

Putting Money on the Table:  
Information, Financial Aid and Access to College

Center for Higher Education Policy Analysis

Rossier School of Education

University of Southern California

## Executive Summary

Research suggests that low-income high school students may opt out of preparing for college because they believe a postsecondary education is more than they or their parents can afford. At the same time, federal agencies and some state agencies have indicated that each year available student aid goes unused.

In response to these misconceptions and the shifts in types of aid available, a variety of programs such as the privately funded “I Have A Dream” project and Indiana’s “Twenty-first Century Scholars” program represent efforts to provide what has come to be known as “early commitment aid.” The goal of this paper is to understand the divide between available aid, the impact of “early commitment aid” programs, and how students fare in accessing the funds available from various aid programs.

Using California, Nevada, and Kansas—three states with varying types of student aid programs—as case examples, two main findings recur:

- Large disconnects exist for students who need financial aid for college going and their understanding of what they need to do to access aid; and,
- More money could be brought to each state’s financial aid table when more students are successful in maintaining eligibility and completing the financial aid application process.

Implications for practice are based on a cultural approach for promoting access to student aid. Suggestions include:

- The need to understand lives of students and families as they seek student aid;
- Attention to the inter-relationship of school, home, and other influences; and,
- The creation of a systematic and longitudinal framework for information about financial aid.

## Introduction

Recent research suggests that low-income high school students do not prepare for college because they believe a postsecondary education is expensive and unaffordable (Grotsky & Jones, 2004; Luna De La Rosa, 2006; Tomas Rivera Policy Institute, 2005; Venegas, 2005). Corresponding research has documented how financial aid shifted during the last generation from grants to loans and from income-based scholarships to merit aid (Baum, 2006; Dowd & Coury, 2006; Doyle, 2005; Heller, 1999). Many studies conclude that more financial aid should be awarded to the most economically disadvantaged. A variety of programs, such as the privately funded “I Have a Dream” (IHAD) and the publicly funded Indiana’s Twenty-first Century Scholars, have developed what is now known as “early commitment” aid. If a student meets the program’s requirements and achieves its academic standards, then the student receives a college scholarship. Several state programs promise similar assistance through merit or entitlement grants. Private and state programs also typically commit not only to providing aid, but also to assuring that students who receive the highest levels of aid are also the most academically prepared. There is a difference, however, in the type of support services these programs offer a) to help students understand how to navigate the financial aid application process and b) to prepare them academically to be eligible for these programs.

We do not quarrel with the assumption that increasing financial aid would boost college going, especially if the aid were geared toward grants instead of loans. Yet a conundrum exists. As we shall show, some state agencies have the potential to provide more resources than what college bound students request. The federal government also has an excess of money in various aid programs (King, 2006). Not only are there students who miss out on higher levels of financial aid because they are not adequately academically prepared, but there are also those who are

eligible and who qualify for aid but do not use of it. At a time when most scholars advise that some postsecondary education is necessary for gainful employment, why are low-income students not drawing on available funds for a college education?

In this essay, we answer this question and, based on our conclusions, suggest how to increase college going. Another goal of this paper is to explore the types of aid programs some states offer and to understand how students fare in accessing these funds. We first offer an overview of the literature and discuss the theoretical framework driving the research. Then we delineate financial aid programs in three different states – California, Nevada, and Kansas – and demonstrate that more aid could be made available than what students currently utilize. Lastly, we posit an alternative framework for analyzing how students can maximize their financial aid opportunities and examine its implications.

One of our main arguments is that student decision-making patterns are nonlinear. While much of the early commitment literature works from a rational choice framework, students do not. The underlying assumptions of rational choice do not explain why teenagers who are college eligible do not apply for college and/or financial aid. Instead, we posit a cultural framework for examining how students think about going to and paying for college. We argue that information and preparation for college and financial aid are multifaceted and longitudinal and play critical roles in increasing access to postsecondary education. While the literature on the lack of financial aid is quite useful for policy makers gauging whether to increase or decrease financial aid budgets, the literature needs also to convey a coherent message about college's importance and financing for those who work directly with students and families.

## Early Commitment and Access

Twenty years ago, Leslie and Brinkman found that as tuition increases “one would expect an 18-24 year old participation rate drop of about three-quarters of a percentage point” (1987, p. 188). As Donald Heller noted in 1997, “Leslie and Brinkman’s meta-analysis was an important contribution to the literature. It confirmed the findings of early analyses performed by Jackson and Weathersby (1975) and McPherson (1978)” (p. 627). Researchers have conducted similar studies (e.g. St. John, 1990; Kane, 1995; Heller, 1997) that are more focused on one particular aspect, such as price sensitivity to community college tuition, but most authors have confirmed Leslie and Brinkman’s broad finding: as tuition goes up, enrollment goes down (Dowd & Coury, 2006; Gladieux, 2004; McPherson & Schapiro, 1991; Millett & McKenzie, 1996).

Related studies have investigated the relationship between student financial aid and college enrollment and have largely concluded that an increase in aid boosts enrollment. Again, Leslie and Brinkman conducted a review of the literature and, based on their analyses, found that “Student aid, at least in the form of grants, does increase the enrollment of low-income individuals” (1988, p. 154). Susan Dynarski (2000) looked at Georgia’s HOPE Scholarships and deduced that attendance rose with every \$1,000 of aid provided. She stated in a different article, “The merit programs [in seven states] increase the attendance probability of college-age youth by five to seven percentage points” (2002, p. 1). St. John et al. summarized, “There is a great deal of evidence that need-based grants are not adequate in most states. ... Having stable financial support that is inadequate does not motivate low-income students to graduate from high school if they think they can not afford to attend college” (2004, p. 834). Seftor and Turner (2002) studied older adults and suggested that Pell grants improved access. As Dynarski summed up, “estimates that do and do not account for unobservable differences across individuals reach similar

conclusions: a \$1,000 drop in schooling costs increases college attendance by 3 to 4 percentage points” (2003, p. 286). Heller also recapitulated, “The evidence is clear that both tuition prices and financial aid awards affect access to public higher education” (1997, p. 638).

A belief about how high school students think about college underlies these studies. As Dynarski explains:

A rich array of individual and institutional decisions could potentially be impacted by the presence of a merit aid program. On the individual level, consider the many types of high school students, and how each might respond to the offer of a merit scholarship. One youth may not plan to attend college at all; the offer of merit aid may convince her to try college. Another may be certain he is going to college, but the offer of merit aid may lead him to choose a four-year college over a two-year college. (2002, p. 3)

Consequently, such optimism has created early commitment financial aid programs. As Ann Coles and Sandy Baum show, “Too many qualified low-income students do not go to college because they believe they cannot afford to, even though they may be eligible for sufficient financial aid” (2005, p. 7). “Early commitment” suggests that economically disadvantaged students in middle and high schools receive a guarantee of financial aid if they meet particular requirements. Not only does such a program remove financial aid roadblocks for low-income youth, it also provides an incentive for students to do well in school in order to receive cash for college. Moreover, it encourages the type of academic preparation that will allow students to remain academically eligible for college as they proceed toward their high school diplomas. At the state level, Georgia’s HOPE Scholarships and Indiana’s Twenty-first Century Scholars are examples of early commitment programs. I Have a Dream (IHAD) and the Neighborhood

Academic Initiative (NAI) are similar programs funded by donors and foundations. As with virtually all college preparation programs, data on the success of early commitment programs is by and large absent. As Coles and Baum note, “Foundations also have funded limited research to assess the effectiveness of early commitment programs. Much more research is needed in order to fully understand the conditions under which these programs can have the greatest impact” (2005, p. 7). Curiously, the research has claimed that early commitment is important for students’ motivation, but the development of programs based on those claims has not been evaluated in a thorough and systematic manner.

One relatively new program that has been assessed is Indiana’s Twenty-first Century Scholars Program. The program selects seventh and eighth graders who qualify for free or reduced lunch-price lunches. The students must pledge to graduate from an Indiana high school, maintain a GPA of 2.0, not use drugs or commit crimes, and apply to a postsecondary institution in Indiana and for financial aid. In return, the state will pay full tuition at any public postsecondary institution in Indiana (or a portion of the costs for a private institution). Over 25,000 students have completed the program. In a research study that evaluated the program, St. John concluded that “receiving grant aid had a substantial influence on enrollment, indicating adequate aid is an important aspect of a comprehensive postsecondary encouragement program” (2004, p. 829). The authors pointed out that the study was preliminary and lacked a comparison group with which to gauge the Twenty-first Century Scholars. They also indicated that the selection of the Scholars could be biased, but nevertheless, they determined that “students who took the Scholars pledge were more likely to apply” (2004, p. 855). Subsequent work raises questions about completion rates of those who start the program as Scholars and how they

perform once they enter college (St. John, et al., 2005), but the program in general has served as a model for other early commitment programs.

A similar program that has garnered notoriety is Georgia's HOPE Scholarship Program, which began in 1993. Between 1993 and 2001, about 625,000 students received support through HOPE Scholarships (Cornwell & Mustard, 2002). One significant difference is that the program is open to all income levels. Nevertheless, the program offers the promise of a scholarship for college if the student meets requirements akin to what is required in Indiana. In addition, students may receive grants to study non-degree programs at two-year schools and related institutions. Since 1996, the scholarship has also become available to students attending private institutions in Georgia. Bugler and Henry concluded, "available data suggests that more low-income students are attempting to go to college in Georgia" (1998, p. 2).

One interesting conclusion by Cornwell and Mustard is that "The scholarship program appears to have had a substantially greater influence on college choice than on college access for blacks" (2002, p. 65). In other words, African Americans were more likely to plan to attend four-year institutions and private colleges because of the scholarships. Financial aid changed where students went to college rather than increased college access. There are additional questions about the scholarships. Do they help to diversify the best institutions in Georgia, who carries the burden for funding the scholarship program (Cornwell & Mustard, 2002), and do such programs cause colleges to raise prices (Long, 2002)? The general agreement is that HOPE Scholarships have increased access, however modestly, for low-income youth.

#### Understanding Early Commitment Programs Using a Rational Choice Framework

On a broad level, financial aid and access are self-evident issues. Given the cost of going to college, if there were no aid, then low-income youth would not be able to attend. The question



is not whether there should be financial aid for college. Instead, several others follow: how much should the aid be, what form should it take (i.e. grants, loans), who should provide it, and when should aid information be given? Such questions are critical for policymakers and have significant implications with regard to public policy. A movement away from grants to loans, for example, increases the debt burden for students and makes students less willing to go to college (Burdman, 2005; Caliber Associates, 2003).

Not surprisingly, the preponderance of research works from a rational choice model based on economic analyses because the primary consumers of the scholarly literature about financial aid are policy-makers rather than students and their families who are affected by aid. We find it disconcerting that virtually all of the research has neglected to speak with, interview, reflect on, or try to address the assumptions and beliefs of low-income students. In part, this pattern is a theoretical choice. In this study, we shall work from a cultural one.

#### *An Overview of Rational Choice Theory*

Although our purpose is not to provide an exegesis on competing theoretical models, we delineate the distinctions between the most commonly employed framework – rational choice – and our proposed one – an interpretive, or cultural, approach. The majority of studies about financial aid and early commitment programs utilize a rational choice framework that assumes consumer reactions to market demands. A great deal of social science research has operated from a rational choice perspective, which views the individual who exists within a social structure as the unit of analysis. Rational choice theorists assert that an individual makes a subjective assumption about what shall happen (Hardin, 1993; Morse, 1999; Dunn, 1988) and has logical incentives to fulfill those actions. By navigating a series of complex social expectations, individuals make choices and decisions.

James Coleman, a leading proponent of rational choice theory, has shown the commonsensical idea that “social interdependence and systemic functioning arise from the fact that actors have interests in events that are fully or partially under the control of others” (1990, p. 300). While his assessment of the nature of social relations extends beyond the idea that society consists of a set of individuals who act independently from one another, Coleman and other rational choice theorists (Putnam, 1995) assume that conditions can be replicated irrespective of the context and the individual.

A logical circularity exists in the rational choice approach; the theory justifies rather than explains the existing social order. The wealthy act in a rational manner that enables them to send their children to good schools, where the children in turn develop relationships that allow them to study hard and get into top colleges. In turn, these students will create more trusting relationships and secure lucrative jobs that will enable them to finance their future children’s educations thereby repeating the pattern. Filing for financial aid is a logical action. The poor act in a different manner, and the consequence is self-evident: they remain poor.

Rational choice is more an explanation of the status quo rather than an examination of organizational or societal power, structures, and functions. Nevertheless, the rational choice framework has led to useful analyses. Rational choice theorists were reacting against an overly individualistic or psychological view of life. Although we disagree with the premise that individuals need to subjugate their views to current structures for successful relations to exist, we recognize that a focus on societal structure effectively shifts the paradigm away from a strictly psychological view of the individual. Rational choice usefully points out that individuals are embedded in structure. How those structures function is critical to understanding how individuals make choices about, for example, whether to apply for financial aid. Proponents of rational

choice are often criticized because their view of the world in which structures are performed and determined is static. Their interpretation does not question the individual's role. Does the individual shape the structures in which she or he resides, or is the individual simply a passive observer who reacts to societal forces?

Rational choice pertains as much to ideological views of the world as to an individual's ability to create change in his or her life and to work within an organization. Rational choice theorists implicitly presuppose that a structure exists, but they do not offer an explicit analysis of the overriding ideological view of the world framed within it. By analyzing the social networks of individuals within a structure, a researcher might understand how a phenomenon – such as, for example, school failure – functions. A rational choice reading will focus more on how to fix the student; structure is not seen to be the problem. A researcher who takes structure into account investigates the networks in which a family is embedded and explores how they might be changed in order to improve a student's academic performance. In this perspective, a structure is neutral, not a powerful force that reinforces ideological hegemony. Unsuccessful individuals can change by altering their views of the world and trying to fit within the overarching structure. In other words, success results when perspectives synchronize with the structures in which individuals reside.

The majority of the literature assumes that students/consumers function in a linear mode. Somewhere in junior high or high school and generally through indirect means, students learn that college is expensive. As rational consumers, they know they cannot afford college. So they opt out by not taking the courses and/or entrance exams required for college admission or even considering the possibility of going to college. Research has shown that most low-income youth radically overestimate the costs of college. From a rational choice framework, such

overestimations are irrelevant. We will suggest, however, that assumptions are relevant because student actions will follow from their unfounded assumptions about the cost of attending college.

Such an argument leads to a demand for more financial aid and widespread early commitment programs. If one believes in a rational choice framework and the findings of the research listed in our review, then a demand to increase financial aid and early commitment programs is warranted. A heated argument has ensued between researchers who suppose the ideas presented here and those who claim that academic preparation is equivalent to, or even supersedes, the importance of financial aid. St. John specifies how “Tierney and Hagedorn, like many advocates of postsecondary encouragement, do not consider the adequacy of student grants” (2004, p. 834) in a study that focused on academic preparation. The Advisory Committee on Student Financial Assistance similarly commented about the recent work of Clifford Adelman, “Financial aid is known to be an important factor in student behavior,” and pointed out that the fact that Adelman overlooked this factor was a serious oversight (2006, p.2).

To allay critical dissension, St. John calls for “balanced access” (2004, p. 834). This model suggests that two types of access, financial and academic, need to be considered to boost college going and admirably attempts to conceptualize a multitude of factors a researcher should consider when studying how low-income students make college choices. St. John essentially situates financial aid and college going within a broader context. One would be hard-pressed to argue against the variables listed by his study – family income, academic preparation, students’ expectations, among others – affecting student decisions about whether to apply for financial aid and/or academically prepare to attend college.

Perna (2007) has also proposed a conceptual model for studying college access and financial aid, which also moves beyond a rational human capital investment model. After outlining that individuals make the best decisions possible based on available information, Perna offers a multicontextual approach for college choice that includes social, economic, and policy contexts; a higher education context; a school and community context; and a “habitus” context that is meant to capture individual characteristics. This conceptual model effectively explains the many possible inputs that affect college choice. The model also extends St. John by accounting for the larger policy context and calling for more information about the student. Most scholars would agree with these well-crafted models and conclusions. Although the models actively describe the factors affecting student thinking about postsecondary education, they have changed the underlying premises of the intellectual framework of college choice and financial aid access very little. The commitment of financial aid is still foundational to college going and rational choice. Whether fully informed or conditionally informed, this commitment still drives the framework.

Low-income and first-generation students enter junior high and high school without knowing much about college and are in schools with historically low college-going rates. Broadly stated, St. John’s assumption, like that of his more doctrinaire confreres, is that early commitment is the switch that enables students to turn on the academic valves. Student can take the right courses, prepare for exams, apply to college, etc. Thus a significant solution to the challenge of access is to increase financial aid and, by junior high, give students early commitments of financial aid and guidance in taking college preparation courses.

An intellectual puzzle still exists. If assumptions about students and their families making the best possible decisions based on available information are correct, then why do monies that

are available for college remain unspent from year to year? Why do students who are eligible for financial aid not even apply to college? Why do those students who have been admitted to college not apply for financial aid? According to a rational choice framework, two scenarios are possible: (1) the student knows that aid exists, academically prepares for college, and applies for aid even if the specific amount or type of aid is not known or 2) the student knows that aid exists but chooses not to prepare for college or apply for aid. In the following section, we consider how financial aid is distributed in three states to delineate how these decisions might be made.

#### Managing State Aid: The Cases of California, Nevada and Kansas

A report by the American Council on Education noted that between 2000 and 2004 “the number of low and moderate-income undergraduates who did not file a FAFSA, and therefore may have missed the opportunity to receive federal, state, and institutional aid to help pay for college rose from 1.7 million to 1.8 million” (King, 2006, p.1). Twenty percent of the dependent lowest-income students and thirty percent of the independent lowest-income students did not file for aid. The conclusion of the report was that “a substantial and rising number of students are missing out on needed assistance. More outreach is needed to inform low and moderate-income students about the availability of financial aid and the application process” (2006, p. 1). The implication of this report differs from the research reviewed in the previous section of our study. At a federal level, low-income students could have applied for aid – in effect, early commitment existed for these individuals – but the report suggests that informational tools to access the aid were unavailable.

This finding parallels Pamela Burdman’s observation that “greater awareness of financial options corresponds with college access and success” (2005, p. 10). On one hand, it is assumed that a commitment to aid will increase access to college, but because fiscal resources do not

exist, students do not prepare and/or apply for college and financial aid. On the other hand, there is the assertion that resources are available on the federal level but are not being tapped. The logical conclusion is that better informational strategies should be developed rather than an increase in fiscal resources. Insofar as financial aid is not solely within the purview of federal largesse but also the state, what might be found with regard to aid in three states with different population sizes, philosophies, and stances toward higher education? A few statistics (National Association of State Student Grant and Aid Programs, 2006) provide context and frame the importance of state aid in enabling students to go to college:

- In 2004-2005, states awarded approximately \$7.9 billion dollars in student aid – an increase of about 6% from the 2003-2004 academic year.
- The majority of state aid is distributed as grants, and about 74% of aid is a combination of merit and need-based aid. 27% is merit-based only.
- 44 states reported some type of need-based aid program.

There are three states discussed in this paper – California, Kansas, and Nevada. In the 2004-2005 academic year, California provided more than \$150 million dollars in grant aid, Kansas allotted between \$10 million and \$25 million, while Nevada had less than \$10 million (NASSGAP, 2006). These funding amounts are driven not only by the population of each state, but also by the types of programs they offer, which students are awarded aid, and how much those students receive in grant aid.

The National Center for Public Policy and Higher Education produces a yearly report, *Measuring Up*, which provides state-level and nationwide analysis of college going using six different types of assessment: preparation, participation, completion, benefits, learning, and affordability. California far exceeds Nevada and Kansas in terms of affordability. A three-part

test is used for assessment. These measurements include a family's ability to pay (by institution type), strategies for affordability (via low tuition and need-based aid), and the level of reliance on loans to finance postsecondary education (the lower, the better). The reports utilize a traditional academic grading system: an "A" grade is equal to an excellent rating; an "F" grade indicates failure.

A review of the *Measuring Up 2006* reports shows that the states included in our study range from a "C-" to "F." California's financial aid offerings have earned "C-" grade, and Kansas and Nevada received "F" grades based on the financial aid options in their states. There are no "A's" and "B's" in the 2006 *Measuring Up* report when it comes to affordability. California's "C-" grade represents one of the top grades in the country. Only Utah is ranked higher. California's overall performance on the affordability scale is founded on the low costs of community colleges and the near doubling of its need-based financial aid program over the past fourteen years. Kansas's "F" grade results from not only on the increased reliance on family income representing an increase from 17% to 26%, but also on the state's lack of low priced postsecondary options at the two-year or four-year level. Lastly, Nevada's "F" grade results from the fact that the state does not offer need-based aid. In 2005, undergraduates borrowed approximately \$3,671 on average. Families were expected to provide for almost 30% of the cost of college expenses at either two or four-year institutions. While the findings in *Measuring Up* are a useful starting point, a closer look at the volume of state participation, as well as the options available in student aid, adds texture to the picture of how financial aid works in each of these three states.

### *The California Context*



California offers a state aid program that has been refined and reorganized to serve students as they attain various academic or vocational credentials. Broadly speaking, Cal Grants are considered entitlement grants available to all legal California residents, who have a grade point average of 2.0 or better. To be eligible as a graduating senior, a student must complete a grade point average verification form and the Free Applications for Federal Student Aid (FAFSA) (Cal Grant Entitlement Programs, 2004). For the purpose of discussion, we focus on Cal Grant A, which is the most fully funded grant program for students with plans to attend a four-year public or private institution within the state. To receive Cal Grant A funding, an applicant must have (1) a grade point average of at least 3.0 (most students with awards typically have GPAs well above that minimum), (2) completed the FAFSA form and be eligible for federal support, (3) plans to attend a four-year institution in California, and (4) be a low-income student. Students who meet these requirements are in a strong financial aid position. For example, in 2005-2006, students who received a full Cal Grant A were awarded \$9706, which covered the costs of tuition at a four-year public in-state university. These students were also eligible for a federal Pell grant, meaning that additional funding for housing, transportation, and other costs of living were available. This financial aid package combining Cal Grant A and a federal Pell grant sounds good for the students who were awarded it. Yet how many students within the state are actually eligible for this type of aid package, and how many make use of it?

In 2002-2003, California provided about \$544 million dollars in grant aid (NASSGAP, 2006). 18,373 of those awards were given to new high school students including those who attended community college but had met those basic academic requirements. During that same year, 341,290 students graduated from high school in California (California Department of Education, 2005). 114,517 had completed the requirements for admission to a four-year

institution, meaning about 33% of the 2003 graduating class were eligible for Cal Grant A. However, only 15% of eligible students actually claimed their aid awards.

Fortunately in California, there are other grant options. Students may still qualify for other types of grants. The opportunity to receive particular amounts of Cal Grant funding is related to the type of institution that a student is *academically eligible* to attend. Furthermore, a student who is accepted to a University of California institution and receives \$9000 plus in Cal Grant A will have their award repackaged and reduced if he or she decides to attend a California community college. Unfortunately, college hopefuls may be easily misled about the availability of state aid. One common issue, for example, is the lack of clarity about what a student must do to meet the criteria for Cal Grant A. A student should have completed courses for admission to either a University of California or California State University institution, the grades earned in those courses must be at least a B+, and the student must have the GPA required to benefit from the Cal Grant A Program. Finally, a student must have completed a Cal Grant grade point verification form and a FAFSA by priority deadlines.

Does a disconnection exist? A recent review of program participation found that up to 42,000 students who were eligible for state financial aid did not complete the financial aid process and missed out on receiving aid in the 2005-2006 academic school year (Costopolous, D, personal communication, May 31, 2006). The research shows that *there is a disconnection between student financial need and student understanding of what to do to access aid*. By considering the number of students who graduate from high school in California but who lack the minimum courses for admission to a four-year institution, we see that academic preparation is not coming across as part of the financial aid message.

Perhaps students do not understand which courses to take, or they may not realize how different types of courses affect the kind of school that they may attend and also the amount of their aid awards. Maybe the students are not being tracked into college-going courses. Another unknown factor is whether students are aware of the requirement of a 2.0 or 3.0 grade point average. Because California is an entitlement aid state as defined by its own legislation, *the more students are successful in maintaining eligibility and completing the financial aid process, the more money is brought to the state's financial aid table*. California does not lack aid for qualifying students. Instead, the state's problem lies in inadequate academic preparation and unsuccessful informational strategies about available aid. One immediate issue to be resolved is clarifying to students that the courses that they select affect *both* college eligibility and opportunities for state financial aid. How does this work in a state that links academic expectations to financial aid opportunities? The following discussion of the Kansas State Scholars program helps to illuminate this picture.

#### *The Kansas Context*

Although a number of need-based state grant programs exist in Kansas, the Kansas State Scholars Program is the most academically competitive award for the state (Kansas State Board of Regents, 2006). Like the California merit program, Kansas State Scholars was developed in the early 1960s with the goal of providing monetary assistance for financially needy and academically outstanding students attending in-state postsecondary institutions (Kansas State Board of Regent, 2006). Students are selected based on (1) ACT (American College Test) scores, (2) completion of a state board of regents' recommended curriculum, (3) cumulative grade point average, and (4) financial need. Because financial need is part of the program's criteria, an evaluation of parental income, assets, and family responsibilities are also taken into account.

Recipients are awarded \$1,000 to attend a four-year public institution in Kansas and qualify for additional forms of aid. This program is not an entitlement program, so there are distinct cut-offs from year to year for students who do not meet the evolving minimum requirements.

Nevertheless, potential scholars do not tap all of the allocated funds.

In 2003-2004, Kansas provided about \$15.9 million dollars in grant aid (NASSGAP, 2006). About \$1 million was devoted to the Kansas State Scholars Program and given to either new or continuing award recipients (Kansas Board of Regents, 2005), and the rest was allocated to a variety of need-based grants and scholarships. In 2003, the Kansas State Scholars Program's selection pool included 6,225 nominees, who had an average ACT score of 24 and an average grade point average of 3.65. From this pool, 1860 scholars were then chosen to receive student aid. This cohort had an average ACT score of 29 and an average grade point average of 3.9.

Obviously, this is a very competitive group of students. How do other students in the state fare in comparison? Before we address this question, we must make an important point. In a letter sent to school counselors, the director of student financial assistance for the state board of regents announced that there was no guarantee that all eligible needy students would be funded even though this had happened in previous years (Lindeman, 2003). So again, what happens to students who are not part of this program? Like California, Kansas also has a number of other scholarships. There are some, for example, for students who are interested in careers in nursing or teaching. Like the Kansas State Scholars Program, these grants are quite competitive and serve only a small number of students. There is also a large-scale program of comprehensive grants, which funded 2,563 students in 2003.

In 2003-2004, 31,725 students graduated from Kansas public high schools (Kansas State Department of Education, 2006). About 20 percent of the high school graduates, or 6,225

students, had completed the requirements to be considered for the Kansas State Scholars Program. Of those 6,225 students, only 1860, or about 5 percent of the total number of students who graduated from high school in 2003-2004 and less than 30 percent of those students who qualified for aid, received full awards. The recipients were largely in need of funding and, as shown by their ACT scores and grade point averages, were among the most prepared students. By comparing the number of students in Kansas who received aid, *we see large disconnections, as in California, between students' financial aid needs for college going and their understanding of what is required to access aid.* Overall, less than a quarter complete the requirements to be considered part of the Kansas State Scholars nominee pool. Some students apply for comprehensive grants. Yet with a consistent graduation rate of over 88 percent, more than 2,563 students should be receiving aid for postsecondary education.

Because Kansas's financial aid programs are legislated, *more money would be brought to the state's financial aid table if more students were successful in maintaining eligibility and completing the financial aid application process.* In some years, excess aid existed because not all potential students used it. Unlike California, the link between a college prep curriculum and receiving aid to cover full tuition costs has been in place for decades. Yet the message linking academic preparation with financial aid continues to be missing. In the next example of a state aid program, we describe the challenges and opportunities facing one that is much newer and considerably smaller in terms of the number of students who are served.

### *The Nevada Context*

Though Nevada's Millennium Scholars Program is one of the younger state merit programs, it is already following a path similar to its predecessors. The program began in 1999 and experienced rapid growth as more students learned about the scholarship. When the program

was first implemented, its eligibility requirements were: (1) Nevada residency, (2) acceptance to a postsecondary institution within the state of Nevada, and (3) a 2.0 minimum grade point average. For a merit-based program, these requirements are not as rigorous as might be expected. Qualifying students did not need to meet an income threshold or enroll in a stipulated curriculum. They were not even required to submit a financial aid application. The eligibility reporting system was designed and organized such that school registrars would pass on student names and grade point averages to the state treasurer's office. Potential Millennium Scholars are sent notices that money is set aside for them to attend an approved two or four-year institution. Nevada created this program to be the only aid program in the state, hoping that it would single-handedly address brain drain and provide opportunities for underrepresented groups of students, such as low-income students, to participate in postsecondary education. These are two important issues for a state like Nevada that historically has lacked a highly educated workforce. The Millennium Scholars Program offers 80 percent tuition to students attending a public two or four-year institution full time.

In the last 5 years, the state of Nevada has increased the amount of aid offerings by 88 percent (NASSGAP, 2006). As expected, more than 80 percent of full-time college students attending a public institution received financial aid by 2002-2003. This represents a 30 percent increase in the number of awards offered in 1998-1999 (State of Nevada, 2005). How well does this new program work in meeting the financial aid needs of college bound students? Increased requirements for program eligibility have changed levels of participation. In 2003-2004, 15,152 students graduated from a Nevada high school (Nevada State Department of Education, 2006). Of those students, 4,680, or 33 percent of the graduating high school class, utilized the Millennium Scholarship to attend a postsecondary institution in Nevada. The majority of

graduating seniors however, 6,179, or 43 percent of students, had not completed the courses to enable them to qualify for this aid. Close to half of graduating high school seniors were not included in the state financial aid pool.

These levels of participation are relatively good. A 43 percent rate of aid and access is a great improvement for a state that was recently ranked in the bottom five in the 2004 *Measuring Up* report (National Center for Public Policy and Higher Education, 2004). However, continuing changes to the program will certainly create shifts. In 2003, 2004, and 2005, the Millennium Scholarship increased its grade point average requirements for receiving an aid award and maintaining it while a student is in college (Nevada State Treasurer's Office, 2006). Accessing accurate information about current requirements is difficult. Only a visit to the state treasurer's website or a well-trained school counselor can give the most up-to-date results. For students and parents who do not have access to the Internet or do not read English, understanding this information poses a challenge. Even for those who do have Internet access and read English, difficulties may be encountered when planning and targeting a particular offer of aid because the requirements shift on a yearly basis.

By comparing the number of students who receive aid versus those who do not, and matching that lack of participation with frequently changing eligibility requirements, *we again see disconnections between students' financial needs and their understanding of what to do to access aid*. Over 40 percent of high school students have neglected to complete the course curriculum to qualify for the scholarship. Even though students do not have to apply for this grant, 24 percent of eligible students did not utilize the award. Some of these students may have chosen to go out-of-state, while others opted not to engage in any form of postsecondary education. It is unclear whether these two pools – those students who are not academically

eligible and those who are not taking advantage of the program – are receiving the information they need to make informed decisions about their college-going careers.

Since Nevada’s Millennium Scholars Program is based on entitlement legislation, *more money would be brought to the state’s financial aid table, if more students were successful in maintaining eligibility and completing the financial aid application process.* While the Millennium Scholars Program is supported through entitlement legislation, where those funds come from is subject to debate, since the law was written to include lawsuit awards that are beginning to be exhausted. Yet in Nevada, the link between a college prep curriculum and receiving aid to cover full tuition costs is tightly coupled, meaning that yearly changes in program requirements may prohibit students from adequately preparing to access program funds. In Kansas, the message of academic preparation and its connection with financial aid are seemingly missing despite the program’s long history. In California, the opportunity of a Cal Grant A appears not to be widely known to students and their families. In Nevada, frequent changes in eligibility requirements may discourage over 40 percent of students from participating in the program. All cases presented here suggest that insufficient financial aid is not the problem. A lack of information and action related to adequate academic preparation is.

How might we interpret such data? In at least three disparate states, the challenge clearly has less to do with inadequate amounts of financial aid and more to do with the manner in which students and their families find out about it, how they prepare and apply for it, and subsequently, whether they are able to receive it. This finding carries implications for a rational choice framework. Two main issues recur: (1) *large disconnections occur between students’ financial needs and their understanding of what to do to access aid,* and (2) *more money would be brought to a state’s financial aid table if more students were successful in maintaining eligibility and*



*completing the financial aid application process.* Similar conclusions have been drawn in an analysis of Native Americans (Tierney, Sallee, & Venegas forthcoming). More federal, state, and tribal aid exists for Native American students than what is used. Such data suggests that a cultural framework may serve as an additional way to analyze the challenge of financial aid access instead of a strict adherence to rational choice models that test consumer preferences. We therefore turn to the lineaments of a cultural framework and then conclude by exploring the possible implications for those who adopt it.

#### Understanding Financial Aid Using a Cultural Framework

These three state cases indicate that David Brooks' recent comment that "this country has oceans of financial aid sloshing around" (2005, p. 37) is incorrect. His assertion seems to suggest that financial aid is not an issue. Instead, the problem is that not enough students and their families believe that aid will be available them. Therefore, too few apply. If everyone who qualified requested aid, then the three states that we have reviewed in this study would be required and enabled to respond. States that do not have such entitlement commitments might be hard-pressed to follow their peer states and increase their aid offerings, but that is a hypothetical question, which is not based on evidence.

We support calls for moving away from loans to grants, and we encourage increases to federal and state monies whenever possible. We would also like to suggest that financial aid's immediate relationship to academic preparation is not obvious in the minds of those who need aid the most. Students and their families do not think in a linear fashion like a rational choice consumer who gains one piece of information and then decides whether to make a purchase. Student decision-making is much more protean and complex than what rational choice theorists assume. A multitude of factors affect college choice. In many respects, what St. John (2004) and

Perna (2007) delineated in their college access and choice models is akin to what we propose, but rather than a causal chart where one factor leads to another, we suggest a cultural framework to better understand how students and their families approach college going.

#### *An Overview of a Cultural Framework*

As an alternative, a cultural framework conceives of organizations and groups as social entities that individuals construct and reconstruct. A cultural view of financial aid compels researchers to analyze structures and their social contexts and histories. Contextualized, meaning is therefore understood from both an individualistic standpoint and a comprehensive one that interprets how actors define the individual and how that individual acts/reacts within the organization (Seligman, 1997). From this vantage point, one comprehends the social bonds and shared identities that enable action. The focus is on the internal dynamics within an organization as well as on the social forces that shape it. Feelings of a shared identity and interpersonal connections need not be forced to fit an impersonal and impervious structure. Instead there is broad leeway for interpreting and reinterpreting these forces, as individuals enter and exit the organization and relate to it differently over time.

In this framework, individuals become social decision makers instead of individual pawns within a rigid structure. Whereas a rational choice framework seeks to understand how individuals might align themselves to the structure, a cultural view enables the researcher to see the organization – in this case, presumably a school – in much more fluid terms. Organizations simply do not bend one way or another but have ideological parameters framed in part by the larger social structure. A high school, for example, is not simply an avenue for upward mobility for whomever desires it, but rather a filter that promotes some and excludes others. Testing is not only a process that identifies who knows what about a particular subject; it also maintains the

social order for those who have access to what Pierre Bourdieu called “cultural capital.” The challenge for the researcher lies not in figuring out how to align individuals with predetermined social structures, but rather in figuring out how relationships that build commonalities across differences might be developed in order to promote agency within individuals. In this situation, increased agency on behalf of students, their families, and schooling environments would empower state services to seek more aid.

From a rational choice perspective, a student, who has been admitted to a college and knows he or she needs financial aid but does not apply for it, has acted irrationally. The challenge is that low-income first generation youth frequently do not have the cultural and social capital to understand what is required to acquire economic wealth. They interpret daily life in a manner quite different from their wealthy counterparts. Financial aid is but one of many actions that they must confront, and the benefit of aid frequently appears indirect or even counter to other parts of their social well-being. The challenge from a cultural framework is how to provide information effectively in order to enable these students to act in ways that will benefit their long-term interests. The many rules that shape who is eligible and how the eligible receive state aid further complicate this already complex situation. Even in states, such as Nevada, that offer a broadly defined merit aid program, shifting policies make getting the “right” word out hard to do and are potentially difficult for students and parents to interpret.

A cultural framework assumes that the individual decision-maker has agency with regard to whether he or she attends college. It also puts forward that decisions are reached and implemented in dialogue with a multitude of social actors – families, teachers, peers, and counselors, among others. The model suggests that decision-making is a non-recursive process rather than linear and recursive. Finally, a cultural framework provides a balance between

identifying critical factors in the decision-making process and including a variety of possible influences.

### Implications for Practice

Just as a rational choice framework moves scholars and policy makers toward particular methodologies and policies, so too does a cultural framework point researchers in a specific direction. Three points are of particular importance with regard to financial aid and access:

#### *Understand the Lives of Students and Families*

A cultural framework assumes that if policies are to be developed that will positively affect the lives of students and their families, then researchers must come to terms with those lives. Sophisticated surveys and elegant analyses are unquestionably useful for understanding part of a problem, but a cultural perspective suggests that time should be spent with students and their families. Instead of a survey, interviews, ethnographies, cultural biographies, and a host of other qualitative methodologies offer a researcher a more full-bodied way to understand the meanings of individuals' words and actions. A qualitative methodology looks for cross currents and relationships among issues, such as access to college and adequate academic preparation, as opposed to a rational choice framework that largely views issues from a linear perspective. The point, of course, is not to abandon the analyses of those who have done their work without ever speaking to those under study, but instead to expand the range of research methodologies to learn more about the challenges of financial aid and access. Such research provides the opportunity to focus on the specific choices that affect the college preparation and financial aid application process.

*Investigate the inter-relationship of issues.* As noted earlier, we think that St. John's "balanced access" model proceeds in the right direction. However, instead of assuming financial

aid as foundational, a cultural model argues that individuals, especially adolescents, experience multiple inputs when thinking about a particular topic. Causality, by and large, does not exist in a cultural framework. Low-income youth have multiple messages that they receive about college, even if those inputs are nonexistent or negative. In other words, the wealthy never really decide whether to go to college based on fiscal issues. Attending college is assumed. Broadly stated, wealthy students at a private school do not choose a college curriculum, do not have to decide whether to take the PSAT and SAT, and do not take courses where there is a shortage of books and qualified teachers. High schools in upper middle class areas are vehicles for college preparation, and students do not have to consider whether college is unaffordable.

Low-income high schools experience the opposite situation. Going to college for first generation students who are from low-income backgrounds is an active choice that necessitates a myriad of inter-related decisions and actions – one of which is financial aid. Far too often, these students never decide whether to attend college. By not taking the right courses, preparing for exams, among other critical steps, they have passively opted out of the college track. Learning how students interpret all of these messages and how these multiple decisions and actions relate to one another is a key challenge for researchers who will employ a cultural framework.

#### *Create a Systemic and Longitudinal Framework for Information about Financial Aid*

Clearly, applying for financial aid means performing a multitude of activities that occurs over a long period of time. What a student should know in the ninth grade is different in the twelfth grade. The needs of an undocumented student are quite unlike those who qualify for financial aid, and foster care youth have issues irrelevant to youth raised in families. Because applying for aid is confusing in that it involves a series of activities that take place over several years, students need adults to guide them through the process step by step.

The simple point here is that a cultural framework assumes that the various contexts in which students find themselves will have a direct impact on how they receive, interpret, and act on messages about financial aid. If financial aid access is to be improved, then messages must be crafted with their audience in mind. Researchers and policy analysts should recognize the intensity of interactions that need to occur. The point is *not* that vast amounts of financial aid are “sloshing around,” to use David Brooks’ phrase, which would refute the valid concerns of the rational choice proponents (2005). From a cultural perspective, the issues necessitate a fine-grained sense of how individuals interpret phenomena and developing materials about financial aid that are accurate, culturally aware, and user-friendly. If students receive better information in a timeframe that allows them to prepare academically and have the requisite support to act on that information, then access to a postsecondary education is likely to rise for low-income youth.

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Center for Higher Education Policy Analysis  
Rossier School of Education  
University of Southern California  
Los Angeles, CA 90089-4037

T.213.740.7218

F.213.740.3889

E. [chepa@usc.edu](mailto:chepa@usc.edu)

[www.usc.edu/dept/chepa/](http://www.usc.edu/dept/chepa/)