000 Ohio students was more positive about the value of remediation. "There are some colleges showing that it can be done, which takes away the excuses for all the others," Kay M. McClenney, director of Community College Survey of Student Engagement at the University of Texas at Austin, told *The Chronicle of Higher Education*.

### Retaining Underprepared Students

How can colleges better retain underprepared students? According to George Kuh, director of the Center for Postsecondary Research at Indiana University, institutions that tailor the early days of class to accentuate "what students know" as opposed to "what students don't know" are experiencing remarkable success.

"Once students feel comfortable that they will succeed in college based upon what they know, faculty and counselors can move the student focus to what the students don't know," Kuh told a summer conference sponsored by Education Dynamics. It is a positive solution that promotes faculty buy-in and involvement, rather than leaving faculty waiting for better students."

See Kuh's talk at: [www.educationdynamics.com/retention\\_conference/conference\\_downloads.htm](http://www.educationdynamics.com/retention_conference/conference_downloads.htm). ■

## Gender Matters

**Girls Thrive on Math.** A new study of how boys and girls from grades two to eleven perform on math has turned the conventional thinking upside down, according to *Science* magazine. The misconception has kept "girls and women out of a lot of careers, particularly high prestige, lucrative careers in science and technology," the report's author told the Associate Press. But women now earn 48 percent of undergraduate math degrees, even though they still trail badly in physics and engineering. The reason? Girls now are taking advanced math classes in high school.

**Girls Take Failure Harder.** "For girls there are broader implications of school failure," Carolyn McCarty, U. of Washington researcher, recently told Reuters after the release of her report in *The Journal of Adolescent Health*. "We already know that it leads to more poverty, higher rates of being on public assistance and lower rates of job stability. Now this study shows it is having mental health implications for girls," she said. About 22 percent of girls and 17 percent of boys who experienced school failure in the study group became depressed.

**Girls and Science.** Why do so few girls study science? Interest? Yes. But a group of researchers at the University of Wisconsin Milwaukee have found that self-confidence instilled by parents and teachers is more important for young girls learning math and science than their initial interest. "The relationship between confidence and interest is close," one of the researchers told *ScienceDaily*. ■

3,359 students; Central Texas C., 3,024 students; Colorado Technical U., 2,738 students; Saint Leo U., 2,688 students; Kaplan U., 2,460 students; Strayer U., 2,348 students; and U. of Maryland at College Park, 2,260 students.

**Odds and Ends.** Changes are scheduled for the Common App for next year. See <http://www.commonapp.org/CommonApp/news.aspx#298668>.... Loyola C. in Maryland is taking steps to become a university, beginning August 2009. It will be known as Loyola U. Maryland to distinguish it from other Loyola U's in California, Illinois and Louisiana. The school attracts students from around the world and operates 20 graduate degree programs. ■

**COMING UP...** News from NACAC, new curricula and enrollment trends this fall.

**For subscription information see**  
[www.collegeboundnews.com](http://www.collegeboundnews.com)  
or call 773-262-5810.

## NEWS YOU CAN USE

**Hispanic Growth.** Hispanics make up one in five U.S. elementary and high school students. And according to a new study by the Pew Hispanic Center, by 2050 the number of Hispanic school-aged children will outnumber the number of non-Hispanic white children. Hispanic students already make up more than half of all public school students in California. Hispanic students also make up more than 40 percent of students in Arizona, New Mexico and Texas; and they constitute 20 to 40 percent in Nevada, Colorado, Illinois, Florida and New York. The majority of these students were born in the U.S. According to the Census Bureau, nearly 70 percent of these Hispanic students are of Mexican descent, 9 percent are Puerto Rican, 3 percent are Dominican, 3 percent Salvadoran and 2 percent are Cuban.

**Schools Failing?** An Associated Press survey this summer found that "half of Americans polled say U.S. schools are doing only a fair-to-poor job preparing kids for college and the workforce." Some 76 percent said "overcrowding" is a "somewhat or serious" problem; 87 percent said "getting and keeping good teachers" is a "somewhat or serious"

problem; and 85 percent identified lack of student discipline.

But Bill and Melinda Gates, appearing on an August episode of "The Oprah Show," said that if schools were a business, they would be "bankrupt." Among Bill Gate's top concerns are the facts that one third of students simply drop out, that 40 percent who show up at college need remedial work and that U.S. students have fallen from first to 24th in the world in math.

To read the transcript of the show, go to [www.Oprah.com](http://www.Oprah.com) and search for Bill Gates or "Failing Grade." According to critics, the U.S. is in serious danger of falling into a second nation status if the quality of learning and the dropout problems are not rapidly solved. Oprah asked her viewers to go to [www.standup.org](http://www.standup.org).

**Where the G.I.'s Are.** Which colleges are educating military veterans and service members using federal education benefits? Here's the top 10: U. of Phoenix-Online Campus, 17,714 students; American InterContinental U., 3,698 students; American Public U. System, 3,668 students; U. of Maryland U. College,

Production: Design|Americom; Salsedo Press, Inc. COLLEGE BOUND is published monthly, ten times a year. Inquiries should be directed to P.O. Box 6536, Evanston, IL 60204; 773-262-5810. Annual subscription: \$59 in North America, \$69 for international orders, including airmail postage. [www.collegeboundnews.com](http://www.collegeboundnews.com)

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ISSN 1068-7912

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