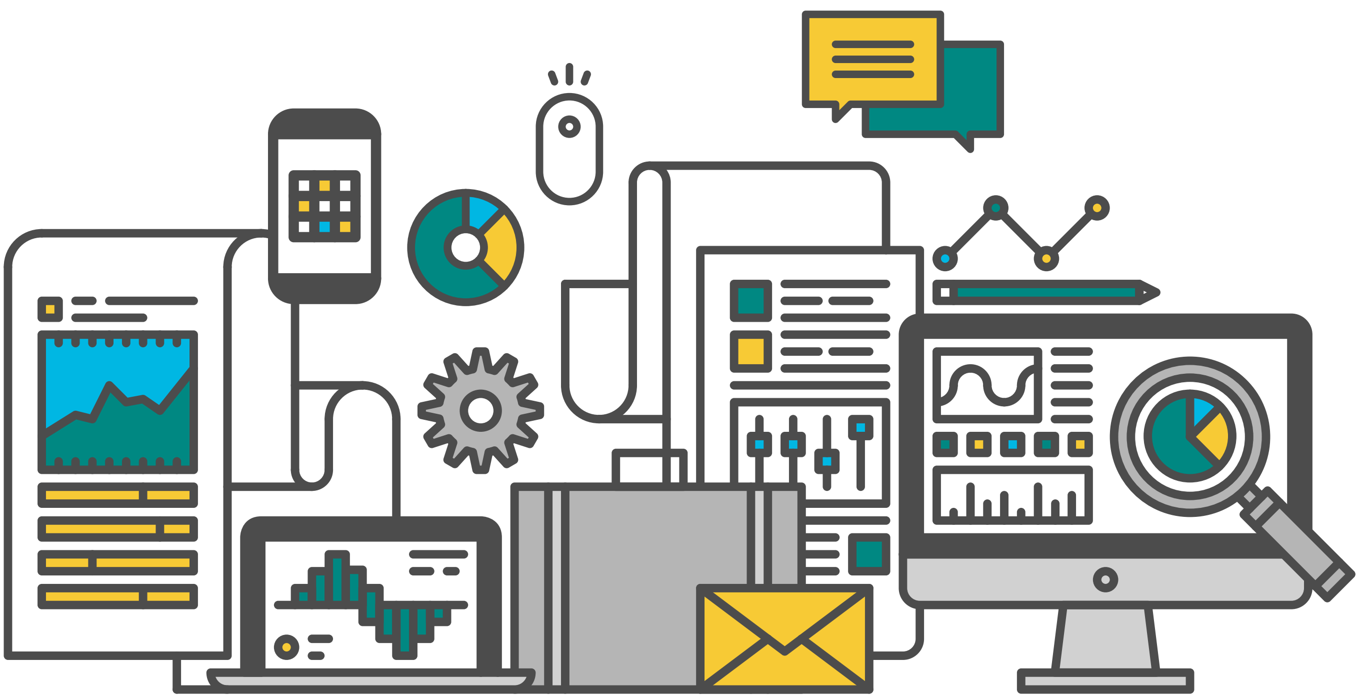
SHEEO

STATE HIGHER EDUCATION EXECUTIVE OFFICERS ASSOCIATION

COMMUNITIES OF PRACTICE:

DEVELOPING FINANCIAL AID METRICS IN STATE DATA SYSTEMS

ERIC GODIN



This paper is based on research funded in part by the Bill & Melinda Gates Foundation. The findings and conclusions contained within are those of the author(s) and do not necessarily reflect positions or policies of the Bill & Melinda Gates Foundation.

TABLE OF CONTENTS

INTRODUCTION

State postsecondary education data systems are vital information assets for policymakers, researchers, and the public. The Communities of Practice project (funded by the Bill & Melinda Gates Foundation) at the State Higher Education Executive Officers Association (SHEEO) builds upon SHEEO's ongoing efforts to measure the capacity and effective use of state postsecondary data systems and provides states with opportunities to develop solutions to common issues with those systems. Since 2010, SHEEO has conducted periodic studies of the content, structure, and use of state postsecondary data systems through its Strong Foundations surveys and associated site visits and meetings. The Communities of Practice project extends this work to provide professional development and technical assistance to state postsecondary policy analysts and researchers. Since the fall of 2017, SHEEO has held an ongoing series of Communities of Practice convenings. Each of these events brings together teams from multiple states and launches an ongoing network for Community of Practice members to share information, analyze solutions, and provide assistance to practitioners in other states.

The fourth Communities of Practice convening, "Developing Guided Pathways and Financial Aid Metrics in State Data Systems," was held in Seattle, Washington, in April 2019. The two-day meeting included representatives from 13 states—Alabama, Georgia, Hawaii, Kansas, Missouri, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Texas, Washington, and Wyoming. The state teams selected for this meeting represented a diverse group of systems currently utilizing or seeking to add guided pathways and financial aid metrics to their state data systems. Day One of the convening included presentations from leading scholars about understanding financial aid data, as well as examples of state data systems currently collecting this information and providing it in meaningful ways to consumers (potential students and their families). Day Two focused on guided pathways, the importance of momentum metrics, and using data to support institutional reforms.

This white paper highlights key themes and findings for the student financial aid segment of the convening and suggests topics for further consideration. Case studies from Minnesota and Ohio are also included, and PowerPoint presentations from the Communities of Practice convening are available from the SHEEO website.[1] A companion white paper, *Communities of Practice: Developing Guided Pathways Metrics in State Data Systems*, details information from the guided pathways section of the Communities of Practice convening.

College affordability is one of the most widely debated and least understood topics in American higher education. Disagreement about the perceived student debt crisis, tuition and fee increases exceeding the rate of inflation, student financial insecurity, and debates about free postsecondary education are all signaling a call to action for leaders in higher education. Over half of families use loans to pay for college, and more than 80 percent of families utilize grants and scholarships. However, one-fifth of families who've received financial aid do not feel confident in the decisions they made about paying for college or fully understand their aid packages.[2] In 2017, 65 percent of baccalaureate degree earners from public and nonprofit colleges had student loan debt, with graduates owing an average of $28,650.[3]

1. *https://postsecondarydata.sheeo.org/events/CoP4*
2. Sallie Mae. (2019). *How America pays for college.* Retrieved from *https://www.salliemae.com/assets/research/HAP/HowAmericaPaysforCollege2019.pdf*
3. Institute for College Access & Success. (2018). *Student debt and the class of 2017.* Retrieved from *https://ticas.org/files/pub_files/classof2017.pdf*

While there is widespread agreement that a college education should be affordable, defining affordability is more nuanced. For first-generation students and those with limited knowledge of higher education and the financial aid system, the long-term impact of their financial aid options and choices can follow them for decades, impacting their future financial stability and quality of life. This paper highlights efforts of state higher education systems to use financial aid data within the national discussion about financial aid metrics and policy, concluding with recommendations for next steps. Information from this Communities of Practice meeting is identified and additional resources are provided for context.

THE LANDSCAPE OF FINANCIAL AID METRICS

Understanding the landscape of financial aid metrics and their use by researchers, scholars, and policymakers is a critical component for utilizing these data in state data systems. At the Communities of Practice meeting, staff from the Institute for Higher Education Policy (IHEP) provided an overview of their Postsecondary Metrics Framework.[4] The Framework is part of a larger effort for a more inclusive national data infrastructure that enables researchers and policymakers to better understand equity and student success in postsecondary education. IHEP staff reviewed data elements and their definitions collected by national, state, and voluntary data collections in an attempt to bring consensus to the field regarding common data elements. The Framework reveals that relatively few initiatives in higher education are collecting data on student financial aid and affordability. Of the five data elements related to costs and affordability, the most commonly collected data elements were cumulative debt and student prices (collected by seven of the 20 initiatives), followed by net price (three), and default rates (three). In addition, unmet need was not collected by any data collection. These figures help illustrate the fact that data on college costs and affordability have not been a priority for completion initiatives.[5] Even among state postsecondary student unit record systems, affordability data are limited, as responses to SHEEO's most recent Strong Foundations survey indicate.[6] Only 35 percent of respondents collect cumulative debt, 31 percent collect net price, and only eight percent collect loan repayment status.

Dr. Nick Hillman, associate professor at the University of Wisconsin-Madison and one of the Communities of Practice speakers, encouraged professionals to "use what we have until we get what we need." These data can still be used for institutional change to improve student success. In particular, he spoke about finding and using student loan data which are available nationally at both the student and institutional levels through federal surveys from the National Center for Education Statistics (NCES), Bureau of Labor Statistics (BLS), Federal Reserve, U.S. Census Bureau, and Federal Student Aid (FSA). However, accessing federal student aid can be complicated for non-Department of Education employees.[7] *Appendix B* includes a table with sources of debt information at the student- and institution-level that Dr. Hillman presented at the meeting. Student debt is a multistage process that begins when students apply to college and complete the Free Application for Federal Student Aid (FAFSA) and continues through the enrollment and borrowing processes to repayment. Debt should be thought of as having a "life cycle."

4. Janice, A. & Voight, M. (2016). *Toward convergence: A technical guide for the postsecondary metrics framework.* Institute for Higher Education Policy. Retrieved from *http://www.ihep.org/sites/default/files/uploads/postsecdata/docs/resources/ihep_toward_convergence_low_2b.pdf*

5. Engle, J. (2016). *Answering the call: Institutions and states lead the way toward better measures of postsecondary performance.* Bill & Melinda Gates Foundation. Retrieved from *https://postsecondary.gatesfoundation.org/wp-content/uploads/2016/02/AnsweringtheCall.pdf*

6. *Strong foundations 2018: The state of state postsecondary data systems.* Retrieved from *https://postsecondarydata.sheeo.org/report/strong-foundations-2018-the-state-of-state-postsecondary-data-systems*

7. Soldner, M. & Campbell, C. (2016). *Using–and improving–Federal student aid data systems to support policy analysis.* Institute for Higher Education Policy. Retrieved from *http://www.ihep.org/sites/default/files/uploads/postsecdata/docs/resources/using_and_improving_fsa_data_systems.pdf*

WHAT DOES AFFORDABILITY MEAN?

There is no unified definition for affordability in higher education. Everyday discussions about affordability primarily focus on a student's (or their family's) ability to pay for tuition and fees. However, the concept of affordability is much more complicated. In setting tuition and financial aid policies, institutions and states must balance the interests of both taxpayers and students. As tuition discounting increases, those losses in revenue must be accounted for through institutional, state, or federal funds. Also, for state systems, affordability may be viewed as a student's ability to attend any state institution, institutions in their local area, or specific institutions.

One aspect of affordability is identifying whether the target of affordability is the student or another entity. At the Communities of Practice meeting, the Minnesota Office of Higher Education presented on their currently-in-progress two-phase project on affordability. The first phase focuses on historical funding policies from 1950 to the present. The second phase focuses on establishing metrics to guide future funding goals toward systems appropriations and financial aid. There is no standard definition of affordability in Minnesota. Still, the state is looking at the differences between the cost of attendance and the resources available (grants, work, family contribution, and loans). They have identified that state affordability occurs when a typical family can afford half of the educational options available to them. More information is available in the Minnesota case study.

Another element of affordability is understanding how students' lives impact their ability to pay for college. In 2019, IHEP released a report highlighting the experiences of 17 low-income and working-class students.[8] The authors note three critical findings from their work. First, while targeted need-based financial aid is imperative for low-income and working-class students, it still may not be enough to cover all costs. These additional costs may be academically related (e.g., tuition or books) or everyday costs that impact a student's ability to fully and actively participate in classes (e.g., transportation, medical, housing, food). Second, when students do not have enough funding to cover all their needed academic and non-academic costs, they are forced to make choices that impact their ability to be a successful college student. These choices may include not purchasing items (such as textbooks, or skipping meals), working more hours, or taking on more debt. Finally, the complicated and confusing nature of the financial aid process causes students to question if they can afford college. Together, these findings show that policies aimed only at tuition and fees are not enough to support low-income students. Instead, institutions and states must incorporate additional supports, such as emergency student funds, bus passes, and stipends for textbooks. Lumina Foundation's *Beyond Financial Aid: How Colleges Can Strengthen the Financial Stability of Low-Income Students and Improve Outcomes* is a toolkit for college administrators to better understand their students and institutional policies in order to develop more inclusive supports for low-income students.[9]

8. Peters, E.E., Roberson, A.J., & Voight, M. (2019). *The cost of opportunity: Student stories of college affordability.* Institute for Higher Education Policy. Retrieved from *http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep_student_voices_full_report_v6_web_pages.pdf*

9. Lumina Foundation (2018). *Beyond financial aid: How colleges can strengthen the financial stability of low-income students and improve outcomes.* Retrieved from *https://www.luminafoundation.org/beyond-financial-aid*

Dr. William Doyle, professor of public policy and higher education at Peabody College of Vanderbilt University, also spoke at the Communities of Practice meeting on his research in defining affordability. In particular, he looked at the relationship between the percent of income required to attend higher education and family income. His data indicate that families making less money must contribute substantially higher proportions of their annual income to pay for a college education. In addition, his research shows that the best method to increase college enrollment is to reduce the cost.[10]

Finally, affordability must be viewed within the context of a student's life, including information from before college, during college, and after college. A student's or family's annual contribution to postsecondary education can be derived through the Expected Family Contribution (EFC) calculation, but scholars note that the EFC is a poor estimate of what a student can pay.[11] Baum and Ma (2014) write that "the central question should be whether students, regardless of their ages when they enroll in college, can reasonably expect to improve their long-term standards of living, even after paying for college" (p. 1). Lumina Foundation has suggested a benchmark for affordability as "the Rule of 10," which helps change the conversation on affordability from what a college education should cost, to how much a student should have to pay.[12] The Rule of 10 suggests that "students should pay no more for college than the savings generated through 10 percent of discretionary income for 10 years and the earnings from working 10 hours a week while in school" (p. 5).

10. Institute for Research on Higher Education, Graduate School of Education, University of Pennsylvania. (2016). *College affordability diagnosis: National report.* Retrieved from *http://www2.gse.upenn.edu/irhe/affordability-diagnosis*

11. Baum, S. & Ma, J. (2014). *College affordability: What is it and how can we measure it?* Lumina Foundation. Retrieved from *https://www.luminafoundation.org/files/publications/ideas_summit/College_Affordability-What_Is_It_and_How_Can_We_Measure_It.pdf*

12. Lumina Foundation (2015). *A benchmark for making college affordable: The rule of 10.* Retrieved from *https://www.luminafoundation.org/files/resources/affordability-benchmark-1.pdf*

INNOVATIVE FINANCIAL AID PROGRAMS

Financial aid programs are one way states can increase the affordability of postsecondary education. The key to innovative financial aid programs is targeting the correct students and understanding the intended and possible unintended consequences resulting from new policies and programs. Dr. Oded Gurantz, assistant professor at the University of Missouri and Communities of Practice presenter, conducts research on the effectiveness of financial aid programs. His studies of three programs—the University of Michigan's High Achieving Involved Leader (HAIL) Scholarship, California's Competitive Award, and the Oregon Promise program—provide important information for policymakers.

First, the University of Michigan's High Achieving Involved Leader (HAIL) Scholarship seeks to recruit high-performing, low-income students who would typically attend less selective institutions by offering four years of free tuition. Initially, potential students were unaware of this opportunity, were hesitant about their ability to succeed at this institution, and overestimated the cost of college. In short, there was a lack of knowledge. To address this, additional advertising with personalized mailings was utilized to increase the program's success. When compared with a control group that did not receive the mailing, high-achieving, low-income students receiving the mailing were more likely to apply (67 percent compared to 26 percent) and to enroll (28 percent compared to 13 percent).

Second, California's Competitive Award is financial aid that is awarded to nontraditional students based on a score that incorporates grade point average and characteristics of being disadvantaged. The state provides a set number of awards to the highest scoring students until the money is gone. Therefore, the cut line changes each year. Evaluating the program revealed that the award had no impact on college-going rates and minimal impact on degree completion. Two reasons for these results may be that the financial award is not enough, and information about the program is not easily accessible or understood.

Finally, the Oregon Promise program provides free tuition for community college. While the program has been successful at increasing community college enrollment, it has pulled enrollment away from the state's four-year institutions. Oregon Promise operates as a "last-dollar plus" scholarship, meaning the state provides additional funds to cover tuition expenses only after all other sources of aid are utilized; however, all students receive at least $1,000 of aid for books and other educational expenses even if other sources of aid cover tuition expenses. Therefore, middle-income and high-income students who are less likely to receive Pell Grants or other financial aid because their EFC is too high are more likely to receive larger Promise awards than low-income students because other sources will cover most of their aid. After the first year, the Oregon Promise program imposed an EFC cutoff, which addressed the low-income vs. middle- and high-income aid issue.

OPPORTUNITIES FOR THE COMMUNITY OF PRACTICE

VIEW FINANCIAL AID AS A LONG-TERM STUDENT COMMITMENT

The financial aid process begins before and continues after a student attends college. College affordability should be discussed in high schools and middle schools to ensure that students and families (1) understand the financial aid process and their options for paying for college, and (2) are prepared to complete the required paperwork. These activities should be part of a statewide effort to educate families on the educational pipeline from elementary to postsecondary education. After completion (or stopping out), loans can take years or decades to repay. Students may be linked to the financial aid process for as long as a 30-year mortgage. Policymakers and stakeholders should consider the long-term consequences of financial aid policies on students.

DEFINE AFFORDABILITY IN YOUR STATE

An effective way to help identify and quantify financial aid metrics is for SHEEO agencies to define affordability. By defining the term, states set boundaries about what is being considered and what is not. In addition, you define your target audience and give higher education leaders more guidance to develop their own strategies for success.

INCLUDE FINANCIAL AID METRICS IN STATE STRATEGIC PLANS

One way to learn what SHEEO agencies value is to look at the data metrics they include in their strategic plans. Including financial aid metrics in these plans lets the public, policymakers, and other stakeholders know that college affordability is being taken seriously in the state, and progress toward improving affordability is being measured.

DISAGGREGATE FINANCIAL AID METRICS AND POLICIES BY SUBPOPULATIONS

Closing the equity and attainment gaps in higher education is a central focus of institutions, SHEEO agencies, and national organizations. Therefore, states and institutions must drill down and understand the nuances in their data and the differences in college affordability by key student subpopulations, including low-income, minority, and at-risk students.

SHARE DATA ACROSS STATE AGENCIES

Student data is often siloed within different state agencies; data sharing allows unique cooperation to facilitate innovative solutions. SHEEO agencies can help facilitate more cooperation. For example, Ohio's FAFSA Completion Initiative is a statewide effort to increase the number of students submitting FAFSA applications. The Ohio Department of Higher Education provides school districts with information on students who completed a FAFSA form, which allows districts to focus FAFSA education efforts and resources on students who have not completed the form. More information is available in the Ohio case study.

CASE STUDY:

MINNESOTA – IS COLLEGE AFFORDABLE, AND FOR WHOM?

By Meredith Fergus, *manager financial aid research and SLEDS, Minnesota Office of Higher Education*

The state of Minnesota invests heavily in higher education, both through our appropriations for need-based aid and with financial support for our public colleges and universities. Despite these investments, no good measure exists of whether or not these investments are making college more affordable, and for how many. How can we define college affordability? College could be considered affordable for families able to write a check to cover all costs, as well as for those with a family income so low that 100 percent of their costs are covered by state and federal aid. A broader sense of affordability could be that you leave college with manageable debt, and your education helps you secure a job with a paycheck that makes those loan payments manageable. Or is college affordability defined by a student's career goals? A two-year community college is affordable, but what if a public research university best fits the student's needs and aspirations? Without adequate resources, the student may not be able to attend this public four-year college. State policymakers must look at college affordability through a broader lens: Are we investing enough taxpayer dollars to extend opportunities for college enrollment and success to enough students? How many are "enough?" And is the percentage of income and assets required from families and students reasonable or too burdensome?

In 2018, the Minnesota Office of Higher Education began the task of defining affordability, both for students and state lawmakers. This work will culminate in the development of guiding metrics to set goals for future financing for both system appropriations and financial aid. For families and students, defining college affordability should be about the math: Are you able to purchase the necessary and appropriate education and, at the same time, have enough money to cover essential needs such as food and housing? If the math doesn't work, the student is at an increased risk of dropping out or may simply not enroll. For the state, affordability should take into account, by income, the share of individuals who can afford to enroll. In this calculation, limited state resources and political will are in competition with the growing need for educated workers and the value of investing enough to encourage completion, not just enrollment. For individuals and the state, affordability is measured over time—when a student begins their education, over the student's lifetime, and during the loan repayment time.

Affordability at the student's entrance asks this question: Does the student have the required level of resources to fully pay the cost of attendance on day one? If the cost of attendance exceeds their resources (which include grants, work, family contributions, and loans), that college choice is not affordable for that student. This measurement must be based on a reasonable number of hours the student must work plus a reasonable family contribution and student loans. If these three *factors don't align, the student may be able to go to college, but they are less likely to complete, and if they do, they are more likely to have unmanageable debt. On the other hand, if resources exceed the cost of attendance, this could indicate that the state is not being efficient in using state resources. This is a moving benchmark that must be reconsidered as costs or resources change.*

In the Minnesota Office of Higher Education's view, state affordability is achieved when:

- *A typical family can afford 50 percent + of educational options available to them, and*
- *A typical family can afford 50 percent + of local educational options available to them (colleges near where they live).*

Over the student's lifetime, the return on investment for students and families can best be measured by comparing their net earnings after college that can be attributed to their education, to the net cost of their education. For students, ideally, the net earnings over the first 10 years post-college would exceed the net cost of college—a positive return on investment. There are areas of study where there is less likely to be a positive return on investment, such as for early childhood educators, legal aid attorneys, and culinary workers. In this case, state policymakers might want to weigh the demand for occupations such as these and consider additional subsidies or alternative training modules to make them more affordable.

Finally, affordability of college should be measured by the cumulative debt burden a student carries after college, measured by the percentage of income required to pay off their debt in full in five to 10 years. If the percentage of income is too high, the borrower is at risk of default, in which case, college cannot be considered affordable for that student. However, the state's impact on student borrowing is less direct. Students and families decide when to borrow and how much to borrow within federal guidelines and private borrowing options available to them.

To have the most significant impact, state policy decisions must focus on the first measure, affordability at entry. If this is achieved, a positive return on investment is much more likely, as well as a manageable debt burden. The challenge to states in ensuring that students have adequate resources on day one is to understand which students currently do not. Undoubtedly, the information gathered from a detailed state-level analysis of affordability metrics will be humbling. Still, it also should inspire us to meet the very real and growing challenge of college affordability. Organizations such as SHEEO, and its member states and postsecondary systems, work to meet this challenge and, collectively, we are making a real difference.

OHIO'S FAFSA COMPLETION INITIATIVE

By Jill Dannemiller, *director, data management and analysis, Ohio Department of Higher Education*

In 2014, President Obama announced the launch of the Free Application for Federal Student Aid (FAFSA) Completion Initiative to help states, districts, and schools give students the support they need to complete the FAFSA form.[13] *Often the gateway to accessing financial aid for college, career school, or graduate school, the FAFSA gives students access to the nearly $150 billion in grants, loans, and work-study funds that the federal government has available. And in many cases, students are required to submit the FAFSA before they are considered for any financial aid.*

In 2016, Ohio started participating in the FAFSA Completion Initiative, and today it is the first step of the state's 3 to Get Ready! campaign, coordinated by the Ohio Department of Higher Education (ODHE) to help high school students prepare for college by focusing on applying for financial aid, submitting college applications, and selecting where they'll pursue their postsecondary education.[14] *ODHE shares with school districts specific, limited information about the students who have completed the FAFSA form. The data enable school and district partners to identify those students who have not filed a FAFSA form and better target counseling, filing help, and other resources for those students. These efforts can promote college access and success by ensuring that students, particularly those with a low family income, have access to financial aid to fund their education.*

ODHE, in partnership with the Management Council of the Ohio Education Computer Network (MC OECN), provides data through a secure web portal. The MC OECN K-12 Portal hosts many district initiatives, including assessment information and teacher evaluation data, so districts are familiar with the site.

One of the challenges in Ohio is that districts are legally prohibited from reporting students' names, parents' or other family members' names, and addresses or Social Security numbers to the Ohio Department of Education.[15] *This makes matching the FAFSA data to the high school a challenging task that requires using specific data elements from the application. Using the Institutional Student Information Record (ISIR) data that the state receives, the National Center for Education Statistics (NCES) high school code is matched with the crosswalk to the high school and district at ODHE. Next, the data is filtered by date of birth, and the system only forwards applications for students who are 22 years old or younger. Updates of FAFSA completions are sent using a secure web service each Wednesday, so the list is refreshed weekly from mid-October through June.*

13. *https://blog.ed.gov/2014/03/president-obama-announces-new-fafsa-completion-initiative*
14. *https://www.ohiohighered.org/3ToGetReady/FAFSA*
15. *http://codes.ohio.gov/orc/3301.133*

District superintendents must electronically sign a data release and security agreement to gain access to the FAFSA student-level information. There are 462 (out of more than 700 local education agencies in the state) data-sharing agreements on file, so more than half of the districts are participating.

Once the data-sharing agreement is signed, the districts use a simple web interface with student name, date of birth, and high school to review the students' FAFSA completions in their district. If the NCES high school code on the FAFSA application is missing, the student goes into a statewide list of "unmatched" schools so the districts can search by name and date of birth. The data are available for download to Excel for ease of manipulation.

To date, the percentage of FAFSA completions has not changed much, but the number of districts participating in the initiative keeps growing. As part of Ohio's attainment goal that 65 percent of Ohioans, ages 25-64, will have a degree, certificate, or other postsecondary workforce credential of value in the workplace by 2025, the FAFSA Completion Initiative is one component of Ohio's plan to reach that target.[16]

16. *https://www.ohiohighered.org/attainment*

APPENDIX A: COMMUNITY OF PRACTICE PARTICIPANTS

ALABAMA

Yardley Bailey
Assistant Vice Chancellor for Academic & Student Affairs & Director of Institutional Research
University of Alabama System
ybailey@uasystem.edu

Kelly Birchfield
Director, Organizational Effectiveness & Research
Alabama Community College System
kelly.birchfield@accs.edu

Matthew Campbell
Senior Analyst
Auburn University
campbmw@auburn.edu

Jim Purcell
Executive Director
Alabama Commission on Higher Education
jim.purcell@ache.edu

Subrena Simpkins
Director of Research Services
Alabama Commission on Higher Education
subrena.simpkins@ache.edu

GEORGIA

Jill Brady
Director, GeorgiaBEST
University System of Georgia
jill.brady@usg.edu

Tristan Denley
Executive Vice Chancellor & Chief Academic Officer
University System of Georgia
tristan.denley@usg.edu

Lori Hagood
Research Associate
University System of Georgia
lori.hagood@usg.edu

Rich Loftus
Associate Vice Chancellor for Student Enrollment
University System of Georgia
rich.loftus@usg.edu

Annette Ogletree-McDougal
Executive Director of Communications
University System of Georgia
annette.ogletree-mcdougal@usg.edu

HAWAII

Cathy Bio
Director of Student Success
University of Hawaii Community Colleges
cbio@hawaii.edu

Bryan Kushima
IT Specialist
University of Hawaii, System IRAO
kushima@hawaii.edu

Sherry Proper
Director of Financial Aid Policy & Strategy
University of Hawaii
sproper@hawaii.edu

Henry Sakata
IT Specialist
University of Hawaii - Institutional Research & Analysis Office
sakata@hawaii.edu

KANSAS

Cynthia Farrier
Director of Data, Research & Planning
Kansas Board of Regents
cfarrier@ksbor.org

Elaine Frisbie
Vice President for Finance & Administration
Kansas Board of Regents
efrisbie@ksbor.org

Marti Leisinger
Associate Director of Data, Research & Planning
Kansas Board of Regents
mleisinger@ksbor.org

Diane Lindeman
Director of Student Financial Assistance
Kansas Board of Regents
dlindeman@ksbor.org

Jarett Payne
Reporting & Research Specialist
Kansas Board of Regents
jpayne@ksbor.org

MISSOURI

Erik Anderson
Director of Academic Research
Missouri Department of Higher Education
erik.anderson@dhe.mo.gov

Jude Kyoore
Research Analyst
Missouri Department of Higher Education
jude.kyoore@dhe.mo.gov

Angelette Prichett
Director of Academic Programs & Initiatives
Missouri Department of Higher Education
angelette.prichett@dhe.mo.gov

Kelli Reed
Senior Associate
Missouri Department of Higher Education
kelli.reed@dhe.mo.gov

NEW YORK

Jill Lansing
Assistant Vice Chancellor
State University of New York
jill.lansing@suny.edu

Jennifer Miller
Executive Director, NYS Student Success Center
State University of New York
jennifer.miller@suny.edu

Deborah Moeckel
Assistant Provost
State University of New York System Administration
deborah.moeckel@suny.edu

NORTH CAROLINA

Susan Barbitta
Executive Director, Student Success Center
North Carolina Community College System Office
barbittas@nccommunitycolleges.edu

John Paul Black
Dean of Student Services
Lenoir Community College
jpblack73@lenoircc.edu

AJ Jaeger
Alumni Distinguished Graduate Professor
North Carolina State University
ajjaeger@ncsu.edu

Bill Schneider
Associate Vice President, Research & Performance Management
North Carolina Community College System
schneiderb@nccommunitycolleges.edu

Ashley Sieman
Director of Program Evaluation
North Carolina Community College System
siemana@nccommunitycolleges.edu

OHIO

Tamika Braswell
Director, Office of Financial Aid
Ohio Department of Higher Education
tbraswell@highered.ohio.gov

Fred Church
Associate Vice Chancellor,
Research & Analysis
Ohio Department of Higher Education
fchurch@highered.ohio.gov

Jill Dannemiller
Director, Data Management & Analysis
Ohio Department of Higher Education
jdannemiller@highered.ohio.gov

Stephanie Davidson
Vice Chancellor, Academic Affairs
Ohio Department of Higher Education
sdavidson@highered.ohio.gov

Brett Visger
Associate Vice Chancellor
Ohio Department of Higher Education
bvisger@highered.ohio.gov

OKLAHOMA

Matthew Eastwood
Director for Workforce & Economic Development
Oklahoma State Regents for Higher Education
meastwood@osrhe.edu

Jackie Oram
System Manager, Student Performance
Oklahoma State Regents for Higher Education
joram@osrhe.edu

PENNSYLVANIA

Kate Akers
Assistant Vice Chancellor,
Educational & Business Intelligence
Pennsylvania State System of Higher Education
kakers@passhe.edu

Alan Shay
Senior System Research Analyst
Pennsylvania *State* System of Higher Education
ashay@passhe.edu

Sarah Stark
Research & Data Analyst
Pennsylvania State System of Higher Education
sstark@passhe.edu

Stephanie Suran
Research & Policy Analysis Manager
Pennsylvania Higher Education Assistance Agency
ssuran@pheaa.org

TEXAS

Jenna Cullinane Hege
Deputy Assistant Commissioner
Texas Higher Education Coordinating Board
jenna.cullinanehege@thecb.state.tx.us

Chrys Dougherty
Program Director, Strategic Planning
Texas Higher Education Coordinating Board
chrys.dougherty@thecb.state.tx.us

Cynthia Ferrell
Vice President
Texas Success Center
cferrell@tacc.org

Lesa Moller
Senior Director, Student Financial Aid Programs
Texas Higher Education Coordinating Board
lesa.moller@thecb.state.tx.us

WASHINGTON

Darby Kaikkonen
Director of Policy Research
Washington State Board for Community & Technical Colleges
dkaikkonen@sbctc.edu

Isaac Kwakye
Director of Research
Washington Student Achievement Council
isaack@wsac.wa.gov

Ami Magisos
Assistant Director of Policy & Planning
Washington Student Achievement Council
amagisos@wsac.wa.gov

Thomas Mankovich
Policy Research Associate
Washington State Board for Community & Technical Colleges
tmankovich@sbctc.edu

Becky Thompson
Director of Student Financial Assistance
Washington Student Achievement Council
beckyt@wsac.wa.gov

Marc Webster
Director of External Affairs
Washington Student Achievement Council
marcw@wsac.wa.gov

WYOMING

Alex Kean
Director, Budget & Institutional Planning
University of Wyoming
akean@uwyo.edu

Mark Perkins
Director of Institutional Research
Laramie County Community College
mperkins@lccc.wy.edu

Steve Scott
Business Analyst, Executive
University of Wyoming
sscott11@uwyo.edu

Geir Solvang
Data Analyst
Wyoming Community College Commission
geir.solvang1@wyo.gov

OTHER

Rob Anderson
President
State Higher Education Executive Officers
randerson@sheeo.org

John Armstrong
Senior Policy Analyst
State Higher Education Executive Officers
jarmstrong@sheeo.org

Cheryl Blanco
Vice President for Postsecondary Education
Southern Regional Education Board
cheryl.blanco@sreb.org

Matthew Case
Assistant Director, Policy Analytics
California State University Chancellor's Office
mcase@calstate.edu

Caitlin Dennis
Grants & Events Coordinator
State Higher Education Executive Officers
cdennis@sheeo.org

Will Doyle
Associate Professor
Vanderbilt University
w.doyle@vanderbilt.edu

Meredith Fergus
Manager Financial Aid Research / SLEDS
Minnesota Office of Higher Education
meredith.fergus@state.mn.us

John Fink
Senior Research Associate
Community College Research Center
john.fink@tc.edu

Eric Godin
Associate Vice President
State Higher Education Executive Officers
egodin@sheeo.org

Oded Gurantz
Assistant Professor
University of Missouri
gurantzo@missouri.edu

Nick Hillman
Associate Professor
University of Wisconsin-Madison
nwhillman@wisc.edu

Davis Jenkins
Senior Research Scholar
Community College Research Center
Teachers College Columbia University
davisjenkins@gmail.com

Amanda Roberson
Assistant Director of Research & Policy
Institute for Higher Education Policy
ajroberson@ihep.org

Jamey Rorison
Senior Program Officer
Bill & Melinda Gates Foundation
jamey.rorison@gatesfoundation.org

David Tandberg
Vice President of Policy Research
& Strategic Initiatives
State Higher Education Executive Officers
dtandberg@sheeo.org

Dustin Weeden
Senior Policy Analyst
State Higher Education Executive Officers
dweeden@sheeo.org

Christina Whitfield
Senior Vice President & Chief of Staff
State Higher Education Executive Officers
cwhitfield@sheeo.org

APPENDIX B: DEBT DATA[17]

STUDENT-LEVEL DATA

PRE-COLLEGE	DURING COLLEGE	POST-COLLEGE
NCES: National Longitudinal Study: 1972 High School & Beyond: 1980 National Educational Longitudinal Study: 1988 Educational Longitudinal Study: 2002 High School and Beyond: 2009	**NCES:** National Postsecondary Student Aid Study: 87; 90; 93; 96; 00; 04; 08; 12; 16 Beginning Postsecondary Students: 1990-94; 1996-01; 2003-09; 2012-17	**Federal Reserve:** Survey of Consumer Finances: 89; 92; 95; 98; 01; 04; 07; 10; 13; 16 Survey of Household Economics & Decisionmaking: 13; 14; 15; 16; 17; 18
BLS: National Longitudinal Survey of Youth: 1979 & 1997	**University of Michigan:** Panel Study of Income Dynamics (Transition into Adulthood Study): 2005 forward	**BLS:** Consumer Expenditures Survey: 13; 14; 15; 16; 17; 18
University of Michigan: Longitudinal Study of American Youth: 87-94; 07-11		**NCES:** Baccalaureate & Beyond: 1993-03; 2000-01; 2008-2018; 2016-2026
		Census: National Survey of College Graduates: 01; 03; 06; 08; 10

17. Tables created by Nick Hillman, University of Wisconsin-Madison

INSTITUTION-LEVEL DATA

PRE-COLLEGE	DURING COLLEGE	POST-COLLEGE
FSA: FAFSA filing by high school	**NCES:** Integrated Postsecondary Education Data System: 1998-99 (2007-08) to 2017-18	**ED:** College Scorecard: 96-97 to 17-18
	FSA: Quarterly volume reports: 1999-01 to 2018-19	**FSA:** Cohort default rate Gainful Employment 90/10 reports (2007-08 to 16-17)
	College Board/Peterson's: *Common Data Set College In-Sight*	**Brookings:** A Crisis in Student Loans?
		Census: Postsecondary Employment Outcomes (TX, CO, WI, MI)

STATE HIGHER EDUCATION EXECUTIVE OFFICERS

3035 CENTER GREEN DRIVE, SUITE 100, BOULDER, COLORADO, 80301
303.541.1600 • **SHEEO.org**