

NO LOST CAUSES

PRACTICAL IDEAS TO HELP LOW-INCOME
STUDENTS SUCCEED IN COLLEGE



March 2014

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ABOUT THE EDITOR

Deanne Loonin is an attorney with the National Consumer Law Center (NCLC) and the director of NCLC's Student Loan Borrower Assistance Project. She assists attorneys representing low-income consumers, and teaches consumer law to legal service attorneys, private consumer attorneys, and other advocates. Deanne is the primary author of the comprehensive legal manual *Student Loan Law* and has authored numerous reports on the student loan industry and borrower issues. Prior to joining NCLC, she was a legal aid attorney at Bet Tzedek Legal Services in Los Angeles, California.

ACKNOWLEDGMENTS

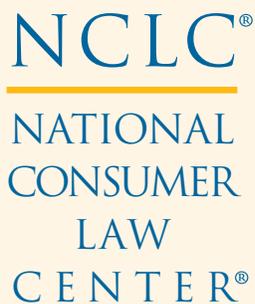
The views and conclusions presented in this report are those of the authors alone.

National Consumer Law Center (NCLC) attorney Deanne Loonin thanks everyone who submitted articles for this report. Special thanks to staff at Crittenton Women's Union in Boston and Central Scholarship in Maryland for referring current and former students to us. Thanks also to current and former NCLC colleagues who provided editorial suggestions and inspiration: Carolyn Carter, Jan Kruse, Jillian McLaughlin, Elizabeth Renuart, Robyn Smith, and Persis Yu. This report is dedicated to all of my clients over the years and others like them who keep trying in the face of such difficult odds.



NCLC's Student Loan Borrower Assistance Project provides information about student loan rights and responsibilities for borrowers and advocates. We also seek to increase public understanding of student lending issues and to identify policy solutions to promote access to education, lessen student debt burdens, and make loan repayment more manageable.

studentloanborrowerassistance.org



ABOUT THE NATIONAL CONSUMER LAW CENTER

Since 1969, the nonprofit National Consumer Law Center[®] (NCLC[®]) has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the United States. NCLC's expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services, and training and advice for advocates. NCLC works with nonprofit and legal services organizations, private attorneys, policymakers, and federal and state government and courts across the nation to stop exploitive practices, help financially stressed families build and retain wealth, and advance economic fairness.

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INTRODUCTION

Written by Deanne Loonin

“My message to the people making the rules is before you make the rules, try to live through what it’s like for us. Talk to us and don’t be quick to judge. Listen to us and we will help you help us.”

—Madonna Pagan, recent graduate of Bunker Hill Community College, Boston, MA

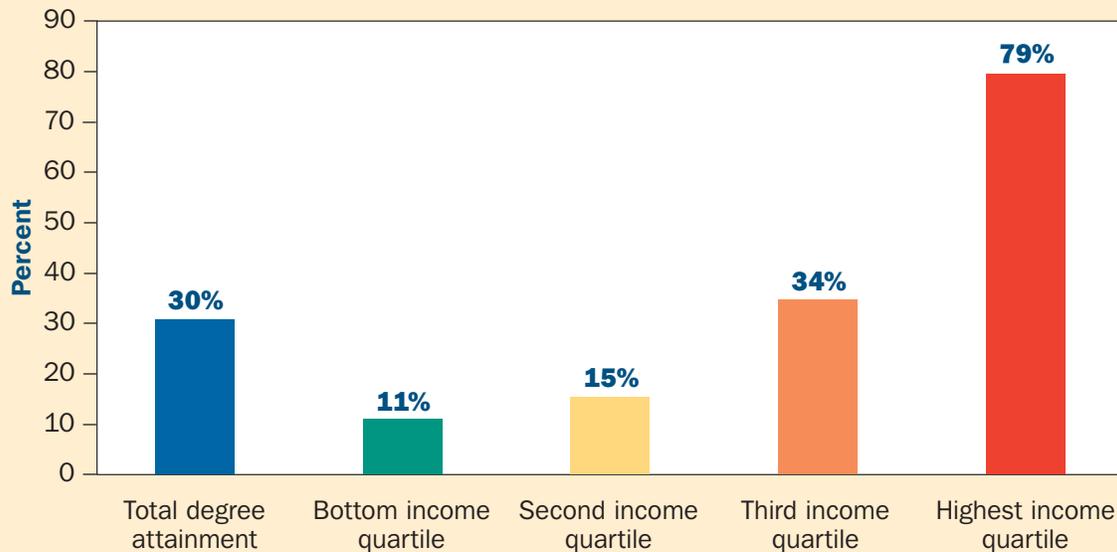
A college education usually pays off. According to College Board statistics, individuals with higher levels of education earn more money and are more likely to be employed.¹ College is a key ticket to social mobility in this country, but punching this ticket is rarely straightforward.

On one hand, the earnings advantage is due more to erosion in wages of those without degrees rather than increases in wages for those with degrees.² Further, the advantages of college generally kick in only if a student graduates and unfortunately many students who enroll never receive their degrees.

The particular institutions that students attend also make a big difference. Not all graduates escape financial distress. In fact, graduates from certain sectors of higher education may be at greater risk of student loan default than those who drop out of programs in other sectors. The Institute for Higher Education Policy found that borrowers who graduated with a certificate had a similar default rate as those who *dropped out* from public four-year schools.³ This is significant because certificates comprise about 22% of all college awards.⁴ Borrowers who graduated with a certificate from a for-profit school actually had a higher default rate than the category of borrowers who dropped out from all types of institutions.⁵

Keeping these caveats in mind, overall college graduates fare much better financially in this country than those who never go to college or enroll but do not complete. This makes completing college more important than ever. Yet just over half of all students who enroll in college for the first time end up with a certificate or degree six years later.⁶ Completion rates are even worse for low-income students. The shocking reality is that despite all of the government money spent on financial aid, the difference in college graduation rates between the top and bottom income groups has widened by nearly 50% over two decades.⁷ As the *New York Times* reported, this growing gap “. . . threatens to dilute education’s leveling effects.”⁸ Ultimately, as reporter Jason DeParle concluded, “With school success and earning prospects ever more entwined, the consequences carry far: education, a force meant to erode class barriers, appears to be fortifying them.”⁹

Percent of Students with a Bachelors Degree by Age 24 by Family Income: 1970–2010



Source: Tom Mortenson, "Bachelor's Degree Attainment by Age 24 by Family Income Quartiles, 1970 to 2010," reprinted in Education Trust, "Doing Away with Debt" (Feb. 2013).

The college success gap perplexes policymakers and researchers. A 2012 *New York Times* article on the disparities between richer and poorer students quotes a fellow at the Atlantic Council who observed: "No one has the slightest idea what will work. The cupboard is bare."¹⁰ It is hard to know what will work, but we believe that there are ways to improve the success rates of low-income college students. As one of author Jennifer DuBois's fictional characters in *A Partial History of Lost Causes* says, it is "Not that you could be sure that nothing would work, but that you would never, never know what would."¹¹

Lack of financial resources and the growing costs of college have a clear impact on college success rates, but money alone will not solve everything. Many of the hurdles low-income individuals face go beyond financial issues. There are social trends at work that may provide challenges that are just as significant. As Tim King of Urban Prep Academics concluded, "Providing opportunities for low-income and underrepresented students to gain admission to college, keeping tuition costs low, and promoting faster, more efficient paths to graduation are the right steps, but they are not enough. . .we cannot let our desire that all students have the same shot at a good college education suffice."¹²

The privileges of class not only provide better preparation for higher income students, but also help them once they get to college. According to an *Atlantic* article, students at the bottom, “. . . whose life histories and social disadvantages make them the most likely to need clear diligence and structure, receive astonishingly little of either. Meanwhile, students at the super-selective top, prodded toward high ambitions and disciplined habits by attentive parents and teachers ever since preschool, encounter solicitous oversight every step of the way.”¹³ Jason DeParle followed high achieving low-income students in Texas, finding that their stories were less a tribute to upward mobility, and more about obstacles in an age of soaring economic inequality.¹⁴ DeParle wrote about not only the consequences of growing income inequality, but also changes in family structure and increased neighborhood segregation that leaves lower-income students increasingly concentrated in lower-quality K-12 schools.

Although increased funds are critical, we cannot solve all of these difficult problems through improvements in student aid. The ideas presented in this report address the root causes of poverty and social isolation while also presenting practical ideas to help low-income students succeed.

When considering solutions, we believe that it is essential to seek input from students and others directly involved in working with students. Relying only on outside experts and observers often leads to results that work best in theory rather than practice. In her insightful book about Haiti, Amy Wilentz described how outside experts often focus on the hopelessness of poor populations, deciding that somehow all the problems are the fault of “irresponsible, ungovernable people.” These experts, she writes, “. . . rarely acknowledge the strengths of their subjects.”¹⁵

This report focuses on the strengths that borrowers, teachers, administrators, and advocates bring to the debate about college success. We asked a number of individuals to submit one idea on how low-income students can succeed in college. The students we contacted all came from low-income backgrounds and succeeded in completing college.¹⁶ Many came up with more than one idea and we edited some submissions to fit the requested length.

The submissions in this report do not comprise a scientific sampling. Rather, they include a diverse range of views intended to spur debate and help to shine a light on the limitlessness of human potential.

These are their ideas.

The "Nontraditional" Student

Percentage of college students who:

ARE ENROLLED PART-TIME

38%

LIVE ON
CAMPUS

15%

HAVE CHILDREN

25%

Source: HCM Strategists, “The American Dream 2.0” (2013).

SUBMISSIONS

PROVIDE MULTIPLE OPPORTUNITIES TO SUCCEED

Madonna Pagan

Graduate, Bunker Hill Community College, Boston, Massachusetts

Madonna Pagan graduated from Bunker Hill Community College's nursing program in 2013 and is currently studying to pass the nursing exam. She participated in the Students Taking Action for Nursing Diversity (STAND) program. STAND is a program that provides high school students who have expressed an interest in the nursing field an opportunity to pursue a degree at Bunker Hill.

(Submitted Spring 2013)

The one thing that has helped me the most is the extra resources and help I got through the STAND program. The program starts in high school. The program is only for nursing, but it could be done for other fields too.

When I was in high school, I took a couple of college courses. This really helped with the transition to college. It was only a few courses at Bunker Hill, but it made me more comfortable when I got to college. And I got college credit for the courses.

There are also resources once you get to college, including tutoring and other support services. It really helps because the students in this program don't have a lot of resources. The program helps us with books and other supplies and also by checking up on us.

I know a lot of people who graduated and are working in the field.

They also helped with financial aid. They don't leave you on your own to figure all of this out. Also, once I passed the test, I was guaranteed a spot in the nursing program.

It's a really good program. I don't know where I would be without it.

It also helps to have other people in your life support you throughout school. Financial aid is so iffy. You often need more than what you get through financial aid. For example, sometimes the aid isn't enough to pay for books. I think that's why a lot of people drop out and don't finish.

It's really hard when people tell you they are giving you assistance to help, but it's not enough to cover books and other needs. People should know that we will give our best effort if we don't have to worry so much about how to pay for everything.

I also think it's really important to give people another chance if they don't finish the first time.

My message to the people making the rules is before you make the rules, try to live through what it's like for us. Talk to us and don't be so quick to judge. Listen to us and we will help you help us.

We are not irresponsible if we drop out and then go back. I did this. It hurts us more than it hurts those making the rules, but sometimes we have no choice. Instead of bringing us down, why don't the people making the rules ask how they can help? It's hard to get through college with so few resources and to pay for all of our needs including babysitters and other things.

But if you take time off to get things together and pull money together, people think you're giving up and are disappointed. People are quick to judge without understanding our struggles. So if you're going to make rules, please sit there and listen to us and pretend that you are one of us. Maybe the rules would work a lot better.

"We are not irresponsible if we drop out and then go back. I did this. It hurts us more than it hurts those making the rules, but sometimes we have no choice."

—Madonna Pagan

President Obama told a group of twenty boys in a program called Becoming a Man at a public high school in Chicago: *"I'm just like you guys. I didn't have a dad. There were times where I was angry and wasn't sure why I was angry. I engaged in a bunch of anti-social behavior. I did drugs. I got drunk. Didn't take school seriously. The only difference between you and me is that I was in a more forgiving environment, and if I made a mistake I wasn't going to get shot. And, even if I didn't apply myself in school, I was at a good enough school that just through osmosis I'd have the opportunity to go to college."*

—President Obama

Quoted in David Remnick, "Going the Distance," *The New Yorker* (Jan. 27, 2014).



Deanne Loonin

Attorney and Director of the National Consumer Law Center's Student Loan Borrower Assistance Project

Deanne Loonin is the director of NCLC's [Student Loan Borrower Assistance Project](#). Loonin is the primary author of the comprehensive legal manual, [Student Loan Law](#), and has authored numerous policy papers and reports on student assistance topics. Prior to joining NCLC, she was an attorney at Bet Tzedek Legal Services in Los Angeles.

(Submitted Fall 2013)

As an advocate working with low-income borrowers for many years, I have to keep reminding myself to listen and not assume that I have all the answers. I am always moved by how hard so many of my clients try even if they do not always succeed.

When I was a legal aid lawyer in Los Angeles many years ago, I had clients mostly from Mexico and Central America who had recently obtained legal permanent resident status in the United States. Many sought legal help because their initial forays into higher education were unsuccessful, often because they attended rip-off for-profit schools. Despite facing a lifetime worth of fraud and deception, my clients rarely talked about getting revenge nor did they generally view themselves as victims. Most sought help because they wanted to go back to school.

Each client has an individual story and entire populations never fit into neat categories, but I can say that most of my clients then and now keep their dreams of higher education alive even after repeated failures. This is why we need to provide them with the opportunity to start fresh.

To help provide a fresh start for students who do not succeed the first time around, we must first move beyond the image of all college students as 18 years old, leaving home for the first time and going to four-year colleges. In the current higher education environment, only about 15% of undergraduates live on campus. Three in ten work full time and one in four have their own children.¹⁷

Most students do not follow a straight line from high school to a four-year college to graduation. Many stumble along the way. Yet federal aid policies and practices hammer students who do not succeed the first time around. Draconian collection and default policies prevent individuals from getting a fresh start.

We must allow for multiple chances and fresh starts for vulnerable students. I hope that we will eventually reduce reliance on student loans for the neediest students. In the meantime, those that do borrow and default should be given more chances to get out

of default. On the federal loan side, this includes eliminating the one-time limit on loan rehabilitation and consolidation in addition to reducing collection fees so that balances do not balloon during periods of default.¹⁸ We should also create a fresh start relief program for borrowers most harmed by the abusive practices of predatory schools. For too long, the risk of predatory school practices has fallen almost entirely on individual borrowers who were not in a position to discover fraud and police schools before they enrolled.

Providing a fresh start recognizes the reality that everyone makes mistakes and that not everyone succeeds the first time around. The main difference for low-income individuals is that one slip can be the end of the educational journey. There is little or no margin for error or cushion when they fall.

Giving borrowers another chance is critical not only in their individual lives, but also for society. The extreme collection powers that kick in after student loan default impede economic productivity by preventing many students from returning to school, succeeding, repaying their loans, and entering the labor force.

“Giving borrowers another chance is critical not only in their individual lives, but also for society. The extreme collection powers that kick in after student loan default impede economic productivity by preventing many students from returning to school, succeeding, repaying their loans, and entering the labor force.”

—Deanne Loonin

MENTORS ARE CRITICAL

Editor's Note: Most students submitting their ideas focused on the importance of mentors and counselors either from family, colleges or others. Here are a few of their ideas.



Aaron Parker

Third Year Law Student at University of Maryland

Aaron Parker was born and raised in Baltimore, Maryland. He received Baltimore City public schooling and a bachelor's degree from the University of Maryland, Baltimore County. He is currently in his third year of law school. He seeks to work as a State Attorney, for a few years, then practice private criminal defense.

(Submitted Fall 2013)

I'm from Baltimore city, the west side of town. I grew up close to Lexington Market. I didn't go to any special schools for elementary school and middle school. They were just average Baltimore city schools.

I went to Dunbar high school for the first two years of high school. I didn't enjoy high school at all, so I wanted to leave early. I transferred to another city school. Dunbar is a school you have to apply to get into, but I transferred to a zone school. At that point I had a mentor who was helping me make decisions and she advised me not to transfer.

She was from a high school mentor program where 18 students from Dunbar were chosen for this program. But she stuck with me even after I transferred and helped me get ready for college. When it was time for college, I didn't know about applications and aid.

No one in my family graduated from a university. Not many in my immediate family even knew what college was. I knew that I wanted to go to college, but hardly anyone from my high school was going to college. They looked at me like I was crazy. I wanted to go because I didn't want to struggle the way I had grown up.

I started college at Coppin State. I wasn't aware of how I would pay for college. The school relied heavily on financial aid, so often, it was extremely difficult to speak to financial aid specialists regarding loans and repayment. Luckily, I researched and my mentor knew about loans. Eventually I transferred to the University of Maryland, Baltimore County. I went there for the rest of my three years. My mentor stuck with me

"No one in my family graduated from a university. Not many in my immediate family even knew what college was. I knew that I wanted to go to college, but hardly anyone from my high school was going to college. They looked at me like I was crazy. I wanted to go because I didn't want to struggle the way I had grown up."

—Aaron Parker

during this time and the financial aid office at UMBC there was very helpful. They explained to me that you should only take out the loans you need. I think that a lot of people that live in Baltimore city get a letter that says you can take out \$50,000 or something like that and they don't know what to do, so they take out that amount.

I'm now in my third year at University of Maryland School of law.

My mentor and my own capabilities got me this far. I am a hard working person. I graduated cum laude. It also helped that UMBC had a low state tuition rate. If I had gone to a private school, I would have had so much more to pay. I ended up with \$12,000 in debt from undergraduate, but I have a lot more now from law school. I wanted to go to law school to be a social worker. Money wasn't the main thing for me. But now, I'm being told that I have to worry about getting a firm job so that I can pay off the loans. Tuition at the public law school is \$26,000/year. It's not just about the money, but knowledge is power. Knowing things and being aware of what's going on is powerful.



Emily Singer

College Transition Manager at American Student Assistance

Emily Singer serves as the College Transition Manager at American Student Assistance (ASA), where she manages the Success Boston Program for ASA, a city-wide college transition and retention initiative for graduates of the Boston Public Schools. She has served Boston Public School students and graduates through program development and direct service for over fifteen years. Ms. Singer has a Masters in Teaching English as a Second Language from the University of Massachusetts, Boston, and a Masters in Counseling with School Guidance Certification for grades 5-12 from Lesley University.

(Submitted Spring 2013)

I work as a college "Success Coach" at American Student Assistance (ASA), on a city-wide initiative in Boston called "Success Boston," which aims to double the college graduation rate of Boston Public School graduates. In this role, I coach students on three college campuses through the many challenges that arise while transitioning from their urban high schools to college. Some of these challenges are very tangible and short-term, like how to register for classes, how to complete FAFSA and Verification forms, how to talk to a professor or find tutoring. Others are more long-term and complicated, such as how to help students balance work, home, life, and school responsibilities, especially if family members rely on them for support; overcoming long-held beliefs about being "not good at math"; or helping students acquire the self-awareness to understand why they "just get by" with a passing grade versus giving 100 percent to their academics.

Over the four years that I have worked with Success Boston, I have noticed that many young men in the program struggle to apply themselves fully to school. They are all capable of A's and B's, though many consistently earn B's and C's, and some even lower

grades. They fall below the radar of college support staff if they avoid academic probation. I frequently ask them to reflect on why. Why, when they are so intelligent, and have such clear motivation to attend college, do they perform lower than they are capable of? Why, when GPA can be the factor that opens doors to graduate school and other opportunities, wouldn't they push themselves to keep their GPA's strong?

There are many responses. Some students are working so many hours they aren't making the time to study or get academic help. Many feel embarrassed asking for help, such as a student who avoided getting a biology tutor, because he didn't want to reveal he didn't know how to use flash cards. Many have said they never felt cared about or challenged by teachers in high school, so they didn't invest themselves, and these behaviors are persisting in college. Another young man of color told me that in his college business class, the only time his professor spoke with him an entire semester was the day he wore a Yankees cap to class. All of these factors, including their responses to past and ongoing academic experiences, are contributing to young men's guarded engagement with school. These experiences leave them grappling with whether or not they truly belong in a college environment.

"I hope to illustrate that it is possible to positively impact complex issues our students face when we listen, validate their experiences in life and school, and learn how to support their leadership."

—Emily Singer

Jonathan, the community college student mentioned above, is capable of excelling in school. He has maintained a GPA of 2.4 at a community college and has one more semester before graduation. His best friend Kevin, is very high performing, and has graduated from a four-year school in the same time frame. A year ago, when I asked Jonathan if he talks to Kevin about academic achievement, he said no. I invited Kevin to meet with me and Jonathan together, and invited two other young men from the program to join us. He recounted that during his junior year, as he noticed more young men of color withdrawing from college and only a few advancing to upper classes, he made a conscious decision. He came to believe, "I belong here. Not because the college needed to diversify the student body, but because I had the SAT scores and the GPA to get in. I earned this. I have as much right as the next person to be here." I was moved by the fact that Kevin no longer let external factors influence his own actions. He had done this independently although I know there are others in his life that played a role. However, not all students are capable of acting upon this realization without ongoing support.

In the past year, I have worked closely with Manny, one of our male peer-mentors attending a four-year school to start a monthly discussion group for young men in Success Boston. The group started out with only three or four students. He created a planning committee that prepares topics, finds clips from films to discuss, and develops interactive activities and discussion questions. Two male Success Boston coaches attend the meeting. Over the year, the group has focused on issues of masculinity and identity, balancing work and family responsibilities with school, fear of failure and fear of

success, not having enough college-educated males in their families and communities to follow behind, prejudices they experience on and off campus, and more. At their final meeting of the year in May 2013, 24 students attended.

Supporting high academic performance for our young men requires ongoing engagement from young men and those who support them. In addition to mentoring each other through discussion, when young men see someone they know personally growing in confidence, taking a leadership role, enrolling in a study abroad program, or receiving a scholarship as a result of engaging academically, they are motivated to do the same.

As mentors, advisors, counselors, and administrators, we play a critical role in creating an environment that is responsive and inclusive to the needs of young men of color. A central aspect has to be to create a personal experience of belonging to a campus community. I am not male, a person of color, nor the first in my family to attend college. Our young men need coaches and mentors who are. But I hope to illustrate that it is possible to positively impact complex issues our students face when we listen, validate their experiences in life and school, and learn how to support their leadership.

COLLEGES CAN DO MORE

Editor's Note: There are many examples of colleges stepping up and experimenting with new ways to provide mentorship and other services for the most vulnerable students. Tim King writes about Georgetown University's Community Scholars Program providing support, tutoring, and peer counseling; and Morehouse College with its intensive orientation program for students and parents.¹⁹ A January 2014 *Atlantic* article describes New York City's ASAP program, a program that enlists extra tutors and includes other incentives to propel community college students to graduate within three years. The program is intended mainly for low-income students with moderate remedial needs.²⁰ In addition, a January 2014 Education Trust report describes in detail how a number of schools serving large populations of low-income and minority students have improved student retention and success.²¹

These are important examples, but these types of programs are still the exceptions rather than the rule. Colleges can do much more.



Karen Gross

President, Southern Vermont College

Karen Gross is the President of Southern Vermont College, a small, private, affordable, four-year college located in Bennington, Vermont. The College offers a career-launching education with a liberal arts core, and many of the College's students enter the fields of healthcare, criminal justice, entrepreneurship and social service.

From Jan. 2012—2013, Dr. Gross was on leave from the College to serve as Senior Policy Advisor to the US Department of Education in Washington, DC. In that capacity, she served as the Department of Education's representative on the interagency task force charged with redesigning the transition assistance program for returning service members and their families, working closely with the Departments of Defense, Veterans Affairs and Labor. She also was involved in implementing the President's 2020 Initiative to increase college access and success.

Prior to becoming a college president, Dr. Gross was a tenured law professor for more than two decades. Her academic area of expertise is consumer finance, over-indebtedness (including student debt) and community economic development. Raised in New England, Dr. Gross is a cum laude graduate of Smith College where she was elected to Phi Beta Kappa and a cum laude graduate of Temple University School of Law, having spent her final year of law school at the University of Chicago. Prior to entering legal academia, she taught at the high school and college levels and practiced law in Chicago and New York.

(Submitted Summer 2013)

I am submitting this piece in my role as President of Southern Vermont College. My views do not represent those of the U.S. government or the U.S. Department of Education where I served as a senior policy advisor.

If I had to pick just one idea to facilitate vulnerable student success in college, it would focus on cohort building for incoming first year students—with programmatic development and implementation before new students arrive on campus at the start of the semester. As important as it is to build cohorts of students in the Spring and Summer before enrollment, it is also critically important to involve actively the students’ parents, guardians and families, as well as the institutions from which they hail. Indeed recent literature suggests that a sizable number of low income students who say they are attending college upon high school graduation actually do not land on a campus as an enrolled student the following fall—[summer melt](#).

The cohort model accomplishes three key goals: the new students bond with each other and members of their college community; the parents/families/friends gain familiarity with the campus and college personnel; and all parties get a head-start on the navigational skills so needed to settle in more comfortably.

The cohort model enables a group of students to work and play together before the start of college. They learn to “have each others’ backs—despite their differences in race and gender and ethnicity. The cohorts remain together throughout the college experience but there is one key point: they do not need to be each other’s best friends. They need to be there for each other--- when both bad and good things occur. They are together to share a low grade, a break-up of a relationship, a birthday celebration, success in a difficult course or an athletic victory.

The cohort model recognizes that many low-income students come to college without the parental and other support systems many higher income students have. The cohort is there to help with strategies for finding financial aid, improving performance in a course, staying on course when obstacles arise. In short, the cohort provides the support parents can often provide. Perhaps it goes without saying but these cohorts are also assisted by professional staff at the college and “parent cohorts” are also supported on an as needed basis.

At SVC, our Mountaineer Scholar program is premised on the just described cohort model, an approach also adopted by, among others, the Posse Foundation. While there is no single approach to vulnerable student success, we are seeing positive results from cohort development and intend to do added empirical assessment --- in addition to providing other key support systems, including tutoring, mentors (faculty, staff and students), designated counselor, training for faculty and staff and the creation of a welcoming and supportive environment that fosters the development of skill sets for advancing through college and in the workplace.

“The cohort model enables a group of students to work and play together before the start of college. They learn to “have each others’ backs—despite their differences in race and gender and ethnicity.”

—Karen Gross

To date, our Mountaineer Scholars have succeeded in key areas worthy of mention: GPA, retention, connection to the community (both narrow and broad). The start of success. . . .



Eileen O'Leary

Assistant Vice President of Student Financial Services, Stonehill College, Easton, Massachusetts

Eileen O'Leary is the Assistant Vice President, Student Financial Services at Stonehill College, where she has worked in financial aid for nearly 30 years. O'Leary is the National Chair-Elect of the National Association of Student Financial Aid Administrators (NASFAA) and has also served in various state and national positions, including National Chair of the National Direct Student Loan Coalition and current member of its executive board. She has also served as member of NASFAA's Ethics Task Force, Reimagining Aid Delivery and Design (RADD) Task Force, Award Letter and Consumer Disclosure Task Force, the 2001-2006 Reauthorization Task Force, and its Federal Issues Committee.

In addition, O'Leary has been the President of the Massachusetts Association of Student Financial Aid Administrators (MASFAA) and a member of its Government Relations Committee and Executive Board. She has also served as a non-federal negotiator on two Negotiated Rulemaking series that focused on federal student loan issues, and has presented on financial aid issues to members of the Massachusetts legislature, at US Senate field hearings, as well as other public forums. O'Leary is also a member of the Massachusetts Office of Student Financial Assistance board.

(Submitted Spring 2013)

How can financial aid administrators help low income students succeed in college? The answer seems pretty obvious, doesn't it? But the fact is, it's much more than the obvious of more money that needs to be done.

Some of us will remember an old Ladies Home Journal series entitled, "Can this Marriage be Saved?" I always remember those stories when faced with low income students who have come seeking advice and assistance. Can this student be "saved"? How can I know?

By listening.

I believe that active listening is the single most important thing we can do to help a low income student who visits or contacts the financial aid office. When we are perennially busy, it is too easy to give an answer before the story is finished.

I once was visited by a young Muslim student who was planning to withdraw from school. He was concerned about paying the next semester's bill. His significant need was nearly fully met from a variety of sources, and so my head told me to tell him there was nothing I could do. I was busy. I had a meeting to attend. But I took a breath and said nothing and let him continue his story. His father could not borrow, he told me, because it was against their religion. He said that he was borrowing the federal student loans because his father told him it was more important for him to get a college degree than to follow the tenets of his faith. I asked how he was able to cover the fall semester costs. His Islamic community had chipped in to pay the balance due on his bill in the first semester he said. I still waited and let him speak. He clarified-It's not against Islam to borrow, it's against Islam to pay interest when borrowing. I now understood the dilemma. Desire to achieve his bachelor's degree, guilt over the difficulty for his family to pay the balance due, discomfort with his community giving their money to pay his bill, borrowing interest-bearing student loans.

"I believe that active listening is the single most important thing we can do to help a low income student who visits or contacts the financial aid office. It can be hard to give each student the time they need. But it's our responsibility to do if we hope to help low income students succeed in college."

—Eileen O'Leary

What could I do? I asked if he was using his work study award. He said no, he had a job off campus. I asked if he could borrow if the loan did not carry interest either while he was in school or after he graduated. He said yes.

I cancelled the work-study award and the federal student loan. I replaced them with a state no-interest loan. This was enough to reduce his costs to a manageable level and his borrowing no longer violated his religious beliefs. His dilemma was handled. He did not withdraw.

Listening. It can be hard to give each student the time they need. But it's our responsibility to do if we hope to help low income students succeed in college.

BETTER INFORMATION

Editor's Note: A number of students highlighted the importance of getting reliable and accurate information about paying for college *before* they sign up for loans.



Pamela Delaney

Recent graduate of University of Massachusetts, Boston
(UMass Boston)

"It was the most amazing feeling to be able to walk down the stage to receive my diploma, even if it was over 90 degrees."

— Pamela Delaney

Pamela Delaney is a single mother of two kids, ages 16 and 30. She became a single mom at the age of 19, while in college in Tennessee. Two years after having her son, she re-entered college at UMass Boston. Financial situations forced her to drop out again as she was entering her senior year. She reentered UMass Boston in the spring of 2012 and completed her degree requirements in Human Services in December 2012.

*Delaney currently works for the Dudley Street Neighborhood Charter School through the Dudley Promise Corps. She is going through the application process to enter the Family Therapy Masters Program at UMass Boston.
(Submitted Spring 2013)*

I recently graduated from UMass Boston. I had started college there in 1987. I went back last year (2012) and graduated in May 2013. I am now 48 years old.

I believe that I was better prepared this time around for college in general and specifically about how to pay for college. I had a better understanding of the loans this time. This really helped me complete college.

The first time, I felt like I was given a big package of information and was told to just sign. I am older and wiser now, but the school also took the time to give me more information and answer questions. They wanted me to understand everything before I signed.

It is also really helpful that I am getting updates about my loans while I am in school and now that I am finished. They keep you aware of what is going on. I didn't feel this time like I was forced to sign papers.

Prior to getting the loans, you must answer a series of questions, to make sure you understand what you are getting. You also had the opportunity to decline or accept the loan. This gave me a more informed decision. I felt I was more in control.

I hope now to find work, this time as a college graduate.

According to Ms. Delaney, "I drifted from one job to another. Four years ago, my life was at a standstill. I was on the verge of eviction and in default with my student loans. I did not know how I would survive. I saw a flyer for the Crittenton Women's Union, a computer program that offered much more. During the program, I discussed with one of the staff members my desire to return to college, but was in default. That staff member referred me to the National Consumer Law Center. NCLC attorney Deanne Loonin worked countless hours to get me out of default."

"I drifted from one job to another. Four years ago, my life was at a standstill. I was on the verge of eviction and in default with my student loans. I did not know how I would survive."

—Pamela Delaney



Ricardo Johnson

Associate General Counsel at CareFirst BlueCross BlueShield

Ricardo R. Johnson is Associate General Counsel at CareFirst BlueCross BlueShield. Prior to this, Johnson was the judicial law clerk to the chief judge of Maryland's highest court. Johnson graduated from La Salle in 2007 with a bachelor's degree. While at La Salle, he was President of the student body, Philanthropic Chair of the Students' Government Association, and the Class of 2007's valedictory speaker. Johnson is also a graduate of the University of Maryland School of Law, where he was an Academic Achievement Law Fellow. He currently serves on the boards of La Salle University and Mother Seton Academy, an independent tuition-free middle school that provides an education to children of low income families in Baltimore, MD.

(Submitted Spring 2013)

Student loans can be very large weights around your neck. I have tremendous loans, more from undergraduate than for law school. I went to La Salle University in Philadelphia. Student loan debt is a big topic for me among other reasons because I sit on the board at La Salle.

I grew up in West Baltimore. I was raised by my mother with a lot of help from my grandmother. I went to an academy in Baltimore. They helped me get into Mt. St. Joseph High School with a scholarship.

As for college, a mentor in middle school told me about LaSalle. It was the only college I remember visiting and I loved it. The financial aid package said I had a half scholarship,

which seemed good. But to be honest, I wish someone told me that I should not have gone to LaSalle. I had an amazing time there, but financially it was not a great place for me.

I probably could have found a place where I had a similar experience for less money. When I graduated, I was over \$100,000 in debt. These were federal and private loans. Most of my loans are not from law school. I knew nothing about interest rates. Some of my private loans were 13% variable rate and even 14%.

I reflect now on questions that should have been asked before I committed to a college. For example, should I have gone to community college? Now when I think about it, yes I should have done that. I loved my high school, but they didn't have to deal with a lot of students like me. Their advice was to apply to a school and then figure out financial aid. I should have applied earlier and taken more time to figure out financial aid. I didn't know about interest rates and no one in my family has good credit, so a co-signer was out of the question. There are so many things you don't know and nobody you know has the information.

"I got through college because of what abilities I have and because of generous help from others. From my experience, I believe and advocate that educating low-income students on the finances of higher education will increase the level of completion and postgraduate success."

—Ricardo Johnson

I was able to finish college because of hard work and natural talents. I'm not naturally funny, but I'm good at test taking and studying. It also helped a lot that my mother was a teacher's aide and then a teacher.

College wasn't terribly difficult for me. There were distractions, but I did okay. The biggest challenge making it through was money. I almost didn't get to my senior year because of money. Before senior year, I was \$4,000 short. I'm not sure how that happened, but I had no idea where to get the money. If not for Central Scholarship, I would have had to go home and I don't know what would have happened. [Editor's note:

Central Scholarship enables students to pursue education or training after high school through scholarship opportunities and interest-free loans].²² They gave me a grant. I already had so many loans that I couldn't get a new loan by myself. The lenders said I needed a co-signer. I had to go three generations down to find someone to co-sign. Ultimately, I was incredibly lucky because of incredibly generous people that kept me in school.

I'm a lawyer now, working at CareFirst BlueCross BlueShield as associate general counsel. I'm 26 years old.

There was never a doubt about going to college. My mother went back to college to get her bachelors when I was in seventh grade. This made a big impression on me. I said to myself that this is what I'm going to do. In addition, everyone was going to college at my private high school.

I got through college because of what abilities I have and because of generous help from others. From my experience, I believe and advocate that educating low-income students on the finances of higher education will increase the level of completion and postgraduate success. For example, more counseling would be incredibly helpful. Counseling that helps low-income students methodically review their financial aid packages and

evaluate the true cost of attending a college. This counseling should be individualized and it should help you look at the cost of education, the projected monthly debt burden, likely salaries after graduation etc. . . and importantly, what options exist to reduce the individual's cost of education.

Money isn't the only driver for success, but you hate to have money be the reason you don't succeed.

IDEAS TO ADDRESS ROOT CAUSES THAT IMPEDE COLLEGE COMPLETION



Wick Sloane

Author and Teacher at Bunker Hill Community College, Boston, MA

Wick Sloane writes the column "The Devil's Workshop" for InsideHigherEd. He works at Bunker Hill Community College in Boston on college transfer and on the Emergency Assistance Fund, and he teaches College Writing I whenever he can. In 2012, The Nation published versions of Walt Whitman's "I Hear America Singing" that Sloane's students had written. The ideas expressed here are his own.

(Submitted Fall 2013)

Six years ago, I embedded myself at Bunker Hill Community College (BHCC) in Boston to discover what policy actions would make a difference for these students. I had been to too many higher ed conferences on access, white tablecloths, free lunches, ice water, where no one knew the details of the lives of these students. I think T-Mobile and Red Bull may know more about this population than the higher ed establishment. Over these six years, I have taught College Writing I at 7 a.m. and at midnight. My day job includes running the emergency assistance fund. My perspectives on what will help low-income students have grown.

Higher ed ideas that fail to address poverty head-on have little chance of improving completion. An essential idea to help low-income students succeed in college is recognition that Pell Grants and traditional financial aid covering tuition and books is insufficient. Traditional financial aid fails to recognize that many low income students, of all ages, must work ten, twenty, thirty hours and more to support their families. The time spent commuting to and from school, spent in classes, spent studying cuts potential hours worked and, therefore, cuts wages these students need.

I have written about flipping the federal work study program into the study work program in an [insidehighered.com](https://www.insidehighered.com) article.²³ [Editor's note: Wick Sloane's idea is to pay students \$10 an hour, ten hours a week to study in designated, supervised places at the community college or in a public library. The students swipe a card on the way in and out. There will be a cap on payments.]

“An essential idea to help low-income students succeed in college is recognition that Pell Grants and traditional financial aid covering tuition and books is insufficient.

Traditional financial aid fails to recognize that many low income students, of all ages, must work ten, twenty, thirty hours and more to support their families. The time spent commuting to and from school, spent in classes, spent studying cuts potential hours worked and, therefore, cuts wages these students need.”

—Wick Sloane

I propose testing this with 1,000 students for two semesters. My colleagues in all disciplines agree that the ability to study as few as five to ten more hours per week would make a dramatic difference in success. Of course this needs scrutiny. My point is that success is not far away for many students.

Other ideas to consider:

1. Extend the federal Free- and Reduced-Price Lunch program to college students on Pell Grants. (Start with a sliding scale, with the neediest, zero Expected Family Contribution, for example.)

Low-income students through high school qualify for free and reduced lunch and, at least in Boston and New York City, bus/subway passes. When these same students go on to college, they lose lunch, the transit pass, and also have to buy their textbooks. (Pell Grants often do not cover all textbooks.) In Boston, an MBTA pass costs about \$70 per month. One idea for completion is to provide lunch and, if possible, a T pass. What alarms me is how many knowledgeable experts in the higher ed establishment think this is a remarkable idea. I have not yet seen any proposals in the completion agenda that

address either food or the T passes.

At BHCC, the Greater Boston Food Bank has visited once a month for 13 months, with a truckload of food to distribute. Up to 200 students come each time, and the food is gone in an hour. Single Stop on campus puts students on food stamps and recertifies them for food stamps. We give out \$25 Stop and Shop cards. Every morning, volunteers bring cases of leftover bread from Panera that we distribute. We have peanut butter and jelly available. Many students come every day to make a sandwich. Single Stop has two drawers of groceries available.

2. At the start of every semester in each class, have students put the phone numbers of everyone in the class into their cell phones. Commuting students benefit from friends, support, and connections. I have done this for several years. We start each class calling anyone who is not there. This has had surprising effects. It's often the first time for a student that anyone has cared. This has increased retention and students report at the end of the semester that they have new friends, who have helped them complete the semester.

Katlin Meissinger

Recent graduate of University of Maryland, College Park

Katlin Meissinger is from Baltimore City, and attended University of Maryland, College Park. She graduated in May 2013 with a Bachelor of Arts in English. Meissinger is a first-generation student (“my Mom never graduated high school and my Dad is an electrician.”). In fact, she is the first in her entire extended family to attend college.

(Submitted Spring 2013).

I believe low-income students need more opportunities to work on and off campus, particularly internships. In my own experience, myself and other low-income students wanted to take an internship to gain experience and build their resume, but were unable to because many internships were unpaid. I was only ever able to take one internship my college career because it had a financial hardship stipend. However, not all internships have this opportunity. I believe universities and colleges should build programs where they award scholarships to low-income students experiencing financial difficulty who wish to pursue an internship which is unpaid.

“I believe universities and colleges should build programs where they award scholarships to low-income students experiencing financial difficulty who wish to pursue an internship which is unpaid.”

—Katlin Meissinger

TALKING ABOUT ALTERNATIVES TO COLLEGE AND ASKING IF COLLEGE IS FOR EVERYONE

Editor's Note: In her interviews with working class adults, author Jennifer Silva found that many working class young adults continue to believe that the path to the American dream is through college. But over and over, she heard stories of bewilderment and betrayal from those who tried, but did not complete college or did not earn much in the work force.

Silva tells the story of Brandan, a 34-year-old man, who labeled himself a 'cautionary tale.' "I feel like I was sold fake goods," he said. "I did everything I was told to do, and I stayed out of trouble and went to college. Where is the land of milk and honey? I feel like they lied."²⁴ Silva writes about how so many of these students end up blaming themselves if they fail to complete or if their dreams do not come true.

In addition to helping these students succeed, it is also important to ask whether everyone should be steered to college.

"A lot of parents, unfortunately, maybe when they saw a lot of manufacturing being offshored, told their kids you don't want to go into the trades, you don't want to go into manufacturing because you'll lose your job. Well, the problem is that what happened—a lot of young people no longer see the trades and skilled manufacturing as a viable career. But I promise you, folks can make a lot more, potentially, with skilled manufacturing or the trades than they might with an art history degree. Now, nothing wrong with an art history degree—I love art history. . . . I'm just saying you can make a really good living and have a great career without getting a four-year college education as long as you get the skills and the training that you need."

—President Obama

Text of remarks made in February 2014, reported in Glenn Harlan Reynolds, "Obama Has A Point on Skilled Trades: Column," *USA Today* (Feb. 5, 2014)

Constantine Singer

High School Teacher, Watts, California

Constantine Singer is a graduate of Earlham College and Seattle University. He has been a public school teacher in Los Angeles for the past fifteen years and is currently teaching at a school in the Watts neighborhood where he works with non-traditional students.

(Submitted Spring 2013)

“If you want to be somebody, child” (we tell our children), “just get a college degree.”

We’ve come to believe that if a kid’s going to get a leg up and leverage a foothold on the ladder to success into vertical motion, she had better go to college. College is the new American bootstrap, the Carnegie library of the 21st Century.

“A postsecondary education is the ticket to economic success in America.”

—Arne Duncan, U.S. Secretary of Education

Want to be a success? Just get your degree.

But it’s not that simple.

Of course, I’m biased. I currently teach high school in Watts. It’s not the only place I’ve worked — I’ve taught in a college preparatory alternative school and two art and business focused high schools before landing at my current post. I have watched well over a thousand former students graduate — a few of them were economically secure, but the vast majority have been poor. Almost all of them are African American or Latino.

If you want to be somebody, you need a college degree.

They believed us when we said that. Almost all of them talked about college. They wanted to be the first in their family to get a degree. A number of them were accepted at 4-year schools and the balance made plans at the community colleges.

They were going to get that leg up.

The standardization movement, NCLB, and Race to the Top are premised on the idea that every child should be prepared for college, and they’re right—every child should have that option. But now our schools solely teach and test for the skills and knowledge necessary to make somebody college-ready. Our counselors no longer suggest the vocational track to struggling students because there is no vocational track in most schools anymore.

Nowadays, every student is a potential college student, whether they want to be or not.

Even the elementary school classrooms are festooned with college banners to get kids excited about the prospect of attending. *“We’ve got to make college the expectation for these kids, just like it is for the kids of college graduates,”* we say. We mean it, too. The teachers mean it. The counselors mean it. The administrators mean it.

Even the politicians mean it.

But, though we’re serious and we mean it, it’s a complete and total disconnect from the reality of what awaits our kids when they finish high school. There simply is no way for us to send every kid to college. There isn’t room and even for those who find room, there isn’t much money.

“Even those that go to college aren’t safe. Most go, but they won’t graduate. Only about 15% will get their degree. The other 85% won’t keep their leg onto the ladder. They’ll be kicked off, pulled down, or give up. They’ll end up doing nothing or drowning in debt like the rest for a useless certificate from for-profit schools.

In our race to the top trying not to leave any child behind, we have instead narrowed the channel for success to the point where even our successes aren’t necessarily successful.”

—Constantine Singer

This year in California we’re going to graduate approximately 350,000 kids. 21,000 California graduates will go to UC schools. 56,000 California graduates will go to CSU Schools.

Another smattering will go to private or out of state 4-year schools.

The other 270,000 who are less lucky or less well-prepared or less well-motivated or less well-situated are going to have to find a job, do nothing, join the military, start at the community colleges, or take out massive loans to attend a for-profit training college.

There aren’t many jobs for a simple high school graduate and the military is downsizing. There are only 100 community colleges in California and they already have 1,700,000 students trying to get enrolled in English 1A, which means that most of our kids are going to end up doing nothing or paying through the nose for a for-profit training program.

Even those that go to college aren’t safe. Most go, but they won’t graduate. Only about 15% will get their degree. The other 85% won’t keep their leg onto the ladder. They’ll be kicked off, pulled down, or give up. They’ll end up doing nothing or drowning in debt like the rest for a useless certificate from for-profit schools.

In our race to the top trying not to leave any child behind, we have instead narrowed the channel for success to the point where even our successes aren’t necessarily successful.

Some cases in point:

Frank

Frank was accepted to a public university in a far-flung corner of the state. We were thrilled. Ecstatic. He was going to college. He was getting out of the neighborhood. He was going to be something, be somebody, go somewhere.

He did enough. *We* did enough. We pushed him through. We pulled him through. We pulled him through over his brother who went down for armed robbery. We pulled him through over his father who died of a heart attack. We pulled him through over homelessness and his mother who worked too hard to know how Frank spent his days outside of school.

We sent him off to college. Put on the Greyhound that took him up North.

But college pays off later and Frank needed money now. He dropped out.

Lilly

Lilly was a dream student. Talented, curious, creative, and armed with the wry humor of an embittered Englishman. Her dad used to get drunk and point guns at her and her mother. We involved CPS. She and her sister lived around for a while, but unlike her sister, Lily kept her grades up—she was going to change the world through investigative journalism. The kid lived with a camera strapped around her neck and she got into a competitive UC campus up North.

She went. Then her boyfriend missed her. Then her sister ran into trouble. Then her mother died. Then her dad needed her.

She lasted a little over a year. She was going to transfer somewhere closer to home. She never did.

James

One of the lawyers on my mock trial team, James was a strong student from day one. His parents were supportive, his friends were all college bound. He made it to college and then his parents lost their jobs. They went bankrupt and they couldn't help him pay for college anymore.

He's in the Air Force now.

Erica

Erica was a student in one of my first classes as a teacher. She was talented and, relative to her peers, she was highly skilled. She was the apple of our small school and we pinned her with our legacy. She was our showcase student. She couldn't write well but she was still better than a lot of our students so I gave it a pass. I told her she was good enough.

She lasted one semester in college. When she dropped out she came back to visit. "You **!ed me up," she told me. "You told me I was good enough."

I'll never forgive myself for Erica.

There are other stories, too. The ones who got pregnant or got somebody else pregnant. The ones whose parents told them they had to get a job instead. The ones whose job schedules conflicted with school. The ones who couldn't pass the English Placement or Math Placement Tests even though they'd finished high school with good grades. The ones who got distracted, who told themselves they were just going to work for a little while and earn some money.

My kids aren't alone. Almost ½ of CSU students don't graduate. More than ½ of the community college students won't earn a degree.

What makes it truly depressing is that by contemporary standards, these children are our successes. They'll be able to put "some college" on their job applications. These kids are the end result of the most massive push towards college attendance in our history that has also seen the near total destruction of high school vocational training.

CONCLUSION

Written by Deanne Loonin

Too many students seeking better lives hit walls when they encounter the uncertainty of college and the ruthlessness of a labor market that "...promises little job stability, routine or permanence."²⁵ Too many find that they do not have the skills or resources to earn degrees and end up buried in debt.

Finger pointing alone is not a solution. One of the students in reporter Jason DeParle's article described her experience at Emory in Atlanta: "I could have done some things better, and Emory could have done some things better," she said, "But I don't blame either one of us. Everyone knows life is unfair—being low-income puts you at a disadvantage. I just didn't understand the extent of the obstacles I was going to have to overcome."²⁶

The ideas in this report are focused on lowering the barriers that go hand in hand with poverty. We believe it helps for policymakers, researchers, and advocates to attach names and faces to the stories of student borrowers, and spend some time in their shoes. The emotion in these stories is clear, but the anger and frustration is not always at the surface. We have found through the years working with low-income borrowers that they rarely exhibit the anger against the system that is more common among those who grow up believing that the system works. This lack of palpable anger can be one reason why their voices are rarely heard by those in power. If you listen and look behind the words you will feel the anger and frustration, but also the optimism. These voices and others like them must be part of the debate.

Taxpayers have spent years and millions of dollars on student assistance, but the completion gap for low-income students has barely budged. We must try new ideas. Ideas can start as small pilot projects or nation-wide policy reforms. The point is to get started.

The author Claire Vaye Watkins characterized a study finding that most low-income students with top test scores and grades do not even apply to elite colleges as "...what everyone in my hometown already knew." Watkins delivered this message to deans of admissions brainstorming about what they can do: "...might I suggest: anything."²⁷

Now is the time to try new ideas.

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