

Breaking through the Barriers to College

*Empowering Low-Income Communities,
Schools, and Families for College Opportunity
and Student Financial Aid*



Mari Luna De La Rosa, Ph.D.
William G. Tierney, Ph.D.

About CHEPA

THE CENTER FOR HIGHER EDUCATION POLICY ANALYSIS (CHEPA) is an interdisciplinary research unit led by Director, William G. Tierney, and Associate Director, Adrianna Kezar. The Center was established to engage the post-secondary-education community actively, and to serve as an important intellectual center within the Rossier School of Education; it draws significant support and commitment from the administration. The Center's mission is to improve urban higher education, strengthen school-university relationships, and to focus on international higher education, emphasizing Latin America and the Pacific Rim. Working on fulfilling that mission are the Center's faculty, research assistants, and staff. We are currently involved in a three-year study of college access and financial aid for low-income students, a multi-year investigation of governance and decision-making in higher education, a study on ways to increase the diversity of faculty, and a project that will provide ways to increase the transfer rate of urban community college students to four-year institutions.

Over the last decade we have received funding from the Ford Foundation, the Pew Charitable Trusts, Atlantic Philanthropies, the James Irvine Foundation, the U.S. Department of Education, the William and Flora Hewlett Foundation, the J. Paul Getty Trust, Lumina Foundation for Education, The Education Financing Foundation of California, Sallie Mae Fund, and the Haynes Foundation.

THIS RESEARCH IS SUPPORTED BY A GRANT FROM LUMINA FOUNDATION FOR EDUCATION. Lumina Foundation for Education, an Indianapolis-based, private, independent foundation, strives to help people achieve their potential by expanding access and success in education beyond high school. Through grants for research, innovation, communication, and evaluation, as well as policy education and leadership development, Lumina Foundation addresses issues that affect access and educational attainment among all students, particularly underserved student groups, including adult learners. The Foundation bases its mission on the belief that postsecondary education remains one of the most beneficial investments that individuals can make in themselves and that society can make in its people. For more details on the Foundation, visit its Web site at www.luminafoundation.org. The contents of this publication do not necessarily represent the views of Lumina Foundation for Education, its officers or staff.

Breaking through the Barriers to College

*Empowering Low-Income Communities,
Schools, and Families for College Opportunity
and Student Financial Aid*

Mari Luna De La Rosa, Ph.D.

William G. Tierney, Ph.D.

USC Center for Higher Education Policy Analysis

Table of Contents

Executive Summary	i
Introduction	1
Challenge One	2
Challenge Two	4
Challenge Three	9
Challenge Four	12
Challenge Five	15
Challenge Six	17
Conclusion	19
References	20
College and Financial Aid Resources	21
Acknowledgments	25

Executive Summary

RATHER THAN PROMOTE ACCESS, COLLEGE ADMISSIONS AND financial aid processes often create a series of barriers that the poorest student must overcome to get to college. The Center for Higher Education Policy Analysis (CHEPA) of the Rossier School of Education at the University of Southern California directed a three-year research initiative, Financial Aid and College Access, to analyze the financial aid processes for low-income students and their families. Working with students, counselors, parents, community members, and policy advocates, we have identified six challenges related to these processes. These challenges lend themselves to strategies to empower communities, schools, and families to break through the complexity and confusion in financial aid and college access.

The **SIX** challenges are:

1. **Students in part make college-related decisions based on their perceptions of financial aid availability.**
2. **A high school's culture of preparation makes a difference in students' access to college- and financial aid-related information.**
3. **Students need accurate and timely information about college and financial aid.**
4. **Group seminars on financial aid information can be helpful in concert with follow-up sessions, but cannot supplant one-on-one support and counseling.**
5. **Even after applying for college and financial aid, many students require individualized, sustained support throughout the process.**
6. **Parents require information and knowledge about college and financial aid.**

For each challenge, we outline specific strategies that communities, schools, students, and parents can use to overcome the complexity of applying for college and financial aid. These strategies are action-oriented and designed to empower and lead to postsecondary opportunity for low-income, urban communities.

Introduction

LOW-INCOME STUDENTS WHO ASPIRE TO COLLEGE ARE FREQUENTLY overwhelmed by the complexity of college preparation and student aid. Rather than promote access, college admissions and financial aid processes often create a series of barriers that the poorest students must overcome to get to college. Uncertainty and confusion of the processes rob students of higher education's benefits (Advisory Committee on Student Financial Assistance, 2005).

The Center for Higher Education Policy Analysis (CHEPA) in the Rossier School of Education, at the University of Southern California directed a 3-year research initiative, Financial Aid and College Access, to analyze the financial aid processes for low-income students and their families. Working with students, counselors, parents, community members, and policy advocates, CHEPA found agreement that students and families are battered by a series of complexities in applying to college and for financial aid.

We have identified six challenges that lend themselves to strategies to empower communities, schools, and families to break through the complexity and confusion in student aid and access to college. We delineate here first the challenges that exist and then discuss how they might be overcome.

How Low-Income Students and Families See College Access and Student Aid

For many students, their high school education leads them to value a career goal or a particular occupation and to see college enrollment as instrumental in securing a job. For low-income students, however, this process is not so straightforward. Large, public high schools in low-income, urban areas tend to lack systematic communication. One college counselor serves a student population ranging from 1,000 to 5,000. Lack of accurate information causes students to overestimate the costs of college, underestimate available financial aid resources, and misjudge the viability of going to college. When low-income students and families view college as financially out of reach, access to accurate financial aid information is critical.

There are various school-, university-, and community-based efforts underway. One goal of these efforts is to help urban low-income students and their families gain a better understanding of the different resources available to help fund a student's college education. Unfortunately, the message itself does not reach those most in need.

The timing of when an individual receives information is critical. Students' college aspirations are shaped by their perceptions about financial aid. The types of information they have access to and the resources they utilize play a critical role in students' decisions about preparing for college, whether to apply to college, and where to attend. When low-income urban students are aware of the types of financial aid available to help them for college, they make different, more informed college choices than students who are not.

How We Conducted the Study

Insights into the college and financial aid process for low-income families were gathered through interviews and observations at nine large, urban high schools in the Los Angeles area over two school years. Over 250 interviews were conducted and over 50 financial aid events were observed. Surveys of 11th and 12th grade students at the schools were conducted twice. Over 8,000 students responded to the survey. In the interviews and surveys, questions asked were in four general areas: 1) college hopes and aspirations; 2) knowledge of the college and financial aid process; 3) students' use of financial aid information and services; and, 4) factors influencing college choice.

Challenge One

STUDENTS IN PART MAKE COLLEGE-RELATED DECISIONS BASED ON THEIR PERCEPTIONS OF FINANCIAL AID AVAILABILITY.

From the survey, 59% of the respondents indicated they will use financial aid information to decide about going to college. Some students who were interviewed chose not to go to college, but rather to work and save money, even though they were admitted to four-year colleges. Other students decided to attend college in-state because of the availability of the state grant program, Cal Grant. A number of students who were undocumented, planned to live at home and attend a local college due to their ineligibility for government-sponsored financial aid. A small number of college-ready students stated that cost was not an issue.

Our research shows that financial aid plays a critical role in different ways. This could be: Whether to apply at all, the choice of institution and ultimately whether to enroll.

What Community Organizations, Businesses, and the Media Can Do:

Organize volunteers to assist students and families with the college and financial aid processes and teach them how to use this financial aid information when choosing a college to attend.

Coordinate efforts to raise financial aid dollars for low-income students.

Provide community-based financial aid information and application workshops in frequently utilized locations (e.g., churches, community centers, etc.)



What Schools Can Do:

Provide early and ongoing college-planning information and financial aid assistance.

Publicize the availability of financial aid information in the communities where the students and families reside.

Bring high school graduates back to campus to explain that college is affordable, how they made their college decisions, and how they manage their college costs.

Make filling out a FAFSA form or a private scholarship a prerequisite for high school graduation.

What Postsecondary Education Institutions Can Do:

Assist with community-based efforts on college and financial aid workshops.

Provide volunteers to assist students and families with college and financial aid processes.



What Students and Parents Can Do:

Ask college counselors and college representatives about the specific costs of colleges and what types of aid are available.

Visit a college admissions office and a local college financial aid office and ask for an example of a financial aid award and a student budget for tuition, fees, room and board, books, transportation, and living costs.

Talk to friends and family who are in college and ask how they pay for college, the financial resources they use, and how they decided on their college.

"THE AMOUNT OF FINANCIAL AID I GOT HAD A BIG IMPACT ON WHERE I CHOSE TO ATTEND COLLEGE BECAUSE I DIDN'T WANT TO HAVE TO TAKE OUT ALL OF THE LOANS THEY GAVE ME FOR SOME OF THE OTHER SCHOOLS."

--Student participant

Challenge

Two

Our research shows that a high school's environment influences students' development of career and college aspirations and academic preparation for college.

A HIGH SCHOOL'S CULTURE OF PREPARATION MAKES A DIFFERENCE IN STUDENTS' ACCESS TO COLLEGE-AND FINANCIAL AID-RELATED INFORMATION.

Survey respondents did not have many individuals encourage them to attend college. Only half of the survey respondents said that the encouragement of their teachers was “very important.” Students who were interviewed expressed that they wanted to learn more about financial aid from their teachers or counselors. Students reported being ineligible for admission to a 4-year university because they had not been scheduled into the appropriate college preparation classes. Students thought that only certain groups (i.e., students in Advanced Placement courses) received college and financial aid information. College aspirations were higher among students at high schools and magnet schools with higher college-going rates compared to schools where fewer students went to college. At many of the schools, college counselors focused mainly on the procedural aspects of the students' college-going need (i. e., form completion and deadlines) as opposed to the developmental aspects (i.e., college aspirations) and lacked long-term relationships with students.

What Community Organizations, Businesses, and the Media Can Do:

Create partnerships among postsecondary institutions, community-based organizations, and local businesses to support college counselors in public high schools with individual student assistance, workshops, materials, and involvement in the school.

Market initiatives in local communities and schools about promoting academic achievement and the value of a college education.

According to the survey, students' plans to attend a 4-year college or university decreased by 10% between 11th and 12th grade (from 57% to 46%).

Develop campaigns in local communities and schools to prompt changes in students' and families' beliefs and behaviors in order to advance student achievement and enrollment in college.

Utilize the media, social marketing, and other public forums to communicate the importance of going to college and actions students and parents need to take to qualify and apply for college admission and financial aid.

Collect and publicize data that will indicate a school's progress toward the goal of local college readiness.

Hold community-based college fairs where students and families talk to college and financial aid representatives.



What Postsecondary Education Institutions Can Do:

Partner with community-based organizations and local businesses to support college counselors in low-income, public high schools with individual student assistance, workshops, materials, and involvement in the school.

Provide volunteers to help market the value of education and academic achievement in local, low-income communities.

Participate in community-based college fairs.

Create clear, ongoing relationships with low-income high schools to provide assistance with college and financial aid information and programs for early college credit.

What Schools Can Do:

Assess to what extent the school has a culture of college preparation that supports the goal of students being prepared for postsecondary education by conducting a general inventory of school goals and programs of instruction.

Include data on college achievement in high school planning such as postsecondary destinations of the senior class, average SAT, and percentage meeting college admissions requirements.

Implement academic preparation for college, grounded in a school's culture and climate that encourages the pursuit of intensive academic goals with expectations for all students.

Have clear, on-going relationships with community colleges and four-year institutions so that students graduate with college credit.

Develop systems to identify underperforming students early and accelerate their learning in college preparation courses.

Arrange for all students to take the PSAT or other college placement tests no later than the 10th grade.

Devote class time to a systematic, required program on applying to college that begins in the 9th grade.

Incorporate financial literacy units or modules into math courses or offer them as electives.

Have a complete array of rigorous Advanced Placement courses.

Encourage elective teachers to file to make their courses meet college requirements.

What Students Can Do:

Inform guidance counselors about goals for college after high school and have them schedule academically intensive classes.

Indicate interest in participating in AP classes or Honors programs and discuss how to do so with guidance counselors.

Participate in college preparation programs and create an academic plan for college admissions.

Show parents what classes and grades are needed to get into college.

Enroll in any failed or missing classes as soon as possible.

Visit the college center or career center at the high school on a regular basis beginning in the 9th grade.

Create college clubs with classmates in school and have a teacher sponsor the club.

Take part in free SAT/AP test preparation courses offered in your school or community.

Take PSATs in 10th and 11th grade and use the information on the score report to identify areas that need improvement and get additional tutoring.

Discuss with teachers and counselors what students can do during breaks and summers to strengthen preparation for college.

Visit two to three local college campuses every school year.

What Parents Can Do:

Work with your children on their interests and goals, ensure they are in academically intensive classes, and follow their performance.

Provide a quiet place to study at home.

Help your children set study priorities; focus on difficult subjects first.

Help your children organize a weekly schedule for school and extra-curricular activities.

Encourage your children to read books, newspapers, and magazines.

Have your children retake failed classes and complete all mandatory classes.

Communicate to school counselors and teachers your children's goals for college and their academic preparation needs.

Locate sources of information about preparing for college and financial aid.

Communicate your children's specific needs to the school administration.

Take students to visit local college campuses and meet with an admissions representative.

Challenge Three

ACCURATE AND TIMELY INFORMATION ABOUT COLLEGE AND FINANCIAL AID IS CRITICAL.

Our research shows that information should be systematic and fashioned toward grade level and special student populations.

Based on the interviews, students overwhelmingly recommended that schools share financial aid information as early as the ninth grade, so students know that college can be affordable. Students stressed the importance of receiving specific information about financial aid (such as type of aid available and application deadlines) in the 11th grade. Special student populations such as undocumented and foster care students frequently did not receive financial aid information that is specific to their needs.

What Community Organizations, Businesses, and the Media Can Do:

Hold large-scale public awareness campaigns on the availability of financial aid.

Advocate for higher education institutions and state policymakers to design aid programs that commit grant aid to low-income students from low-income high schools.

Design billboards that promote college and financial aid information.

Hold higher education institutions accountable for providing supplemental services to schools with large, low-income populations and low college-going rates.

What Postsecondary Education Institutions Can Do:

Design aid programs that commit grant aid to low-income high schools.

As part of recruitment, require outreach professionals to provide supplemental service to schools with large, low-income populations and low college-going rates.

What Schools Can Do:

Integrate guidance counseling, supplemental academic support, and college access programs to help students in all grades learn of college opportunity and affordability.

Require college access programs working in the schools to offer basic college and financial aid information to students school wide.

Provide teachers with key information on requirements for admission to local and state institutions, financial aid information, and relevant websites every school year to share with their students.

Publish recent college achievement information about recent graduates of the school who went to a postsecondary institution.

Have the college centers partner with the school's library and computer labs for students to complete their college search and financial aid process on-line.

Provide students with instruction on using on-line resources to research scholarships and complete admission, financial aid applications, and use of student loan calculators.

Provide early notification information for students who qualify for free/reduced lunch programs about their potential eligibility for federal and state student aid.

Partner with higher education institutions to assist school staff with college and financial aid awareness for students and families.

What Students Can Do:

Ask a knowledgeable adult whom you trust for help.

Attend college and financial aid events at school or in the community.

Use resources such as the college center and the college counselor for SAT preparation, college campus information, important deadlines, and assistance with financial aid forms.

Find out about and meet all application deadlines.

Start early, know what is needed, and do not wait until the last minute.

Use the Internet to research colleges and financial aid.

What Parents Can Do:

Expect and demand help from your child's school about how to get your child into college and how to pay for it.

Learn with your children about specific college costs (public, private, or 2-year, 4-year).

Attend college- and financial aid-related events with your children.

Take questions and concerns about college and financial aid information to college counselors and other adult experts.

Start college and financial aid planning by the 9th grade.

Become a parent leader and offer your home for college information workshops in the neighborhood and invite parent alums of children who went to college.

Challenge

Four

GROUP SEMINARS ON FINANCIAL AID INFORMATION CAN BE HELPFUL IN CONCERT WITH FOLLOW-UP SESSIONS, BUT CANNOT SUPPLANT ONE-ON-ONE INTERACTIONS.

Our research shows that group seminars, workshops, and college visits are held at the schools, but have limited effectiveness without individual follow-up assistance with the attendees.

At the schools, college counselors held small group FAFSA sessions, but less than 10% of seniors or their families attended the workshops; students and families who attended found the sessions useful. The overall perceptions of financial aid information at group seminars were that 76.6% of the survey respondents indicated that they would use the information to apply for financial aid.

Students who attended large financial aid events in their area left with many unanswered questions about the FAFSA. Students said their financial situations were too complicated to be handled by the group session presenter at these events. The family income section of the FAFSA was particularly difficult for students with non-traditional families (i.e., a student who lives with a grandparent or sibling, students with divorced or single parents) and required additional assistance to complete. Students who attended the line-by-line workshops said they were not able to complete their FAFSA because they did not know they had to bring the necessary tax information.

What Community Organizations, Businesses, and the Media Can Do:

Evaluate the effectiveness of the seminars.

Offer locations to hold events at various times, dates, and languages.

Organize volunteers from local college financial aid offices and other local college access advocacy groups to assist families with the financial aid process.

Have presenters or other volunteers that can answer questions for special student populations such as undocumented students or foster care students.

Provide free public service advertising by local businesses about places students can go for free college counseling and financial aid application assistance.

Use the media and other public forums to advertise events.

Combine efforts with other community groups to reach the largest number of people and, define and assign responsibilities for follow-up guidance with students.

What Postsecondary Education Institutions Can Do:

Provide speakers to assist with these financial aid seminars.

Provide volunteers before, during, and after these events that can answer complex questions about special student populations such as undocumented students and foster care students.

What Schools Can Do:

Partner with college access professionals and local colleges and universities for pre-and post-guidance for students.

Hold sessions in the parents' language.

Have sessions at multiple times when parents are able to attend.

Have presenters or other volunteers before, during, and after that can answer questions related to complex family situations and special student populations such as undocumented students or foster care students.

Conduct evaluations of the events for future planning.

Offer teachers financial incentives to assist individual students with com-

I didn't attend any of the financial aid workshops at my school but now I really wish I'd asked for help because applying for financial aid is really hard.

--Student participant

pleting their financial aid applications after they attend FAFSA workshops.

What Students and Parents Can Do:

Attend events together.

Obtain handouts from the sessions and names and contact information of people who can offer individual assistance.

Bring a list of questions to ask.

Bring necessary financial information for application workshops.

Follow-up with financial aid representatives with any questions that come up during the financial aid application process.

Double check to make sure all filed forms were complete and received.

Our research shows that once students have applied for college and financial aid, they require individualized attention and support. They do not know how to navigate through the remainder of the process, including decisions about their college choice, financial aid awards, and paperwork such as acceptance and award letters, student loan forms, and college deposit requests.

Challenge Five

EVEN AFTER APPLYING FOR COLLEGE AND FINANCIAL AID, MANY STUDENTS REQUIRED INDIVIDUALIZED, SUSTAINED SUPPORT THROUGHOUT THE PROCESS.

Students told us that they made mistakes on their initial FAFSA submissions and they were not sure how to fix them. Students did not know how to retrieve information about their FAFSA. They did not understand how the FAFSA linked to their institutional aid offers. Students did not understand how to interpret the Student Aid Report or the financial aid offer letter. The result was that students made uninformed decisions about where to attend and how to pay for college.

A majority of students could not articulate: a) their Expected Family contribution or EFC; b) the details of their financial aid package; and c) how financial aid worked once in college. Students were uninformed or misinformed about key options and deadlines specific to their situation (i.e., AB-540, foster care scholarships, CSS Profile, college options according to GPA). Students were reluctant to take loans. Students also were reluctant to consider work-study; they did not understand how the program works. Many students credited a specific individual for helping them fill out the financial aid paperwork because they had questions throughout the process; they benefited when they were able to go to the same person.

What Community Organizations, Businesses, and the Media Can Do:

Train and organize volunteers such as retired educators, professionals, or students from local colleges to assist families with the financial aid and college choice processes.

Collaborate with college access advocacy groups to assist families with financial aid and college choice processes.

Provide students with consistent mentoring from September of 12th grade through college enrollment.

.....

What Postsecondary Education Institutions Can Do:

Provide training to volunteers interested in college access and aid mentoring at low-income high schools.

Provide volunteers to low-income high schools who can mentor students

throughout the school year.

What Schools Can do:

Partner with college access professionals, colleges and universities, and college access advocacy groups to provide sustained support.

Develop a list of individuals who can work with the school to offer individualized assistance.

Offer teachers and counselors vacation pay to assist students with their financial aid applications and interpreting their financial aid awards.

.....Have college-going alums mentor seniors through the financial aid process.....

What Students Can Do:

Identify an adult expert or professional from school or other college-related program who will assist you through out the process.

Obtain contact information from an adult expert who can provide accurate and consistent guidance.

Ask for help from the college counselor or other adult expert; keep asking until you get it. Be persistent.

Set up times to meet at school or at home with your mentor and have questions prepared.

Involve parents/guardians in conversations during counseling sessions.

Talk to friends, classmates, and recent graduates about what they have done or are doing to apply for financial aid.....

What Parents Can do:

Help your children identify and obtain contact information from an adult expert who can provide accurate and consistent guidance.

Be involved in counseling sessions and prepare questions or express concerns to adult experts about the college and financial aid process.

During the senior year, have conversations with your children monthly on their college and financial aid applications.

Challenge Six

PARENTS/GUARDIANS LACK INFORMATION AND KNOWLEDGE ABOUT COLLEGE AND FINANCIAL AID.

Our research shows that parents do not have ready access to college planning and financial aid information because of social or language barriers. Similar to students, they are impacted by an incoherent system of college access preparation and support.

Survey results revealed that 61% of respondents would use financial aid information from workshops they attended to talk to their parents/guardians about financial aid. Many students expressed that they could not depend on their parents to assist them with the financial aid process. Many parents were unaware of the different forms of financial aid available. Many students explained that it was difficult to collect their parents' tax information and some parents were reluctant to share that information. The majority of parents of undocumented students were unaware that scholarships were available to help their children pay for college.

What Community Organizations, Businesses, and the Media Can Do:

Identify who is best situated in the community to engage families about the value of a college education.

Go to where the parents are rather than making the parents come to you.

Understand how parents and families can be moved to take action to support their children's college aspirations.

Give college and financial aid information to parents during community-based events and activities.

.....

What Postsecondary Education Institutions Can Do:

Partner with community organizations and local businesses with efforts in advocating college opportunity with low-income parents.

Seek input from low-income parents about what information and resources they need in order to support their children's college aspirations.

Invite parents of current undergraduates to advise high school parents on college processes.

.....

What Schools Can Do:

Seek input from families about what information and resources they need in order to support their children's college aspirations.

Offer college and financial aid information to parents in their native language and through multiple venues (e.g., group workshops, one-on-one meetings,

flyers sent home, calls home, etc.)

What Students Can Do:

Show parents class schedules, progress reports, and report cards and compare them to the academic requirements for college admission.

Discuss with parents/guardians prospective college and university options, including tuition, fees, and room and board options (living at home or on campus).

Take parents/guardians to school, programs, and other organizations that offer college preparation or support.

Discuss available financial aid options and how they cover different college costs.

Ask parents/guardians to file their tax return as soon as possible during senior year to complete the FAFSA early.

What Parents Can Do:

Monitor your children's class schedules, progress reports, and report cards and compare to the academic requirements for college admission.

Understand the requirements for college admissions, enrollment, and financial aid.

Learn about important terms like transcripts or PINs that are a part of the college admissions, enrollment, and financial aid processes.

Meet with your child's guidance and/or college counselor at least one time each year to make sure your children are meeting college admission requirements.

Find resources and experts outside the school who can provide college preparation and support information.

Talk to other families whose children are in college and discuss how they pay for college.

File tax returns as soon as possible during their children's senior year to complete the FAFSA form early.

Conclusion

MOST LOW-INCOME STUDENTS IN URBAN HIGH SCHOOLS HOPE AND PLAN to go to college. According to CHEPA survey results, 77% value a career that requires a college education, 80% want to learn about things that interest them and 82% want to be able to earn more money. But many of these low-income students face difficult challenges along their educational journey and do not have clear pathways to college.

Increasing low-income students' knowledge of what it takes to succeed in college requires an ongoing effort by everyone involved in their schooling (CHEPA 2005, 2006; Connelly, 2005; Pathways to College Network, 2004). The challenges described here are derived from research conducted over the last several years. Yet, we also recognize that schools and communities are unique and what is relevant for one community or school may differ from another. The action recommendations for communities, school officials, higher education institutions, and families aim to empower students toward meeting their educational goals. Overcoming college and financial aid barriers for low-income students requires the active involvement of the community, the corporate and non-profit sector, higher education institutions, schools, and families as a broad base of support. Together, we can do it!

References

- Advisory Committee on Student Financial Assistance. (2002). *Empty promises: The myth of college access in America*. Washington, DC: Author.
- Conley, D. (2005). *College knowledge? What it really takes for students to succeed and what we can do to get them ready*. San Francisco, Jossey Bass.
- Flint, A. (1993). Early awareness of college financial aid: Does it expand choice? *The Review of Higher Education*, 16 (3), pp. 309-327
- Flint, A. (1992). Parental and planning influences on the formation of student college choice sets. *Research in Higher Education*, 33 (6), pp. 689-708
- Gladieux, L. (2002). Low-income students and the affordability of higher education. *America's Untapped Resource: Low-Income Students in Higher Education* (17-53). R. Kahlenberg. New York, Century Foundation Press.
- Martinez, M., Klopott, S. (2005). *The link between high school reform and college access and success for low-income and minority youth*. Washington, D.C., American Youth Policy Forum and Pathways to College Network, 1-52.
- Olivérez, Paz M. & Tierney, William G. (Eds.). (2005). *Show us the money: Low-income students, families, and financial aid*. Los Angeles, CA: Center for Higher Education Policy Analysis.
- Pathways to College Network (2004). *A shared agenda: A leadership challenge for improving college access and success*. Boston, MA: TERI (The Education Resources Institute).
- St. John, E., and Noell, J. (1989). The effects of student financial aid on access to higher education: An analysis of progress with special consideration of minority enrollment. *Research in Higher Education*, 30 (6), pp. 563-581.
- Tierney, William G., Venegas, Kristan M., & Luna de la Rosa, Mari (Eds.). (2006). Financial aid and access to college: The public policy challenges. *American Behavioral Scientist*, 49(12).
- Tierney, William G., & Colyar, Julia E. (Eds.). (2006). *Urban high school students and the challenge of access: Many routes, difficult paths*. New York: Peter Lang Publishers.
- Tierney, William G., Corwin, Zoë B., & Colyar, Julia E. (Eds.). (2005). *Preparing for college: Nine elements of effective outreach*. Albany, NY: SUNY Press.
- Tierney, William G., Venegas, Kristan M., Colyar, Julia E., Corwin, Zoë B., & Olivérez, Paz M. (Eds.) (2004). *Creating helping environments for college-going: The CHEPA check-list for counselors*. Los Angeles, CA: Center for Higher Education Policy Analysis.
- Venegas, Kristan M., & Tierney, William G. (Summer 2005). Latino peer groups in college preparation. *College & University*, 81(1), 11-16.

COLLEGE ACCESS AND FINANCIAL AID RESOURCES

COMMUNITY ADVOCACY INFORMATION

College is Possible is the American Council on Education's K–16 youth development program that motivates middle and high school students from underserved communities to seek a college education.

<http://www.acenet.edu/>

The College Track: Community Connections Campaign is harnessing the excitement of The College Track: America's Sorting Machine PBS series by sparking community-wide initiatives designed to help students prepare for and succeed in college.

<http://outreach.thecollege-track.com/>

Family Friendly Schools is dedicated to helping schools and districts around the country increase student achievement by developing networks of integrated relationships between leadership, staff, and families that create a culture of high performance and learning outcomes.

<http://www.familyfriendlyschools.com>

Families in Schools collaborates with parents, schools, districts, universities, foundations, and other community organizations to foster and promote the valuable role of parents in supporting their children's learning.

<http://www.familiesinschools.org>

Mexican American Legal Defense and Education Fund (MALDEF) is the leading nonprofit Latino litigation, advocacy, and educational outreach institution in the United States. MALDEF achieves its objectives through advocacy, community education, collaboration with other groups and individuals, the awarding of higher education scholarships in law, and when necessary, through the legal system.

<http://www.maldef.org>

Pathways to College Network offers a collection of publications and links aimed at increasing college access. Of particular relevance are a variety of toolkits designed to assist practitioners in developing and evaluating effective programs related to college access.

<http://www.pathwaystocollege.net>

Preparing Your Child for College is a parent's sourcebook by the U.S. Department of Education.

<http://www.ed.gov/pubs/Prepare/index.html>

Steps to College is an online newsletter for and about students in the high school-to-college transition by the National Association of College Admissions Counseling.

http://www.nacac.com/p@s_steps.html

COLLEGE ACCESS AND FINANCIAL AID RESOURCES

CALIFORNIA AND SOUTHERN CALIFORNIA COMMUNITY ADVOCACY INFORMATION

Alliance for a Better Community is a nonprofit organization operating within an ever changing dynamic that promotes equity for Latinos in education, health, economic development, and civic participation throughout the Los Angeles region.

<http://www.afabc.org>

California Gear Up is designed to increase the number of low-income middle school students prepared in California to enter and succeed in high school and postsecondary education through partnerships between schools, colleges and universities, the private sector, and community organizations.

<http://www.castategearup.org/>

Community Coalition is a grassroots community-based organization working to build a powerful voice in South Los Angeles to create, influence, and change public policy.

<http://www.ccsapt.org>

LAUSD College Connection gives access to the latest information about college admissions and the resources provided by LAUSD to prepare you for college.

http://www.lausd.k12.ca.us/lausd/offices/senior_high_programs/

UniteLA School 2 Career is an affiliate of the Los Angeles Area Chamber of Commerce that facilitates education and workforce development programs.

<http://www.unitela.com>

COLLEGE INFORMATION

The College Board has information on the SAT and planning for college along with lots of tips on college admissions. It is also available in Spanish.

<http://www.collegeboard.com>

Peterson's is a planner for test preparation, college matching service, financial aid resources, and career planning.

<http://www.petersons.com>

Campus Tours specializes in virtual, on-line tours of college campuses.

<http://www.campustours.com>

Colleges that Change Lives is an organization of distinctive liberal arts colleges and universities.

<http://www.ctcl.com>

COLLEGE ACCESS AND FINANCIAL AID RESOURCES

CALIFORNIA COLLEGE RESOURCES

The **University of California** website provides information about entrance requirements and how the UC system evaluates applications.

<http://www.universityofcalifornia.edu/admissions>

The **California State University** website provides information about CSU campuses and how to apply for admissions.

<http://www.csumentor.edu>

Association of Independent California Colleges and Universities is an online resource for California private universities and includes campus tours, financial aid information, and tools to choose a college.

<http://www.aiccu.edu>

California Community College Chancellor's Office provides information on California's 106 community colleges including website links and contact information.

<http://www.cccco.edu>

California Colleges has been developed in collaboration with the California State University (CSU), University of California (UC), California Community Colleges (CCC), Association of Independent California Colleges and Universities (AICCU), and the California Department of Education to allow students to obtain information about higher education opportunities in California.

<http://www.californiacolleges.edu>

COLLEGE ADMISSIONS TESTING

The College Board is used to register for the SAT I and II. Practice SAT and AP exam questions can also be found here.

<http://www.collegeboard.com>

ACT Test is used to register for the ACT, send scores, and try sample questions.

<http://www.act.org>

College PowerPrep has tools and resources to prepare for the SAT or ACT including free preparation software.

<http://www.powerprep.com>

Number2.com offers free online test preparation courses. By creating an account, students can access a customized course that includes user-friendly tutorials and practice sessions that dynamically adapt to each student's ability level.

<http://www.number2.com>

COLLEGE ACCESS AND FINANCIAL AID RESOURCES

CAREER INFORMATION

Careers.org has a wide variety of career resources and provides education and training options, financial aid information, guides, and tools.

<http://www.careers.org>

My Cool Career is a career dream site for teens and includes free career assessments and information on education and training.

<http://www.mycoolcareers.com>

My Majors.com provides useful advice on college and university majors that a high school senior or first year college student with specific interests and achievements might consider.

<http://www.mymajors.com>

FINANCIAL AID

FinAid, the smart guide to financial aid is the most comprehensive annotated collection of information about student financial aid on the web including a scholarship search.

<http://www.finaid.org>

Free Application for Federal Student Aid website is the online location to apply for a PIN, the FAFSA and to follow up on completed applications.

<http://www.fafsa.ed.gov>

FinaidFacts.org provides free and accurate financial aid information for students progressing in their education. The site includes understanding college costs, types of aid, award letters, and acronyms/glossary. It is the product of combined efforts of several financial aid counselors.

<http://www.finaidfacts.org>

CALIFORNIA FINANCIAL AID RESOURCES

California Student Aid Commission provides information for students and parents on Cal Grants and specialized programs available, such as the California Chafee Grant for foster children.

<http://www.csac.ca.gov>

COLLEGE ACCESS AND FINANCIAL AID RESOURCES

SCHOLARSHIPS

FastWeb offers a free scholarship search and is the most complete source of local scholarships, national scholarships and college-specific scholarships.

<http://www.fastweb.com>

Scholarship Resource Network Express offers a free scholarship search from a database of over 8,000 programs with a distribution level of over 150,000 awards for undergraduate students.

<http://www.srnexpress.com>

Go Scholarship Search offers a free scholarship search along with tips on financial aid and other resources such as college matching service.

<http://www.gocollege.com>

Acknowledgments

WE WOULD LIKE TO THANK OUR COLLEAGUES for their insights that contributed to this monograph: William Goggin, Ed St. John, Adrianna Kezar, Cliff Adelman, Laura Perna, Kristan Venegas, Dan McLaughlin, and Bob Shireman.

THE CENTER COULD NOT FUNCTION WITHOUT THE HELP AND SUPPORT of Diane Flores and Monica Raad and for this, we are in their debt.



chepa

CENTER FOR HIGHER EDUCATION POLICY ANALYSIS

Rossier School of Education
University of Southern California
701 Waite Phillips Hall
Los Angeles, CA 90089-4037

(213) 740-7218

www.usc.edu/dept/chepa