

## Access & Persistence



## ADVISORY COMMITTEE ON STUDENT FINANCIAL ASSISTANCE



### SPRING 2006

#### Hearing Summary: Innovative Pathways to Baccalaureate Degree Attainment

#### Update on HEA Reauthorization

#### Implementation of Academic Competitiveness Grants Program

#### Member Profile: Larry O'Toole

#### ACSFA Announcements

### MESSAGE FROM THE CHAIR

One of the most pressing education challenges our nation faces today is that an 8th grader from a high-income family is still at least five times more likely to attain a baccalaureate degree than an 8th grader from a low-income family. As many policymakers and practitioners in education have noted previously, there is no silver bullet—no single answer—to closing income-related gaps in educational attainment. A comprehensive strategy that addresses the academic, financial, and structural barriers to college access and success is required if we are to increase dramatically the number of low- and moderate-income students who attain a baccalaureate degree.

To that end, the Advisory Committee launched last month the *Study of Innovative Pathways to Baccalaureate Degree Attainment*, a new three-year initiative designed to identify innovative programs and strategies that are likely to increase access to and success in postsecondary education for students from low- and moderate-income families. Throughout the course of this “Innovative Pathways Study,” we will produce a series of reports that highlight for federal, state, and institutional policymakers the most promising approaches to reducing the multiple barriers to degree attainment from middle school through college.

This study, which is also included in the Senate’s Higher Education Act (HEA) reauthorization bill (S. 1614), will focus on the *neediest* students and on *baccalaureate* degree attainment rates. In doing so, we do not assume that every student from a low- or moderate-income family must or should get a bachelor’s degree. On the contrary, it means if college is their aspiration and if they are willing to prepare academically for college they should have the financial opportunity to do so. Finally, our study will focus on identifying ways to get more low- and moderate-income students through the access and persistence pipeline identified in our 2002 report, *Empty Promises*. Our nation will never reduce income-related gaps in bachelor degree completion unless we keep lower income students in the *same* pipeline as their higher income peers.

To launch this important study, the Advisory Committee held a hearing in Washington DC on April 4, 2006. This hearing, a summary of which is featured on the following pages, highlighted some of the issues we intend to examine in greater detail as part of the Innovative Pathways Study. The hearing also featured a keynote address from Congressman Ric Keller, Chairman of the House Subcommittee on 21<sup>st</sup> Century Competitiveness. As Congressman Keller noted, the House of Representatives passed its HEA reauthorization in March. A summary of these legislative developments, as well as the implementation process for the Academic Competitiveness Grants, is also featured in this issue. ♦

## ADVISORY COMMITTEE HEARING ON INNOVATIVE PATHWAYS TO BACCALAUREATE DEGREE ATTAINMENT



### **KEYNOTE ADDRESS: U.S. Representative Ric Keller, Chairman, 21<sup>st</sup> Century Competitiveness Subcommittee, House Committee on Education and the Workforce**

During the second session of the hearing, Representative Ric Keller addressed the Advisory Committee and hearing participants, speaking of his experience with the Pell Grant program, the House HEA reauthorization bill (H.R. 609), and the Family-Friendly Employer Act (H.R. 1518). He voiced his support for features of the House reauthorization bill, H.R. 609, which was recently passed by the full House, and defended the Republican's record on Pell Grant funding. The

Congressman also described features of his proposed legislation, the Family-Friendly Employer Act (H.R. 1518), a bill designed to provide corporations with flexibility in obtaining corporate write-offs with regard to the education of employees and their children. Under current law, a corporation is given a tax incentive to contribute to the education of its employees; however, many employees have no interest in returning to postsecondary education, and, at the same time, are trying to finance their children's education. Under the proposed legislation, a corporation could obtain a tax deduction by supporting the postsecondary education of either their employees *or* their employees' children, up to a \$2,500 deduction. Rep. Keller asked hearing participants for their support with this bill in order to bring it to a floor vote. The Congressman ended his remarks by taking questions from the audience about issues related to the federal-state partnership in student aid policy.

### ***Session I: Innovative Pathways in Middle School and High School***

Session I panelists addressed innovative practices in middle schools and high schools designed to reduce multiple barriers to college enrollment, such as aligning secondary and postsecondary academic standards, and providing college awareness and early financial aid information.

Ms. Cheryl Orr, senior communications associate at the Indiana Commission for Higher Education and staff liaison to Indiana's Education Roundtable, described the impact of Indiana's Core 40 high school curriculum on educational attainment in Indiana. In April 2005, the Indiana state legislature made Core 40 the required high school curriculum for all students with, however, an opt-out provision. Core 40 will also become the requirement for admission to the state's four-year universities and receipt of state financial aid to attend four-year institutions. These changes will affect students entering high school in 2007.

Mr. Allison Jones, assistant vice chancellor of the California State University system (CSU), then spoke about CSU's Early Assessment Program (EAP), which seeks to align high school math and English preparedness in California's K-12 school system with CSU's admission standards. The EAP, a collaborative effort among the California State Board of Education, the California Department of Education, and CSU, is designed to work in tandem with the 11<sup>th</sup> grade California Standards Test. The test provides an early warning system for students who are underprepared for college, allowing them to take appropriate steps in the 12<sup>th</sup> grade to assure college readiness. The goal is to reduce the need for remediation in English and math by 10 percent by 2007.

Ms. Joie Jager-Hyman, a doctoral student at the Harvard Graduate School of Education and Coordinator of the College Access Initiative at Satellite Academy (NYC), and Karen Lanning, vice president of communications and outreach at the National Council of Higher Education Loan Programs (NCHELP), then discussed college

awareness and early financial aid information programs. Ms. Jager-Hyman described the findings of her study of early awareness and early financial aid information programs implemented in K-12 public school districts across the country. Some of the promising practices identified by Ms. Jager-Hyman include integrating financial aid information into the classroom experience, establishing partnerships with outside educational organizations, creating a district-level position or department to oversee the distribution of early information, and requiring students to complete a FAFSA whether or not they plan to immediately enroll in a postsecondary program.

Ms. Lanning provided information on ways in which guaranty agencies contribute to awareness of financial aid information. These activities fall into three main categories: providing resources and training to increase awareness, targeting services to students most in need, and creating partnerships with other organizations to leverage services. All of these activities form the foundation of the College Access Initiative that was included in the recently passed budget reconciliation bill, and which would require guaranty agencies to coordinate with other entities to provide students with college financing and career planning resources.

### ***Session II: Innovative Pathways in the Transition from High School to College***

The second hearing session focused on innovative strategies designed to streamline the transition from high school to college for low- and moderate-income students. Dr. Cheryl Blanco, director of policy analysis and research for the Western Interstate Commission for Higher Education (WICHE), presented the preliminary findings of her recent research on accelerated learning options, entitled “Moving the Needle.” Dr. Blanco’s report measures the effects of accelerated learning programs (such as Advanced Placement and dual enrollment programs) on the access and success of low-income students in higher education.

Next, Dr. Nancy Hoffman, director of the Early College High School (ECHS) Initiative at Jobs for the Future (JFF), presented information on the ECHS Initiative. Early College High Schools are designed to allow students to earn an associate’s degree, or two years of college credit, while still enrolled in high school. In addition, ECHS foster the expectation that students will move on to

#### **Preliminary findings from WICHE’s “Moving the Needle” study:**

- *Time to degree was not significantly affected by accelerated learning.*
- *Students across different income levels were more likely to persist to degree completion if they had taken accelerated credit.*
- *Evidence supports the assertion that accelerated learning options are associated with higher rates of postsecondary success.*

baccalaureate degree completion. By 2011, there will be 229 ECHS in at least 24 states, serving over 91,000 students; there are currently 86 schools in operation. Dr. Hoffman concluded that a critical barrier to student success is the inability of ECHS students to access federal or state student aid, especially the Pell Grant.

Dr. Arsallah Shairzay, dean of Early College, Friendship Public Charter School Collegiate Academy, provided information on an ECHS program in the District of Columbia. The Friendship Public Charter Schools, established in 1988-89 in southeast and northeast Washington DC, operate in partnership with the University of the District of Columbia. As of 2005-06, enrollment has tripled, and the program has now served 36,000 students on five campuses. Rates of attendance, high school graduation, and college acceptances are high at 96 percent, 92 percent, and 81 percent, respectively.

#### **Three recommendations from Dr. Shairzay to ensure the success of ECHS students:**

- *Design a K-14 system.*
- *Establish articulation agreements with postsecondary institutions to ensure transfer of credits.*
- *Expand Pell Grants and other student financial assistance to ECHS students.*

The last panelist, Ms. Marcia Weston, from the National Association of Student Financial Aid Administrators (NASFAA), made a presentation on College Goal Sunday (CGS), of which she is program director. CGS is a volunteer-run, state-based, collaborative program that assists low-income

families and first-generation college-bound students with completion of the FAFSA.

The program fills a critical need in most public school systems, as it is designed to supplement the college-advising role of high school counselors. Future goals for the program include providing information to middle school students; developing strategies for specific groups, such as foster youth; and diversifying funding sources.

Session two closed with a discussion among panelists and Advisory Committee members on a student financial aid strategy that would address the needs of students enrolled in credit-based transition programs, and on the definition of college credit in terms of transfer agreements.

### ***Session III: Innovative Pathways in Higher Education***

The third session of the hearing focused on programs designed to serve students who have successfully transitioned into higher education and who are positioned at the next stage of the pipeline: those pursuing a baccalaureate degree.

Ms. Ann Puyana, assistant vice president for academic affairs at Valencia Community College in Florida, spoke about several of the college's strategies to improve student persistence, retention, and transfer to four-year institutions. Valencia works hard to ensure that students feel welcome and acknowledged, make social as well as academic connections, and are actively engaged in their learning. For example, the college provides each student with a set of electronic tools, a "LifeMap," that covers education and career planning. Florida's articulation strategies are also well-developed, and help to enhance the transfer process. Ms. Puyana concluded that Valencia's data indicates that their students are making progress in all areas.

Following Ms. Puyana, Mr. Josh Wyner, vice president of programs for the Jack Kent Cooke Foundation, presented information on the foundation's recently launched Community College Transfer Initiative. With this new initiative, the Cooke Foundation has awarded \$27 million to eight selective colleges and universities to increase the number of transfer students that attain a baccalaureate degree at these schools. The grants will support efforts by the institutions to develop or

#### **Transfer students face the following challenges:**

- *Many students assume that transfer to highly selective colleges is not possible.*
- *There is less financial aid available for transfer students.*
- *Adequate transfer advising is often unavailable.*
- *Adapting to the increased volume of work and the social life of a baccalaureate degree program is often difficult.*

expand transfer programs that include significant outreach to and recruitment of community college students, as well as support services for transfer students. Participating institutions have also committed to providing additional grant aid to community college transfer students. Mr. Wyner also urged postsecondary institutions, particularly elite ones, to be more responsive to the challenges confronting transfer students.

Next, Betty Gebhardt described the state of Washington's use of the Educational Opportunity Grant (EOG) program to reduce the financial barriers between associate's and baccalaureate degrees. In the late 1980s, Washington State's community college enrollments were 24 percent above the national average, while its upper-division and graduate enrollments were 13 percent below. One strategy to correct this imbalance was the creation of the EOG. To participate in the program, students must be "place-bound" (i.e., be unable to complete college due to family commitments, health concerns, insufficient funds, or other similar factors), must have completed the equivalent of an associate's degree, and must be returning to or transferring into a four-year institution. The primary population served is the non-traditional student.

The session's final panelist, Dr. Bob Bontrager, director of the Degree Partnership Program (DPP) at Oregon State University (OSU), provided information on DPP's successes. OSU and Linn-Benton Community College (LBCC) established DPP in 1988 as a joint admissions/concurrent enrollment program with a single admission application and fee, coordinated financial aid, coordinated academic advising, and enhanced articulation. Dr. Bontrager noted some of the



### **Evidence of the effectiveness of the Educational Opportunity Grant program in Washington:**

- *An increase in the statewide baccalaureate degree completion rates from 68 percent to 85 percent since the EOG program began.*
- *The EOG program has been evaluated and confirmed to be cost effective for the state.*
- *EOG students have been shown to earn more credits than other students in the same time periods.*

evidence of DPP's success, including a 19 percent three-year transfer graduation rate at LBCC among DPP students compared to a rate of 9 percent among non-DPP students. In addition, the tuition difference between DPP students and those who start and finish at OSU has been approximately \$4,000.

The session closed with a discussion among panelists and Advisory Committee members about the challenges facing transfer students and recommendations for the federal financial aid programs. These challenges include gaps in student financial aid, the unique funding challenges faced by transfer students, and current requirements of the federal student aid programs that can negatively impact community college and transfer students.

### ***Session IV: Public Comment Period and Wrap-Up Discussion***

The last session of the hearing was designed to solicit comments from the education community regarding the design and/or content of the Innovative Pathways Study. Below is a list of the individuals and organizations that participated in this session.

- **Ms. Melanie Amrhein, president of the National Association of State Student Grant and Aid Programs (NASSGAP)**, asked the Advisory Committee to remind Congress of the amount of need-based aid leveraged by the Leveraging Educational Assistance Partnership (LEAP) program.
- **Ms. Amy-Ellen Duke, senior policy analyst at the Center for Law and Social Policy (CLASP)**, requested that the Advisory Committee consider the needs of non-traditional

students, especially adults seeking to obtain the postsecondary credentials needed for better paying jobs.

- **Mr. David Hawkins, director of public policy for the National Association for College Admission Counseling (NACAC)**, asked that the Committee examine in detail the problems faced by secondary school counseling systems and high counselor-to-student ratios in schools.
- **Ms. Natasha Janson, research and policy analyst at the National Association of Independent Colleges and Universities (NAICU)**, addressed the need to collect more information on low-income students who attend private institutions and on the type of financial aid that they receive.
- **Ms. March Kessler, program director of the Educational Credit Management Corporation (ECMC) Foundation**, urged the Committee to examine the "Realizing the College Dream" curriculum that the ECMC Foundation developed to provide students with early financial aid information.
- **Ms. Jennifer Brown Lerner, program associate at the American Youth Policy Forum (AYPF)**, suggested that the Committee examine each type of credit-based transition program, such as dual enrollment and ECHS, under its own particular parameters and not examine them all as one group.
- **Ms. Shirley Ort, associate provost and director of scholarships and student aid at the University of North Carolina, Chapel Hill**, spoke as a representative of The College Board's Task Force on College Access for Students from Low-Income Backgrounds. She noted that, in developing programs that serve the interests of the entire educational pipeline, there is a need for the K-12 system to push and the higher education system to pull.

A question and answer period involving Committee members and panelists from the previous sessions followed the presenters' remarks. Issues discussed included the need for more data to determine the success rates of innovative programs. In addition, participants discussed the unintended consequences to consider in examining these programs. ♦

## HEA REAUTHORIZATION AND LEGISLATIVE UPDATE

In March Congress extended the Higher Education Act (HEA) for the fifth time since its reauthorization expired in 2004. This extension (H.R. 4911) ensures that all programs will continue to operate under current conditions until June 30, 2006. Whether or not another extension will be needed is uncertain at this point. The extension bill has not halted progress toward final reauthorization, however, as the House of Representatives completed a major step at the end of March. House bill H.R. 609 is the first HEA reauthorization legislation to be approved by the full body of either chamber. Senate bill S. 1614 was approved by the Health, Education, Labor, and Pensions (HELP) Committee last fall and is awaiting consideration and final approval by the full Senate.

The version of H.R. 609 that recently passed was a manager's amendment to the version passed by the House Committee on Education and the Workforce last summer. Technical modifications were made to remove any provision already dealt with in the budget reconciliation bill (S. 1932) and extend the authorization date of programs until 2012, along with other programmatic changes. H.R. 609 includes the following provisions related to recommendations made by the Advisory Committee to simplify the financial aid application and delivery processes. The bill:

- **Expands early information efforts to low-income students** by requiring the Secretary of Education to make special efforts to notify students who qualify for free lunch, food stamps, or other such programs of their potential eligibility for a maximum Pell Grant.
- **Simplifies the financial aid process for students with special circumstances** by:
  - Giving financial aid administrators the authority to make adjustments when determining the cost of college and financial aid awards for homeless students and students who were adopted or are in foster care.
  - Clarifying on the FAFSA that students who are or were in foster care are independent.
- **Allows students to receive an early estimate of their financial aid eligibility** by directing the Secretary of Education to allow students to complete the FAFSA at any time to receive an early Expected Family Contribution (EFC) estimate, and then update their information as needed in the year prior to enrollment in order to determine a final EFC. Also requires the Secretary to evaluate and report to Congress the differences between early estimates and actual awards.
- **Encourages more states to simplify the application process for low-income students** by calling on the Secretary of Education to encourage states to use the automatic zero (auto-zero) and Simplified Needs Test (SNT).
- **Further simplifies the application process for low-income students** by creating a highly simplified paper EZ FAFSA for auto-zero eligible students.
- **Allows students to apply early for financial aid** by directing the Secretary to begin the application processing cycle as early as practicable before the first of January.
- **Simplifies the electronic financial aid application process** by encouraging efforts to allow more students to use FAFSA on the Web, and tailors FAFSA on the Web to an individual student's state of residence.

### **Key differences that currently exist between the two bills relative to recommendations made by the Advisory Committee are:**

- The Senate bill would replace the Special LEAP program with Grants for Access and Persistence (GAP), which would provide matching grants to states to encourage them to develop public-private partnerships to increase the need-based aid provided to low-income students.
- The House bill would clarify on the FAFSA that foster care students are independent.

The Advisory Committee will continue to offer assistance to Congress when the Senate considers its HEA bill, S. 1614, and when the two chambers' bills are considered during conference negotiations. ♦

## IMPLEMENTATION OF THE ACADEMIC COMPETITIVENESS GRANTS

Another recent development in student aid policy is the creation of two new grant programs—the Academic Competitiveness Grants (ACG) and National “Science and Mathematics Access to Retain Talent” (SMART) Grants—as part of the Higher Education Reconciliation Act (HERA) of 2005. These new grant programs will provide additional need-based grant aid to high achieving, Pell-eligible students in their first two years of college and to those students pursuing majors in math, science, technology, engineering, and foreign languages in their final two years of college (for more information, see the Winter 2006 edition of *Access & Persistence*). As these grants must be awarded to eligible students beginning in the 2006-2007 academic year, the Department of Education (ED) recently issued several Dear Colleague letters (GEN-06-04, 06-06, and 06-08) providing guidance on the implementation process and eligibility requirements, highlights of which are outlined below. (More information can be found on the Information for Financial Aid Professionals website at <http://www.ifap.ed.gov>.)

### ACG GUIDELINES

#### Maximum award: \$750 for the first year of college and \$1,300 for the second year

- By July 1, 2006, ED will notify students of their potential eligibility for an ACG grant, based on information provided on submitted FAFSAs.
- The notice will direct students to a website that will provide further information on the ACG program, including a list of the different high school curricula that meet the grant program’s eligibility criteria.
- Eligible high school curricula will include Advanced or Honors diploma programs established by states and recognized as “rigorous” by the Secretary. If a student’s state does not have an Advanced or Honors diploma program, or if a student is enrolled in other schools, such as private schools or home-schooled, the student’s high school curriculum may qualify as “rigorous” if it meets one of the following three criteria:
  - The State Scholars Initiative curriculum (currently operating in 14 states with 8 more planned);
  - A high school curriculum similar in rigor to the State Scholars Initiative (4 years of English, 3 of math, 3 of science, 3 of social studies, and 1 of a foreign language);
  - Passing scores on a minimum of 2 Advanced Placement (AP) or International Baccalaureate (IB) exams. A “passing score” is a 3 or higher for an AP exam and a 4 or higher for an IB exam.
- Students will then self-identify their eligibility for the grant to ED through the website.
- ED will notify each institution that the self-identified, eligible student applied to (as listed on the FAFSA) that the student might be eligible for an ACG.
- Institutions will be responsible for verifying students’ eligibility and submitting documentation to ED.

The Secretary has issued a preliminary list of state Advanced or Honors diploma programs that will be immediately recognized as “rigorous.” States will have until June 1, 2006 to submit additional or alternative rigorous secondary school programs of study to the Secretary for approval.

### SMART GRANT GUIDELINES

#### Maximum award: \$4,000 for each of the third and fourth years of college

- Institutions will identify eligible students based on their financial aid information and major and submit documentation to ED.
- ED has published a list of eligible majors that fall under these larger categories: Computer Science, Engineering, Critical Foreign Languages, Life Sciences, Mathematics, Physical Sciences, and Technology (see “Dear Colleague” letter GEN-06-06 for a full list of eligible majors).

Due to the short timeframe for implementing the new grant programs, no formal negotiated rulemaking process (NPRM) will be conducted for the first two years. However, the initial regulations will be revisited and modified for the 2008-09 academic year during a future NPRM. The Advisory Committee intends to serve as an objective source of advice to Congress and the Secretary on how to ensure the successful implementation of these new grant programs. ♦

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## MEET AN ADVISORY COMMITTEE MEMBER



### Mr. Lawrence A. O'Toole Chairman and CEO, America's Charter School Finance Corporation

Mr. Lawrence W. O'Toole was appointed to the Advisory Committee by the Secretary of Education in 2001 and was reappointed in 2004 to serve a second three-year term.

Mr. O'Toole is the founder, chairman, and CEO of America's Charter School Finance Corporation ([www.americascharter.org](http://www.americascharter.org)), and is responsible for establishing corporate objectives, overseeing all programs and services, and interacting with the Board and Advisory Board. Founded in 2000, America's Charter, managed by a team of financing experts with over 50 years of collective experience in the education loan financial business, has issued over \$10 billion in debt securities and offers an array of financing and financial counseling services for charter schools. In addition, America's Charter works with private sector foundations and companies that are interested in education and education reform to increase awareness of the difficulties charter schools face in finding appropriate and affordable facilities.

Prior to his current position, Mr. O'Toole served as executive vice president of Sallie Mae and, for 18 years, as president and CEO of Nellie Mae. He was the founder and president of the Nellie Mae Education Foundation and continues to serve on its Board of Directors. In addition, he has been the vice president and general counsel, and corporate secretary of the Massachusetts Higher Education Assistance Corporation, as well as a member of the American Council on Education's Business-Higher Education Task Force on Diversity. Mr. O'Toole also serves on the boards of The Student Loan Finance Corporation, Jobs for America's Graduates Inc., and the Thayer Academy. He previously served on the Board of Directors of the National College Access Network. Mr. O'Toole received his undergraduate degree from Adelphi University and his JD from Union University (Albany Law School). ♦

#### ACSFA Announcements

- The ACSFA will hold its **next hearing in Washington DC in September 2006**.
- **Ms. Rakeda Leaks** will join the ACSFA staff this summer as a policy intern. Ms. Leaks received her BA and MEd degrees from the University of Illinois at Urbana-Champaign. In June 2006, she will complete the Teach For America program.
- ACSFA is seeking to hire an **Assistant Director** to work with the Executive Director and Deputy Director as part of a small multi-disciplinary team in support of the Committee's priorities and objectives. For more information, please see the job description on our website (below).

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