# College Bound

ISSUES & TRENDS FOR THE COLLEGE ADMISSIONS ADVISOR

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# Recapping Changes in the Federal Dollar

THE U.S. DEPARTMENT OF EDUCATION is introducing several reforms aimed at making college more accessible to low- and middle-income students. The Free Application for Federal Student Aid (FAFSA) is being revamped to make it "shorter, simpler, and more user friendly." The unnecessarily complicated application and the inconsistency with which aid is granted severely limit those who can and do apply, according to department experts.

In May, the DOE also began giving students instantaneous approximations of their Pell Grant and loan eligibility. The online application also began to utilize "skip-logic," as a way to increase the ease of filling out the FAFSA.

In January 2010, the IRS and the Education Department will launch a joint effort to provide students with their tax information more effortlessly. In addition, the Obama administration is seeking congressional legislation to no longer require FAFSA applicants to supply information that is not readily available through the IRS, thus eliminating 26 questions from the application. U.S. Secretary of Education Arne Duncan said, "Simplifying the FAFSA is another significant action in our quest to keep a college degree within the reach of every person who aspires to higher education."

**Recent Student Aid Changes.** Other student aid changes include:

• "The Recovery Act" will increase Pell Grants by \$500 to \$5,350 per year (a 13 percent increase);

• The act also includes the "American Opportunity Tax Credit," a \$2,500 credit towards four years of tuition. These policies provide over \$200 billion in scholarships and tax credits;

• The "Perkins Loan Program" will be

expanded to 2,600 extra schools and 2.7 million more students through the allocation of an additional \$5 billion to provide college funding to the poorest students;

• President Obama's 2010 budget proposal would also grant \$2.5 billion to a "New College Access and Completion Fund" for strengthening federal, state and local relationships in order to increase higher education accessibility for students from underprivileged areas;

• The "Middle Class Task Force" will work in conjunction with the Treasury Department to build better savings plans for families;

• Also, Secretary Duncan established a \$4.35 billion "Race to the Top Fund" to aid states that are implementing comprehensive changes to their elementary and secondary school systems. For more info see www. studentaid.ed.gov.

Income Based Loan Repayments. In addition, both taking out new loans and paying back existing loans became cheaper in July. The "Income Based Repayment (IBR)" program connects students' monthly payments to their income and family size. Likely candidates are borrowers who have high student loans in comparison to their income. With the IBR, they would pay lower or no monthly payments.

"We know many graduates are concerned about their ability to repay student loans in the current economic environment," explained Secretary Duncan. "This new plan addresses the issue head on by giving them the option of a monthly payment tied to their income."

This may help with the student loan default rate which increased to 6.7 percent in 2007, up from 5.2 percent in 2006. Meanwhile, the amount of federal student loans increased 25 *continued on page 4* 

#### THE GREENE REPORT

### The Five Major Concerns of Parents

Editor's Note: Each year COLLEGE BOUND asks Matthew and Howard Greene for their assessment of the current trends in college admissions. This fall they say they are taking a different tack, focusing on the concerns parents have as they grapple with the admissions process.

As ANY EXPERIENCED COUNSELOR KNOWS, parents are the primary influence on a student's choice of college. A parent's priorities, worries and experiences shape the ways a student undertakes his or her admissions planning (or lack thereof), application and decision process.

Some parent issues are familiar to school counselors. But some concerns are always surprising not only to school counselors, but to college admissions officers. At NACAC's national meeting in Baltimore last month, author Jacques Steinberg spoke to a crowded room on "Managing, Enduring, Preventing: Successful Strategies for Dealing With Difficult Parents." "The point...for counselors," he said, "get to know the families of the children with whom you're working, and place their seemingly irrational responses in context."

In our counseling experience, we find that, in fact, most parents have many quite rational responses to the admissions process, and can serve as key advisors to their children. Understanding parental concerns can help guidance counselors play a similar role with students.

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## **ENROLLMENT TRENDS**

Private College Enrollment Holds Steady Due to Increased Aid. The final tallies are not all in, but the average fall 2009 projected enrollment for 300 private colleges and universities will increase very slightly, by 0.2 percent from 2008, according to a report from The National Association of Independent Colleges and Universities. A majority of schools kept their numbers steady, despite the economic recession, by accepting more students than last year, and over one-third accepted students later in the year than usual. Most importantly, according to a large number of schools, increased Pell Grants, federal aid programs and institutional scholarships helped maintain enrollment rates. Eighty percent of schools said that more students applied for financial aid than in 2008.

"The nation's students and families are facing unprecedented financial challenges, and many are struggling to afford college without taking on excessive debt," said David L. Warren, president of NAICU. "Private college presidents are aware of the difficulties facing consumers, and are doing what they can within their institutional means to enhance affordability."

In addition, some private colleges and universities have developed new initiatives aimed at keeping their institutions "reasonably priced" in the coming year. For example, Boston U. will substitute grants in place of need-based loans in the fall for students from Boston public schools who reside in the city. St. John's U. developed an "alumni assistance program," which gave alumni who lost their jobs in the recession a half-off tuition break if they enrolled in a graduate program in spring or summer 2009. And the U. of Evansville increased tuition by only 3.5 percent, which is the smallest tuition increase in the past 12 years.

#### IN THE STATES

Illinois Redesigns Admissions. After a summer-long scandal and official investigation tipped off by a Chicago Tribune expose of political "clout" in getting qualified and underqualified students into the highly competitive U. of Illinois at Urbana-Champaign campus, Governor Pat Quinn sought the resignation of all board members and named Chris Kennedy, son of Bobby Kennedy and president of the Chicago Merchandize Mart, new U. of I. Board chair. The university president stepped down. Then Quinn announced that the entire admissions system has been reformed and stripped of any political influence. Academic excellence, not preferential influence will rule the day for the expected 26,000 applicants. About 65 percent will be accepted. This year, nearly 7,000 first-year students enrolled.

Recommendation letters will not be accepted in the new process. Like other Big 10 schools, the U. of I. is harder than ever to get in. Those who are denied entry will have a new webbased appeal process.

**SUNY Fredonia.** The SUNY Fredonia campus has a new freshman class of 1,000 students and a high percentage of returning sophomores, according to the *Observer*. SUNY Fredonia admitted 40 fewer students than last year, but 100 more students than expected requested housing. Fredonia's student return rate is about 85 percent and it has been forced to convert common rooms, turn doubles into triples and use off-campus housing to accommodate students.

Texas Surge. Enrollment records are falling in Texas where universities are reporting bulging campuses. According to the Houston Chronicle, enrollment is up at nearly all the public institutions, including: up nearly 17 percent at the U. of Houston-Victoria, 12 percent at the U. of Texas-Arlington, 7 percent at Texas Woman's U., 7 percent at Stephen F. Austin State U., up 5 percent at Texas Southern U., up 4 percent at U. of North Texas, 4 percent at U. of Houston-Downtown, up 2 percent at the U. of Houston, up 2 percent at U. of Texas-Austin to 51,032 and up almost 2 percent at Texas A&M U. At the same time, enrollment at the state's community colleges has "skyrocketed."

Many of the state's private colleges also are seeing increases. Enrollment is up 6 percent at Houston Baptist U. and up 5 percent at Rice U. Baylor notes a slight increase, but to its all-time high of 14,614 students. Prairie View A&M enrolled its largest first-year class, up 27 percent over last year.

Financial aid requests are way up too. At UT-Arlington, aid applications were 40 percent higher this year.

**YSU Enrollment High.** Youngstown State U. in Ohio projected enrollment numbers of 14,425 students, according to *The Business Journal*. Fall enrollment is the school's highest in 16 years, a bump of 1,002 students. And the university expected numbers to increase through the first few weeks of classes.

#### **COMMUNITY COLLEGE CONCERNS**

"Emergency Fund" in New Mexico. Central New Mexico Community C. in Albuquerque created an "emergency fund" to provide students with financial aid to help them through hard times that could otherwise force them to drop out of school. The college found that the program, which began in 2005, "helps retain students in the long run," according to a report

#### in Inside Higher Education.

Students provide the school with a request that details the exact amount of money they need. Students have requested money for everything from utility bills to emergency medical expenses. The program, called the "Rust Opportunity Assistance Fund" has dispensed money to 244 students who had a retention rate of 85.25 percent. The average retention rate at the school for first-time students is 67.7 percent.

"Sometimes at colleges you may hear from folks who say, "This is not our job"," explained Ann Lyn Hall, director of student transitional programs at the college. "They'll argue that our job is education and that someone else should be responsible for social services. Still, our good quality data make a pretty strong argument that a one-time, small chunk of money can help a student stick around to finish their education. I'm really pleased with the results. I thought with these students, many of whom are one step away from dropping out of school, that the retention numbers would be lower." For more info see www.cnm.edu.

**Enrollment Up at Iowa C. C.** Enrollment increased at Kirkwood Community College, according to the *Iowa City Press-Citizen*. Kirkwood expects a 15 percent bump in enrollment this year, up approximately 2,000 students from last years' 15,400. "...from a traditional student perspective, I think the economy is playing a big factor there," said Kristie Fisher, Kirwood vice president of enrollment.

Around 40 percent of the school's students transfer to a four-year institution, most often U. of Iowa. At UI, the majority of transfer students are now originally community colleges students, making up 60 percent of transfers. The U. of Iowa had 615 community college transfer students last year. UI works with 18 community colleges in the state under the "2 Plus 2 Guaranteed Graduation Plan." This program gives students information on which community college credits transfer into UI programs. UI has a "dual enrollment" program with Kirkwood, which means that students can take classes at both schools.

**High Enrollment at Austin.** Austin Community College District in Texas reported record enrollment and increased minority student numbers, according to the *Austin Business Journal*. The college registered 38,420 students at its seven schools, an increase of over 4,000 students from last year. ACC also increased African American student enrollment by 500 students, a rise of 18 percent from 2008. Latino student enrollment grew by 1,100 students (13 percent).

"These numbers show that our efforts to close the achievement gap are working," said Stephen Kinslow, president and CEO of ACC.

The counselor's Corner

#### continued from page 1 Concern #1: How involved should a parent be in the process?

Most parents are well aware of the negative image of "helicopter parenting," and want to find a balance between being totally hands-off and playing the drill sergeant. They want to know how active a role they should play in the process. Where does support and guidance leave off and intrusiveness or management of the process start? Who should answer the key questions of choosing the right college, selecting courses in high school and activities to engage in, and deciding on a college major? The conflicts that



Matthew and Howard Greene

#### can arise between parent and child over these and other issues are of considerable concern to parents. Yes, some parents are largely, and disconcertingly, absent from the admissions process, perhaps due to other stresses in their life or a lack of college experience themselves, and these parents need to be supported and enticed to join productively in the admissions process.

Others wear blinders as to their dominance of their children at this crucial time of their lives, talking about "our applications," "our test scores" and "our interviews." These parents often need gentle, and occasionally firm, reminders about just who is going to college and why he or she needs to establish some independence by taking the lead in the admissions process. Students today are busier than ever with activities and increasingly demanding course schedules. They do need help! One of our favorite analogies for parents is that of the cheerleader. We tell parents that they know their child best, and can help him or her by being positive, supportive and informative, but from the sidelines. Parents can be taxi drivers, administrative assistants and cashiers. They can also take their cues from their child, learning when to engage and back off depending on the issue, timing, circumstances and needs of their child.

# Concern #2: How does the admissions process work? It's so complicated!

We can't underestimate how basic the questions will be from parents who are trying to guide their children through the maze of paperwork and online forms that now populate the process. Despite the prevalence of the Common Application, the Universal College Application and colleges' own online applications, the complexity of the admissions process has only increased. Parents require clear, calm and repeated guidance as to how to manage teacher and counselor recommendation forms; how to send official test reports; what to do on a college visit; how to set up and prepare for an interview; what students should wear; what tests are required for what programs; what the differences are between various application plans such as Early Decision and Early Action; and how to find out different college deadlines.

Add to that the key questions about how admissions decisions are made, such as, "What are the essential requirements for acceptance?" and "What colleges fit a student best and why?" Thus, counselors must operate at a somewhat global, theoretical level, talking about "making the right match" and "understanding a liberal arts education today." Yet we must also pay attention to the mundane details of the process which seem obvious to those managing applications on a day-to-day basis but which can be the most frustrating of all the aspects of the admissions process.

# **Concern #3: How will we pay for college?** As college costs have risen, and the financial

aid process has become more complicated, parents are more confused than ever. Those who had saved for college based on predictions of prices as well as forecasts of earnings in their 529 Plans now have to reassess how much they have for tuition, room and board. Parents who have lost a job, seen smaller bonuses or furloughed must deal with less income to pay for college. Lower home values mean less home equity to be tapped for college costs. Parents want to know how much colleges actually cost, and how the financial aid process works. They

ask, "Will applying for a scholarship affect the chances of acceptance?" "Where should they draw the line in terms of cost and where to apply?" "How much debt can they incur?"

There are excellent resources for families, for example, fafsa.ed.gov and collegeboard.com, including calculators and guidance on how to fill out new financial aid forms. Colleges can also offer assistance on their web sites and from their financial aid officers. But many parents are hesitant to ask about financial aid, due to embarrassment, disbelief that they might qualify for assistance or lack of forethought. Some families assume they will apply for admission now, and deal with paying for college when their child is admitted. Thus, we need to be proactive with parents and provide them with assistance in understanding financial aid.

#### Concern #4: What if my child doesn't get in anywhere?

Parents have a deep-seated anxiety and fear. "What if my child does not get accepted to any college?" is a frequently raised question. This might seem silly to counselors who know there are many great schools. Nevertheless, just as students see college acceptance as a rite of passage and validation of their self-worth, many parents see admission as validation of their job as parents, affirmation of their social standing in the community and the successful conclusion of their preparing their child for adulthood. They also may feel dread at the prospect of watching their child experience failure and disappointment after having taken a great risk in reaching for the goal of college. Reassuring families that college admission is unpredictable and not a judgment of a student's innate worth, nor the end of the world if a negative result occurs, can allay some of these fears. "What's the worst thing that can happen?" we ask. "Have you ever heard of a gap year?"

#### Concern #5: You mean he's leaving home? How will he cope?

The anticipation of a child leaving home, of the separation that will occur, is often an unattended to personal concern of parents. Will he or she be happy, able to make the adjustment and not get into one of the litany of troubles that run through a parent's mind? How will we manage when he or she is gone? What if problems arise of an academic, social or safety nature? Thus, distance from home, being able to reach their child and the location in terms of safety are large factors for many parents.

We push families to attend college "revisit" days in April before making an enrollment deposit. This helps students make the right choice from among (hopefully) one of several admission offers. It also helps parents see more clearly where a student will be living, to hear from college officials who are increasingly addressing parental concerns *continued on page 4* 

# FINANCIAL AID FLASH

**Financial Aid Applications Soar.** Nearly 90 percent of the 288 colleges surveyed by the National Association for College Admission Counseling (NACAC) said that the recession has led to increased financial aid applications from their students. And about three quarters of those schools increased the amount of financial aid they granted. "Even in good economic times, colleges were having trouble meeting the needs," said NACAC's David Hawkins.

**529 Fee Report Shows Cheapest Plans.** The most recent "529 Fee Comparison Study," released by savingsforcollege.com, looked at plans in 48 states and Washington D.C. Ohio's CollegeAdvantage 529 savings plan was declared to be the cheapest. Kansas, Illinois, North Carolina and Virginia also had low-cost 529 plans. Utah's 529 is considered inexpensive but it is significantly cheaper for residents than nonresidents.

**Ohio Residents Get Chance at Scholarship.** Chancellor U. in Cleveland announced it is giving a \$2,000 per year scholarship for Northeastern Ohio residents. The scholarship, which can equal \$8,000 over four years, is valid for on-campus and online studies. Applicants must be current residents of Northeastern Ohio, full-time students and in decent academic standing.

Julie Yost, executive director of enrollment services, said, "At Chancellor University we strive to find new ways to help meet the needs of our students, both locally and globally. We wanted to especially demonstrate our ongoing commitment to the local greater Cleveland area by making this new scholarship available exclusively to students from Northeast Ohio."

## NEWS YOU CAN USE

A Bevy of New Test Optional Colleges. American U., where almost a third of students major in international affairs, has dropped its Early-Decision standardized-test requirements. While regular admissions students will still need to submit SAT or ACT scores, this fall's Early Decision students will not need to submit those numbers.

Sewanee: The U. of the South in Tennessee, also plans to broaden its applicant pool by making college entrance exams optional for the freshman class entering in 2010. Instead, those students will be required to submit a graded academic paper and complete an evaluation interview with a university representative. This year, The U. of the South received more than 2,400 applications, and expects to enroll 400 students.

Then add Washington & Jefferson C. in Pennsylvania to the growing list of testoptional schools. The liberal arts college will no longer require applicants to submit either the ACT or SAT scores.

And, at the end of September, the State University of New York at Potsdam and SUNY in Geneseo and Sacred Heart U. in Fairfield, Connecticut announced new test-optional policies.

Total number of test-optional schools, 838 at press time. For a list see www.fairtest.com.

**PDK Poll Shows Support for Education Plan.** According to the "2009 Annual PDK/ Gallup Poll of the Public's Attitudes Toward the Public Schools," Americans generally support President Obama's plans for education reform. Americans still agree with yearly testing of third through eighth graders by a 2-to-1 margin. They support one national test instead of a test for each state. These findings are the same for both Democrats and Republicans.

Two-thirds of Americans support charter schools, meaning that their approval has gone up by 15 percent during the last five years. The poll also found that 46 percent of Americans agree with spending education stimulus money on saving teachers' jobs.

**Status of STEM Students.** Engineers do not have a higher dropout rate than other majors and men do not outperform women. Those are a few conclusions in a study released recently by Purdue U. Researchers also found that unlike other disciplines, students rarely transfer into engineering from other programs.

Then the National Center for Education Statistics looked at the educational outcomes of students who study science, technology, engineering and math. It found that STEM entrants generally did better than non-STEM entrants in terms of bachelor's degree attainment and overall persistence.

**Student Movements.** Some states are net importers of students, others net exporters. Dept. of Ed data indicates that the fastest-growing net importers are Arizona, Pennsylvania, Florida, Iowa and Indiana. The fastest-falling net exporters are New Jersey, Maryland, Texas, Connecticut and Illinois.

**RECAPPING CHANGES** *continued from page 1* percent in 2008-09 to \$75.1 billion.

Who Succeeds With Pell Grants? The National Center for Education Statistics released a report recently called "A Profile of Successful Pell Grant Recipients: Time to Bachelor's Degree and Early Graduate School Enrollment," which compared Pell Grant recipients and non-recipients who graduated from college in 1999-2000. Pell Grant recipients made up 36 percent of the students studied. The report found:

• Recipients were more likely to deal with "undergraduate risk characteristics" than nonrecipients, such as waiting longer to enroll in college and dropping out of high school;

• Parent's educational attainment played a significant role in recipients "time-todegree" and early graduate school enrollment. Recipients whose parents did not go to college took a longer time both to finish college and to enroll in graduate school;

• Pell Grant recipients took longer to graduate than non-recipients, but when all extenuating circumstances were taken into consideration (parent's educational attainment, undergraduate risk characteristics) recipients graduated quicker than non-recipients.

For a copy of the report see www.ed.gov.

#### GREENE REPORT continued from page 3

directly and to find reassurance in a college's programs and environment. Also, books, such as *Letting Go* by Karen Levin Coburn and Madge Lawrence Treeger or *Panicked Parents' Guide to College Admissions* by Sally Rubenstone and Sidonia Dalby can help families understand the empty nest syndrome, key changes that students experience in college and how to help students be successful during this stage of their lives.

Howard and Matthew Greene are independent educational consultants in Westport, CT, and New York City. They are the authors of the Greenes' Guides to Educational Planning series and hosts of two national PBS programs. You can reach them at www. howardgreeneassociates.com.

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