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Access and Financial Aid: How American-Indian Students Pay for College

Abstract

American Indians are among the most underrepresented and underserved groups in higher education. Fifty-one out of every 100 American Indians graduate from high school. Of these 51, only 37 percent will enroll in college and ultimately earn a bachelor's degree within six years. Some American-Indian students fail to complete their studies for financial reasons. Financial aid—whether in the form of grants, loans or student employment—is of critical importance for American Indians. There are a variety of ways that American-Indian students can finance their educations. Funding is available from the federal government, state governments, tribal governments, institutional scholarships, and private scholarships. Increasing college completion rates among American Indians necessitates that students identify all potential sources of funding and have access to enough aid to enable them to attend and complete college.

Background

The 21st Century will continue a pattern that began in the 19th Century: education will be of increasing importance for all social groups in the United States. Such an observation is of particular importance for those individuals who have been historically disenfranchised. African Americans, Latinos and American Indian/Alaska Natives have had lower graduation rates from high school, lower attendance rates at four-year institutions, and lower graduation rates from those institutions than their White and Asian-American counterparts for years (National Center for Education Statistics, 2005a). The difference between education today and in the past is that a high school degree is insufficient for an increasing number of skills and jobs. As the manufacturing industry continues to move to countries that pay lower wages, the workforce in the United States will need greater skills to remain competitive. These skills, too, will change. Rather than an individual learning a

particular craft that will provide gainful employment throughout his or her work-life, the expectation is that individuals will hold several jobs that require different skill sets throughout a lifetime. Although all individuals certainly do not need a bachelor's degree to remain competitive in the 21st Century workforce, the vast majority of working adults will need some form of postsecondary education—a bachelor's degree, an associate's degree, certificate training, and the like.

However, not all high school students always see college as an option. For low-income students, cost can be a determining factor. If funds are insufficient or students believe that there are no funds to access, then students are less likely to apply for and/or attend college. In this article, we discuss the impact of financial aid on American Indians' persistence in higher education. We begin by providing an overview of American Indians' high school and college completion rates before considering reasons that students do not attend college.

Table 1. Trends in Educational Attainment by Race/Ethnicity

	All Groups	American Indian	Asian American	Latino	African American	White
High School Drop Out Rates (Grades 9-12)	32%	49%	23%	47%	50%	25%
High School Graduation Rates	68%	51%	77%	53%	50%	75%
College Enrollment Rates for 18–24- year-olds	38%	18%	60%	24%	32%	42%
Bachelor's Degree Attainment (within 4 years)	34%	19%	39%	19%	19%	37%
Bachelor's Degree Attainment (within 6 years)	56%	37%	64%	42%	40%	59%
Sources: Swanson (2004); NCES (2005b).						

We then delineate the costs of college and the various options that American Indian high school graduates have to pay for college. Our findings suggest that: 1) insufficient funding exists to pay for college and 2) students fear that they will incur too much debt. The article concludes with policy and practice implications that will help students to overcome the financial obstacles they might face.

High School and College Persistence Rates

Table 1 highlights recent trends in college access based on race and ethnicity. Although increases within groups have improved over time, African Americans, Latinos and American Indians in the United States still lag behind their counterparts.

As Table 1 indicates, American-Indian students have the second lowest high school graduation rates, the lowest percentage of college enrollment for students between ages 18 and 24, and some of the lowest rates of attainment within four or six years of beginning a degree program. Table 1 also reflects the reality that American Indians have among the highest high school drop out rates and lowest degree attainment rates of any racial or ethnic group.

The challenge of increasing access to and graduation from college for American-Indian students can be organized around three key postulates:

1. If American-Indian students do not graduate from high school at a traditional age, the likelihood that they will attend college is less likely than their counterparts.
2. If American-Indian students graduate from high school but do not immediately go to a postsecondary institution, the likelihood that they will ultimately attain a degree is less certain than their peers.
3. If American-Indian students attend a postsecondary institution, they need to find means of support to attain a degree.

This article is concerned with the student population that is represented in the second hypothesis: the American-Indian students who graduate from high school but do not attend a postsecondary institution. In particular, the article focuses on American-Indian college-going rates and how they might be improved by increasing access to financial aid. American-Indian students, much like their Latino and African-American counterparts, are often disproportionately represented in lower-income groups and have less money available to go to college (U.S. Census, 2004).

High School Graduation Rates

In 2001, about 52 percent of American-Indian students graduated from high school as opposed to a national average of about 68 percent (see Table 2). Of those students who graduated, only about 17 percent attended a postsecondary institution—less than half the national average. Graduation rates for American-Indian youth also vary by state. Arizona, Montana, New Mexico, North Dakota, South Dakota, and Oklahoma have the most significant American-Indian high school enrollments. The overall graduation rate from high school in New Mexico, for example, is lower than that of Montana; however, the graduation rate of American-Indian students in New Mexico is equivalent to the overall New Mexican graduation rate, and higher than the graduation rate of Montanans who are American Indian. In New Mexico, 61.2 percent of students from any race/ethnicity graduated from high school; about 60 percent of American Indians do so. While these graduation rates are relatively on par with state performance, American Indians in Montana do not fare as well. The overall graduation rate in Montana is 71 percent; the graduation rate for American-Indian students is only about 46 percent.

Table 2. 2001 High School Graduation Rates by Race/Ethnicity: Nation and State

State	All Students	American Indian	Asian	Latino	African American	White
U.S.	68.0	51.1	76.8	53.2	50.2	74.9
Arizona	67.3	—	—	—	—	—
Montana	77.1	45.8	—	56.8	71.4	79.3
New Mexico	61.2	60.0	64.2	54.7	55.9	67.8
North Dakota	79.5	52.6	30.6	—	72.1	84.1
Oklahoma	69.8	63.9	—	56.2	52.8	72.1
South Dakota	79.4	32.1	61.2	—	—	83.4

Source: Swanson, 2004.

The graduation rates for students in North and South Dakota are equivalent and well above the national average; significantly more American-Indian youth graduate from North Dakota than South Dakota.

Although graduation rates have increased since 1980, these improvements are not translating into equivalent levels of postsecondary participation. Two factors may help explain this disconnect. First, postsecondary participation rates for American-Indian students may be related to the number of students who drop out from high school. In 2002, 16.8 percent of American Indians in the 10th through 12th grades dropped out of high school (NCES, 2005a). Of course, these students may reenter the educational system later in their lives, but indicators suggest that this route is a more difficult and longer pathway. A second possible reason for lack of postsecondary participation may be related to the academic preparation of this student population during their high school years. In 2002, approximately 1,948 American-Indian students took an Advanced Placement exam (The College Board, 2004). While this represents an increase in Advanced Placement course taking and exams, it still represents less than one-half a percent of the total number of students who took the exam.

Similarly, in 2002, the average SAT scores for American-Indian students were 25 points lower than the national average on the Verbal section of the test, and 33 points below the national average on the Mathematics portion of the exam (The College Entrance Board, 2005). Both the SAT and the Advanced Placement programs are utilized primarily by those students who have plans to attend a four-year institution. That is, SAT test-takers represent the students who are

more inclined to pursue a collegiate future. Although some students may not be academically prepared for a four-year institution, presumably they could attend a community college. One might assume then, that many students could go to a postsecondary institution if they were academically able and financially prepared.

Two additional answers for the low college-going rates pertain to information and financial aid. Many American-Indian students opt out of postsecondary education because they assume it is not affordable. While college attendance may not be possible without financial assistance, American Indians have access to a variety of sources of aid from the federal, state and tribal governments along with institutional and private scholarships. Some argue that American Indians do not attend college in greater numbers because there is simply not enough money available to finance their education (Office of the Navajo Nation, n.d.). In contrast, others argue that a lack of knowledge of how to access financial aid deters particular groups of students from attending college (Zarate & Pachon, 2006).

Students may not have the counseling and support structures that enable them to prepare and apply for college (Corwin, Venegas, Oliverez, & Colyar, 2004; McDonough & Calderone, 2006). They may lack the requisite information needed to complete the myriad tasks required to apply for college—take the SAT/ACT, complete an application, write an essay, and the like (McDonough, 1997; Tierney, Colyar, & Corwin, 2005). Some students view higher education as out of their financial means and consequently do not pursue it as an option (Tornatzky, Cutler, & Lee, 2004; Venezia, Kirst, & Antonio, 2002). Others do not pursue a college degree, not due to inadequate funding, but because they do not know that funding is available (Zarate & Pachon, 2006). This problem is particularly acute for students who come from low-income families who tend to have less knowledge about the types of financial aid available to them than those students from the middle and upper classes (Luna de la Rosa, 2006; Tierney & Venegas, 2006).

Even for those students who know about the variety of financial aid resources available to them, sometimes this aid is not enough. American-Indian youth are disproportionately poor and require financial assistance (Institute for Higher Education Policy, 2007). Many have long argued that students with few financial resources will be less likely to participate in higher education (Flint, 1992; Flint, 1993; St. John & Noell, 1989). Over the past few decades, the types of aid awarded to students have changed. Today, students are more likely to receive loans than grants, and merit-based aid

instead of need-based aid has increased (Baum & Schwartz, 2006; Heller, 2002). Although financial aid remains available to students, this source of funds is a retreat from the use of need-based aid and deters many American-Indian students—a group that is consistently among the least wealthy in the country—from pursuing a college degree. Before we discuss the various types of financial aid available to students, we briefly describe American Indians' enrollment in higher education.

American Indian Postsecondary Attendance Patterns

In 2002, nearly 89 percent of American-Indian 10th graders stated that they expected to participate in postsecondary education. Twelve percent of these students had plans for some college, including either technical or vocational training; 36.1 percent of students expected to earn a bachelor's degree and another 39.8 percent of students had plans to earn some type of graduate or professional degree (NCES, 2004). If the students in this cohort are able to achieve those goals, they will have made significant strides in comparison to fellow students who are just a few years ahead of them in the educational pipeline. In that same year, only one percent of American Indians were enrolled in some form of postsecondary education. Of the roughly 170,000 American-Indian students attending a postsecondary institution, less than half attended a four-year institution. About 60 percent of those students were women, a gender gap that is larger than every other racial and ethnic group, except African Americans. As Table 3 indicates, American-Indian college students were more likely to attend a community college, including tribally controlled colleges, than Whites or Asian Americans.

Table 3. Percentage Distribution of Students Enrolled in Degree-Granting Institutions by Race/Ethnicity and Institutional Type

Race/Ethnicity	All institutions	Two-year institutions	Four-year institutions
American Indian	1.0	1.3	0.9
Asian American	6.7	6.9	6.6
Latino	10.4	14.9	7.3
African American	12.4	13.4	11.7
White	69.5	63.6	73.5

Source: NCES (2005b).

One difference between American-Indian students and other postsecondary participants is their ability to attend a tribally-controlled college. There are currently 37 tribally-

controlled colleges, located in 15 states and one province. Seven are four-year institutions and the remainder are two-year. In general, students are 24 years of age, and over half are single parents (NCES, 2005a). As one might expect, the vast majority of attendees (82 percent) at tribal colleges are American Indian. The total enrollment at these institutions is approximately 16,000—about eight percent of the total American-Indian population (NCES, 2005a). Even with the inclusion of tribal colleges, however, it is clear that American Indians' participation in postsecondary education is low.

American Indians and Financial Aid

In the remainder of this article, we turn to the question of financial aid. Specifically, we consider the costs of attending college and the availability and use of financial aid by American Indians.

The costs of college: The six states with the highest percentage of American-Indian students enrolled in postsecondary education are Arizona, Montana, New Mexico, North Dakota, South Dakota, and Oklahoma. In North Dakota, 6.5 percent of all students enrolled in postsecondary education are American Indian. In Oklahoma, American Indians account for nearly 10 percent of the college student population (NCES, 2005a). Eighty-four percent of American-Indian students attend public institutions. Each state mirrors others insofar as the system of public postsecondary institutions is three-tiered—research universities, state universities and community colleges. In addition, students also attend tribal colleges. In Arizona, for example, postsecondary choices include University of Arizona, Northern Arizona University, Glendale Community College, and Diné College, respectively. The tuition varies for these institutions in the following manner:

Table 4. Average Annual Tuition and Fees* by State and Institutional Type 2005–2006

State	Research University	Regional University	Community College	Tribal College
Arizona	\$4447	\$4396	\$1632**	\$1097
Montana	\$4988	\$4748	\$2516**	\$2564
New Mexico	\$4103	\$2507	\$827**	\$1214
Oklahoma	\$4917	\$3376	\$2246	\$210
North Dakota	\$5296	\$4530	\$3607	\$2525
South Dakota	\$5103	\$5043	\$6240	\$2725

*Assumes full-time enrollment (16 units per semester)
 **Assumes in-district residency

Paying for college: About 68 percent of American-Indian students receive some form of financial aid—either a grant or a loan (National Postsecondary Student Aid Study, 2004). Table 5 provides a snapshot of students receiving federal or state aid by type of aid and race/ethnicity. American-Indian students rank second in overall receipt of aid awards; they surpass the national average of students who receive aid by 4.3 percent. While this seems to be good news, a closer look at the amount of aid that students received suggests otherwise. The national average amount of federal or state aid is \$6,892 per student. For American-Indian students, the average amount of financial aid awards is \$6,413, ranking fourth out of the five categories of racial/ethnic groups. There is a difference of \$479 between the average aid received and the average aid received by American Indians. One semester of full-time tuition is \$479 for community colleges in New Mexico, or up to 25 percent of community college or regional four-year college tuition rates in states like Montana and Arizona. These gaps in funding can make the difference in deciding whether or not to pursue postsecondary education.

Table 5. Percentage of Undergraduates Receiving Federal or State Financial Aid, by Type of Aid and Race/Ethnicity

Race/ Ethnicity	Total Aid		Total Grants		Total Loans (excluding PLUS)	
	Percent Rec'd	Average Amount	Percent Rec'd	Average Amount	Percent Rec'd	Average Amount
All Students	63.1	\$6,892	50.7	\$4,019	35.0	\$5,816
American Indian	67.4	\$6,413	59.1	\$3,678	32.4	\$6,011
Asian American	51.4	\$7,623	41.4	\$5,241	24.8	\$5,899
Latino	63.2	\$6,253	53.4	\$3,811	29.8	\$5,619
African American	75.7	\$6,933	64.3	\$3,841	43.1	\$5,692
White	61.3	\$6,955	47.8	\$4,031	35.2	\$5,861

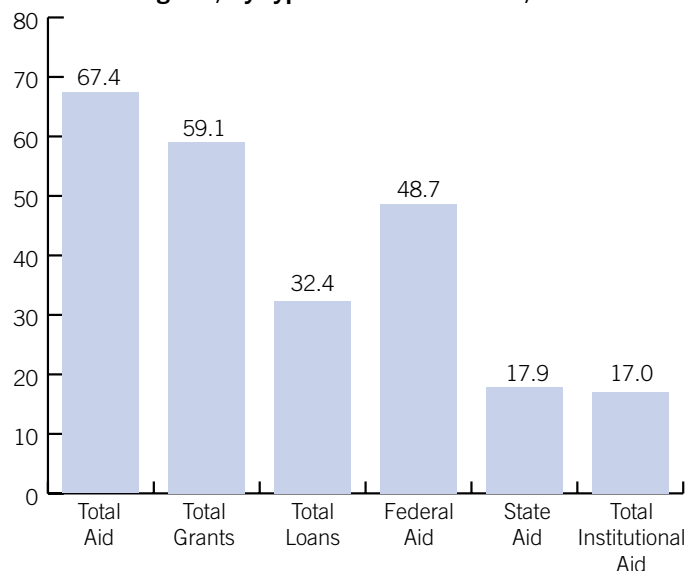
Source: Excelencia in Education and Institute for Higher Education Policy, 2005.

As with all prospective students irrespective of race or ethnicity, federal aid (Pell and SEOG grants, Work Study, Perkins and Stafford Loans), support from the state where the student will attend college, as well as support from the institution, and various scholarships (e.g. Gates Millennium Scholarship) are available to American-Indian students if they apply for aid and are deemed eligible. Additional sources are

financial aid that derives from an individual's tribe and tribal agency, as well as scholarships specific to American Indians. Finally, family and individual contributions are also possible.

The adequacy of the amount of aid: Although student perceptions of the amount of aid available to them can—and does—impact their outlook on whether college is affordable, these perceptions should not exist within the American-Indian community, since there should be adequate aid to support this group's postsecondary plans. This student population should have adequate aid available based on a combination of federal, state and tribal aid resources. One measure of the adequacy of financial aid is to look at the three primary funding agents for American-Indian students and to ask if excess funds exist each year that could have been utilized if more students had applied. In some states, such as California and Minnesota, more aid has existed than has been used. One may infer, then, that greater emphasis needs to be placed on helping students gain information about how to apply and pay for college. In other states, however, such as Rhode Island and Florida, eligible students are denied funding because there is not enough aid to serve everyone (C. Treadwell, personal communication, May 5, 2006). The inference, here, obviously is that financial aid is a serious deterrent to gaining access to college. Thus, a closer examination of the levels of aid that exist for American-Indian students is warranted. Figure 1 provides an overview of the types of aid that American-Indian students received in 2003–2004. Overall, 67.4 percent of this student population receive financial aid; mostly in the form of grants or loans.

Figure 1. Percentage of American Indian undergraduates receiving aid, by type and source of aid, 2003–2004



Source: Excelencia in Education and Institute for Higher Education Policy, 2005.

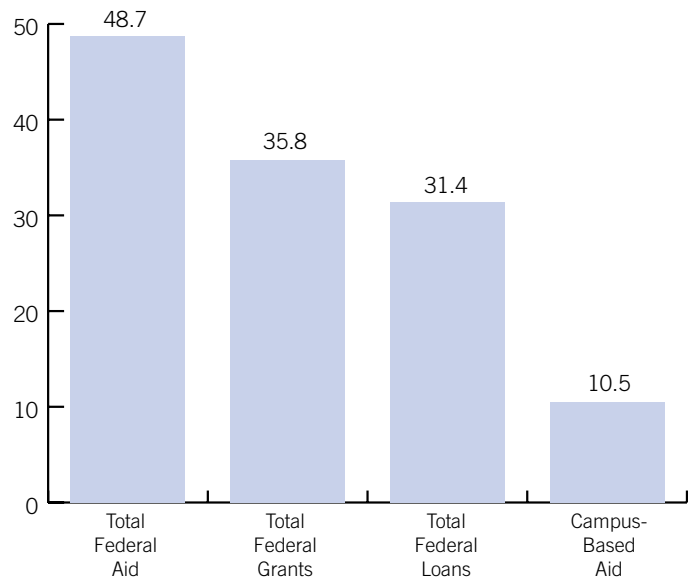
The range of aid available to American-Indian students depends on the type of aid preferred by the state (loan versus grant), as well as the individual student's academic achievement.

The range of aid available to American-Indian students depends on the type of aid preferred by the state (loan versus grant), as well as the individual student's academic achievement. For example, at the federal level students may be awarded need-based aid in the form of grants and loans. Federal grants range from \$100 to \$4,050 for Pell grants and from \$100 to \$4000 for SEOG grants, while loans are offered in amounts from \$3,500 to more than \$20,000. A recent academic competitiveness grant awards high achieving students—as measured by performance in honors courses and Advanced Placement courses—an additional \$400. Tribal grants range from \$50 to \$7000 per year. State grants have a low of \$100 to a high of \$5296.

Federal Aid: The question of whether adequate federal aid exists to support American-Indian college-goers is a complicated one. These students are likely to be eligible for a great deal of need-based aid due to low family incomes. All students who wish to receive financial aid from the federal or state governments are required to fill out the Free Application for Federal Student Aid (FAFSA) through the U.S. Department of Education. Using a set of rules defined by Congress, the Department of Education uses the information from the FAFSA to generate each student's Expected Family Contribution, or how much each family can afford to pay annually for a child's college education. Students' eligibility for aid is based on Expected Family Contribution, year in school, enrollment status, and the cost of attendance at a student's expected postsecondary institution.

Although students who come from families with lower incomes are generally eligible for more financial aid, only a portion of this aid will be awarded to the students in the form of a grant. Yearly budget cuts have resulted in low-income students increasing their indebtedness. Figure 2 highlights the different types of federal financial aid as distributed to American-Indian students.

Figure 2. Percentage of American Indian Undergraduates Receiving Various Forms of Federal Aid



Source: Excelencia in Education and Institute for Higher Education Policy, 2005.

An initial review of the figure seems promising. Almost half of American Indians receive federal aid; more than one-third of students receive grant aid. However, these numbers are misleading as students receive grants that total to an average of \$3678 but an average of \$6011 in loans. The majority of student aid comes in the form of loans that must be repaid, which parallels the national trend.

State Aid: In the states where a majority of American-Indian students live, virtually all of the aid allotted has been expended by the end of the fiscal year. In fact, in 2002–2003, these five states ranked in the bottom half of the 52 states and territories that provide student aid in relation to their anticipated student aid needs (National Association of State Sponsored Grant Programs, 2005). New Mexico ranked highest of the group at 26th place, followed by Oklahoma, which earned the 30th place on the list. Montana, Arizona and North Dakota were ranked at 45th, 46th and 47th respectively. South Dakota, which offers no grant aid—only merit scholarships—came in last on the list of aid providers. It is unclear how many of the states listed in Table 6 are unable to meet the aid needs of their students, though it is clear from the above comparisons that these states offer far less aid than other states.

Table 6. Amount of Grant Aid Available and Utilized in 2002–2003, by Select States (in millions of dollars)

State	Amount of Aid Available (Total)	Amount of Aid Utilized
Arizona	\$2.81	\$2.81
Montana	\$2.83	\$2.83
New Mexico	\$10.7	\$10.7
North Dakota	\$1.3	\$1.3
Oklahoma	\$34.9	\$34.9
South Dakota**	**	**
Source: National Association of State Sponsored Grant Programs, 2005.		
*Note: Amount of aid does not include fee waivers given to students—Amounts reported here are cash awards only.		
**Note: South Dakota provides merit-based scholarships only.		

Table 6 highlights two important points. First, the amount of aid available to students varies across states. For example, Oklahoma and New Mexico, which offer the largest amount of aid overall, also serve the largest number of students. Second, there is a wide range of minimum and maximum grant awards, as well as types of awards available to individual students. In South Dakota, for example, there are no need-based merit awards provided to students—only merit awards are available. Based on the earlier discussion of academic preparation, it is not clear how many American-Indian students would be eligible to receive aid using a merit-based award.

Because most American-Indian students would qualify for need-based financial aid, a closer look at available need-based state resources is useful.

Table 7. Range of Possible Need-Based Financial Support Per Year, by Select States: 2002–2003

State	Minimum Grant	Maximum Grant
Arizona	\$100	\$2500
Montana	\$1000	\$1000
New Mexico	\$2500	\$2500
North Dakota	\$600	\$600
Oklahoma	\$300	\$1500
South Dakota	\$0	\$0
Source: NASSGAP, 2004.		

Table 7 illustrates the range of need-based financial support available for students in the states where most American-Indian students participate in postsecondary education. In addition to these need-based opportunities,

three states (Montana, New Mexico, and South Dakota) offer impressive, full tuition awards to students eligible for merit-based aid programs. None of these states, however, report how many American-Indian students are recipients of these prestigious awards.

Tribal Aid: There is a general misperception that tribal aid will cover the costs of unmet need for American-Indian students. Tribal aid is a bit more difficult to determine as many different tribes exist with varying amounts of resources. At the state level, for example, Arizona’s tribal aid program serves 27 different tribes and therefore, maintains 27 different financial-aid-need analysis policies (Arizona Association of Student Financial Aid Administrators, n.d.). Four of the five tribes listed in Table 8 report that they have no aid remaining at the end of the year and many students on the waiting list. The remaining tribe reported that they had more applicants than awards to give, but many applicants did not meet the minimum GPA requirement, which again returns to the question of matching American Indians’ stated educational aspirations with access to appropriate academic preparation. Table 8 lists the amount of aid available to college bound students with different tribal affiliations.

Table 8. Amount of Financial Aid Available and Utilized, by Select Tribes

Tribe	Amount of Aid Available (Total)	Amount of Aid Utilized
Cherokee Nation	\$2,000,000	\$2,000,000
Cheyenne River Sioux	\$265,740	\$265,740
Navajo Nation	\$12,200,200	\$12,200,200
Oglala Lakota Sioux	\$600,000	\$600,000
Standing Rock Sioux Tribe	\$525,000	\$525,000

The Navajo Nation’s Office of Diné Education has gathered data to demonstrate that the amount of aid they have available for need and merit based scholarships does not meet the demand for financial aid. The nation recently released a report detailing the fact that inadequate tribal funding exists to support all college eligible students. Further, a recent budget cut of \$547,000 means that even more Navajo students will be shut out from much needed student aid (Office of the Navajo Nation, n.d.). Table 9 provides six years’ worth of data of the number of students who applied for aid, the number of students who received it, and the number of students who received no award.

Table 9. Office of the Navajo Nation Student Financial Aid Applications and Awards 1998–2003

Year of Award	Total number of aid applications	Number of funded students	Number of students not funded
1998	17,971	3,656	14,315
1999	18,503	4,855	13,648
2000	12,493	4,320	8,173
2001	15,947	5,370	10,577
2002	13,172	5,090	8,082
2003	17,664	6,520	11,144

Source: Office of the Navajo Nation (n.d).

1998 was the most competitive year of awards, as only 23 percent of applicants received an aid package. In 2002, the nation was able to fund its highest percentage of applicants; 38.6 percent of applicants received funding while 61.4 percent of applicants had no access to this supplemental aid. It may be no coincidence that the second lowest number of students applied for funding in 2002. The higher percentage of students receiving aid may simply be due to a smaller number of students applying for it. Between 1998 and 2003, 68.3 percent of students who applied for a Navajo Nation scholarship did not receive one.

What one garners from this data, then, is that little, if any, excess aid exists amongst state and tribal entities and that at a federal level, students are eligible for maximum amounts of aid, largely in the form of loans, rather than grants. What is necessary to fill out this picture is a sense of how many individuals need financial aid, the level of aid they receive, and the amount of unmet need that exists, if any.

Implications and Conclusion

Aid for a college degree for American-Indian youth is in part the responsibility of the federal, state and tribal governments, as well as the individual student and his or her family. A postsecondary degree does not simply benefit the individuals who have achieved a degree; the federal, state and tribal government is improved by a well-educated public. Thus, the shared responsibility of paying for college should combine the individual student, his or her family, and the various government agencies rather than donors or foundations whose support is frequently episodic. Of course, if adequate funding is non-existent or in short supply then additional organizations, such as foundations, should be utilized. For American-Indian students, a series of fiscal challenges exist that in part account for their low attendance patterns. To be sure, as with other under-represented populations, schooling and inadequate academic preparation remain a central problem.

However, we have outlined here equally troubling problems that pertain to financial aid. In particular, three challenges exist that need to be addressed.

The lack of adequate data about financial aid patterns for American-Indian youth: Because American Indians are a relatively small population in the United States and they are dispersed over many states on and off reservations, the lack of record-keeping and adequate patterns of financial aid awards affect an understanding of what aid is available or in what forms students receive it. No one individual or group maintains records for American-Indian financial aid, and because the overall group is small relative to other racial and ethnic groups, federal data sets frequently end up omitting information about American-Indian students. Because data are not collected and analyzed on a federal level, states vary in how they collect data, and tribes may or may not collect such data, no one is really sure about attendance or financial aid patterns for American-Indian youth.

The point, of course, is not simply that data are useful for researchers. Decisions about a surplus or lack of financial aid for students are dependent upon accurate data. Without such data no one can accurately determine what levels of financial aid packages should be set for students and which agencies need to increase their funding and which need to emphasize access strategies. Data need to be disaggregated to understand American-Indian participation. Qualitative data that seeks to investigate how American-Indian students make sense of and utilize the financial aid information they receive would also lend to this discussion.

The absence of a comprehensive strategy about how to enable American-Indian youth to afford college: Because of their tribal affiliation, American-Indian high school graduates have one additional avenue to explore with regard to paying for college than most others. However, in a system that is already complex to navigate for first generation college-goers, the addition of one more possible option to pay for college also brings additional risks and confusion. Challenges related to unrealized postsecondary aspirations, academic preparation, and high drop out rates must also be considered as part of the college access solution. Just as low-income college-goers not only need fiscal resources to pay for college; they also require timely and useful advice about how to navigate the multiple options that exist. Such is not the case for American Indians, and quite often, the opposite is true.

Wealthy students go to their parents and ask them to pay for college; the parents pay the bill, and the student has solved the 'problem' of paying for college. The student then concentrates, hopefully, on his or her academic studies. For low-income American-Indian youth the opposite occurs. There is generally no one individual who is knowledgeable about how to pay for college, much less does any one person have the ability to pay

in a manner akin to the wealthy parent. The potential lack of informed counselors, peers and mentors may be compounded on reservations where people may have even less college knowledge and access to college-related information. Pockets of money exist—from federal, state, tribal, and foundation resources. Students need to find out what to do on their own, the rules change from year to year, and the kind of aid available also varies. Different tribes, like different states, have different rules. To make the situation just a bit more confusing, tuition levels and fees vary not only from state-to-state but also by institution. The result is that navigating how to pay for college is a major challenge that decreases, rather than increases, access to college.

A first step in resolving this challenge is for schools, tribes, states, and the federal government to devise a coherent strategy to help students pay for college. Shared responsibility suggests not only that multiple players are involved in a strategy but that the strategy itself is agreed upon and followed. Without a strategy, anarchy reigns and only those who are clever enough or have enough stamina are able to figure out how to pay for college. If a college education is good public policy, then the requisite groups need to come together around common data sets, analyze the problems, and consider how to resolve them.

A lack of financial aid decreases access to college: Misinformation or a lack of information about options for financing college impairs decisions related to postsecondary education. An over-reliance on loans rather than grants will decrease the likelihood that low-income students will attend college (Burdman, 2005; ECMC Group Foundation, 2003). Students who do not understand the requirements and responsibilities of acquiring a loan are at greater risk of loan default. The declining purchasing power of federal Pell Grants and the like will limit access to college for American-Indian youth. Since many American-Indian students are also low-income students, they rely on grant aid as a necessary means of financing their postsecondary education. When states experience a shortfall of resources, create an imbalance in need-based and merit-based aid, or are unable to commit resources for college, American-Indian youth in those states will be denied access to college. Similarly, when tribal agencies do not receive adequate funds from the federal government or do not plan accordingly, then their populations are not well served. All three of these points are inter-related. A clear understanding of how much financial aid is needed is predicated on the assumption that data exist on which to base such a decision. Even with such knowledge, without a strategy that crosses sectors the problem will remain. If the plan is put in place, but the stakeholders do not come forward with enough resources then even the most sophisticated data sets and strategies will be for naught. The result is that students are shortchanged and of consequence, so is the nation in need of an educated citizenry.

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