

## PATHWAYS TO COLLEGE NETWORK

The Pathways to College Network was launched in 2001 to advance college access and success for under-served students, including low-income students and underrepresented minorities. The Network is deeply rooted in collaboration among over 30 organizations and funders that promote college access at the national, state, and local levels.

The Pathways to College Network is distinguished by an emphasis on using data and research to affect practice and policy. Our work connects practitioners, policymakers and community leaders with research on effective strategies, advances, research; and focuses resources, activities, and policy on programs and initiatives with evidence of improving college access and success for under-served students.

## PATHWAYS TO COLLEGE AND FINANCIAL AID

A key objective of the Pathways to College Network is to disseminate effective, research-based practices and policies that address access and managing college costs.

As part of our effort to inform parents, families, students, and policymakers, we have compiled here a few of the key principles and strategies that underlay a well-focused financial aid approach. The chart in this brochure reflects these principles and strategies along with indicators of federal, state, and institutional responsibility.



## KEY FINDINGS

- The fundamental purpose of student financial aid at all levels is to assist financially needy students and assure that they have access to and choice among higher education institutions without regard to ability to pay.
- Financial aid is an integral component of an overall P-16 strategy to facilitate college access and success.
- A well-grounded state financial assistance program is student-oriented, integrated with state tuition and financing policies as well as with federal and private aid programs, accountable and appropriate for the goals it serves, transparent and predictable, and reinforces students' readiness for college.
- Federal, state, institutional, and private partners must invest more equitably and efficiently in college success skills for students from all backgrounds.
- Expanding access to and opportunity for a successful postsecondary experience for all students who are prepared and desire to attend is essential to the nation's social progress and economic prosperity.
- Accountability for outcomes of investments in pre-college and college support programs, as well as financial aid, should focus on measuring the degree to which student access, persistence, and success are increased.



## SELECTED SOURCES OF FINDINGS

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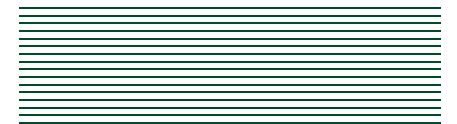
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PATHWAYS  
TO COLLEGE  
NETWORK



Financial Aid - A Shared  
Agenda to Achieve  
Access and Success for  
Under-served Students

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Key Findings	Corresponding Strategies	Strategy Targets		
		Federal	State	Institutions
The fundamental purpose of student financial aid at federal, state, institutional and philanthropic levels is to assist financially needy students and assure that individuals have access to and choice among higher education institutions without regard to ability to pay.	Provide a guarantee of adequate grant aid to cover the average fixed costs (tuition, fees, room, board) of students at four-year public institutions.	✓	✓	✓
	Target need-based aid on students with the least ability to pay. Make grants the primary form of aid for the neediest students.	✓	✓	✓
	Substantially increase Pell grant funding.	✓		
	Make the Pell grant an entitlement.	✓		
	Improve loan terms for low-income borrowers, e.g. no fees; target to Pell recipients.	✓		
	Assure that growth of state merit programs is not at expense of need-based funding and that merit programs, while meeting other state needs, focus on promoting college access for needy students.		✓	
	Use criteria for merit programs that support equity, e.g. 2.0 GPA, income cap, 4-year sequence of college prep courses.		✓	✓
	Increase focus/messages in national media on available of need-based aid and on the national priorities underlying this funding.	✓		
The federal government, states, institutions and the private sector should work in partnership to develop programs and incentives that promote investment in need-based aid.  A well-grounded (state) financial assistance program is student-oriented, integrated with state tuition and financing policies, as well as with federal and private aid programs, transparent and predictable, accountable and appropriate for the goals it serves, and reinforces students' readiness for college.	Integrate aid policies across federal, state and institutions in complementary and supplementary ways. Make net cost to neediest students zero through grant aid by integrating financial aid and tuition financing policies at federal and state levels	✓	✓	✓
	Improve design and increase funding for federal matching programs to induce states, institutions and private entities to provide more need-based aid to students. Increase use of federal dollars to leverage state and institutional investment in financial aid and college access support a.k.a Federal Work Study, SEOG, GEAR UP, Perkins and FFELP loans.	✓		
	Reallocate public and private resources in ways to enhance affordability for all students, particularly those with greatest need.		✓	✓
	Design incentives for the private sector to subsidize students with high levels of need.	✓	✓	✓
	Increase federal and state support for institutions serving large percentages of high-need students. Provide incentives for institutions that retain needy students.	✓	✓	
	Minimize disincentives for work and savings in determining student eligibility for need based aid.	✓	✓	✓
	Simplify the application and allocation process for need-based aid and make it more transparent to students and families.	✓		
	Lift restrictions on the ability of institutions and states to target funds effectively to needy students, e.g. by broadening anti-trust exemptions and eliminating counter-productive regulations such as over award policies.	✓		

Key Findings	Corresponding Strategies	Strategy Targets		
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If we are to achieve greater access and success, federal, state, institutional, and private partners must invest more equitably and efficiently in college success skills for students from all backgrounds. How college will be financed is a necessary and integral component of early intervention activities	Increase support for programs that provide college success skills, early information about college preparation, admission, costs and student financial aid as well as programs that connect and transition students to college, and that promote retention and college graduation.	✓	✓	✓
	Provide lower income students and families with early and straightforward information about available aid, qualifications, and expected contributions for families in their circumstances. Include information about the benefits of postsecondary education. Use communications strategies similar to those used by financial institutions to market 529 savings plans to middle/upper income families. Incorporate financial aid information and counseling into outreach programs and community based support services for students and families.	✓	✓	✓
	Provide federal incentives to institutions, states and the private sector to fund student support and persistence services.	✓		
	Design and fund financial aid programs that commit resources to students long before they leave high school.	✓	✓	✓
	Make early aid commitments of financial aid in conjunction with comprehensive, sustained support and integrate academic advising with finance aid counseling.		✓	
	Structure aid programs to motivate and reward student achievement and encourage strong academic preparation.		✓	
	Provide/increase aid for students to participate in accelerated options such as dual enrollment, AP and IB programs.		✓	
Expanding access to and opportunity for a successful postsecondary experience for all students who are prepared and desire to attend is essential to the nation's social progress and economic prosperity. Higher education in the 21 <sup>st</sup> century is essential, rather than simply beneficial, to the pursuit of economic well-being for most Americans. To achieve this goal, public policy must evolve from enabling participation to enhancing participation in higher education.	Simplify financial aid application process for students.	✓	✓	
	Provide students with early notification of aid eligibility by examining feasibility of tying notification to other federal means tested benefit programs such as free/reduced school lunch program.	✓		
	Link increases in public college and university tuition to increases in need-based aid.		✓	✓
Accountability for outcomes of investments in pre-college and college support programs, as well as financial aid, should focus on measuring the degree to which student access, persistence, and success are increased.	Measure the effectiveness of federal matching funds in generating incremental state and institutional funding and determining optimal design for these policies.	✓		
	Build in mechanisms to assess effectiveness of financial aid in meeting program and federal/state policy goals of programs.	✓	✓	