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Testimony of  
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at the Public Education Foundation  
for a Hearing on  
“Reauthorizing the Higher Education Act: Consumer Information and College Choice”

Chairman Alexander, Ranking Member Murray, and members of the HELP committee, thank you for the invitation to give testimony about consumer information that students and families need to make informed choices about college options; and also, to make recommendations on behalf of college access professionals from around the country for HEA reauthorization. I am a proud resident of Tennessee and have been for most of my life except for the years I was in college at DePauw University (Greencastle, IN) for my undergraduate degree; and, at the University of Roehampton (London, England) for my master's degree.

### **About me**

As a low-income, African American female, statistics suggested that I would continue to live in poverty, work a low-wage job and not obtain a college degree. My mother was a single parent who made less than \$12,000 a year. However, she made sure that throughout my life I was surrounded by trusted adults and positive role models. These adults also made sure I was involved in extracurricular activities and participated in high impact programs that honed my leadership and academic skills and built my confidence.

As a result, I knew the importance of education. However, I was only familiar with my local options- a community college and a state school. DePauw University isn't a college that many Tennesseans attend, especially low-income, African American public school students from Chattanooga. Once again, it was a trusted adult that changed my life. My college counselor, Susan Chipley, led me to research this jewel of a campus in the cornfields of Greencastle, IN. I didn't have money to attend college and knew I would have to depend on grants, scholarships and loans to make college a reality. Ms. Chipley knew my family situation and steered me in the right direction—to a perfect college that matched my personality and learning style, a college that met my family's financial need, offered study abroad programs and had various majors from which I could choose. ***It was the perfect fit.***

My decision to work in the world of college and career advising stems from the support I had as a high school student. If a poor, black girl from the east side of Chattanooga can overcome

barriers to attend college on full financial aid package and study abroad in Italy, other students can do it, too. Neither I nor the people around me let my background determine my fate.

### **My “Translator”**

My college counselor was dynamic. Ms. Chipley had visited hundreds of college campuses, met countless admissions professionals, and knew hidden facts about colleges. She was regarded as “the college admissions guru.” The information she stored in her head about colleges across the country was mind-blowing. Little did I know then she was associated with regional and national networks that enabled her to follow admissions trends, understand relevant data, and build a professional network that would give her power to be the best advocate for her students. Ms. Chipley was my “translator.” My family and I didn’t know much about the college application process, but she had knowledge that matched me up to the best value and college option. She was armed with the ability to interpret information she’d gathered through her college contacts and professional development experiences. Had it not been for my “translator” and college admission advocate, I would have gone to the local university and lived at home, which seemed like the best value and only option coming from a low-income background.

Because of one knowledgeable advocate, the trajectory of my life changed for the better. She is the reason I now give back to my community. After graduating with my master’s degree, I entered the world of college access and success to impact the lives of students—to become a “Ms. Chipley” to other students. As the Vice President of College & Career Success Initiatives at the Public Education Foundation (PEF), I am passionate about training college access professionals and informing the students and parents about the myriad of post-secondary options available—and helping to find the right post-secondary “fit” for all students.

### **Introduction to PEF and my work**

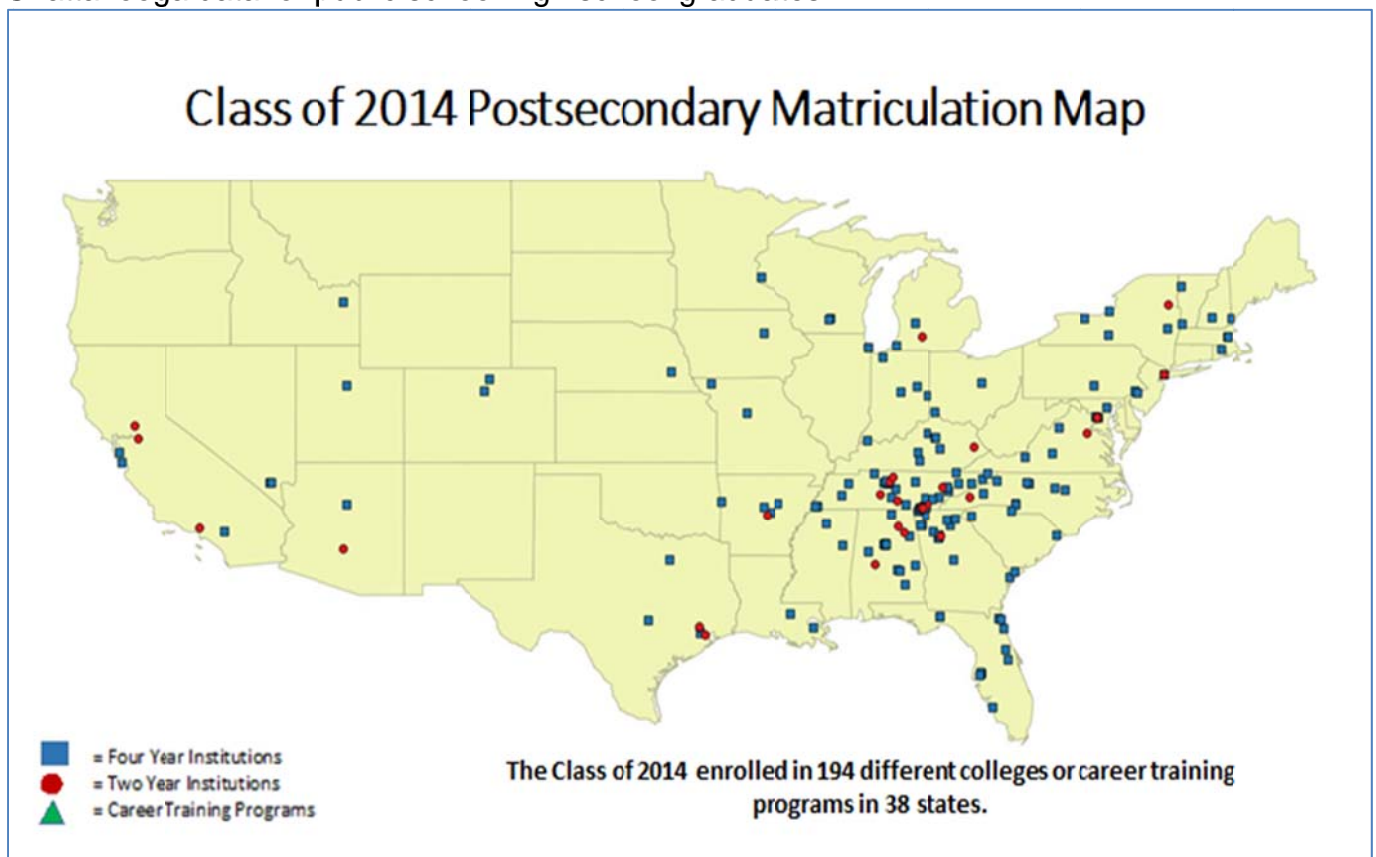
At PEF, we believe there’s nothing more important to our community’s future than transforming our public schools. We’re an independent, nonprofit, community-based organization that, for twenty-five years, has provided training, research and resources to teachers, principals, college and career advisors and schools in Chattanooga, TN and surrounding areas. Our mission is to increase student achievement so all students succeed in learning and in life. In pursuit of that mission, PEF’s college and career success initiatives focus on encouraging students to explore their options for post-secondary education, and provide them with support and access to tools to help them accomplish their goals. Through a variety of programs and supports, our work strives to continually increase the number of Chattanooga public school students who seek and matriculate to institutions of postsecondary training and learning.

One of our signature initiatives is providing training for College and Career Advisors and school counselors who work part-time in all of our public high schools. We meet with a network of counselors and advisors and provide them a space to share best practices, inform them on the latest trends in college admissions and career development, and share data about their students—all to increase their knowledge so they can work more effectively with high school students and their families. Since PEF began supporting college advisors in 2005, the number

of high school graduates going to college has increased by 30% (from 1324 in 2005 to over 1714 in 2014). In 2005, our high school graduates matriculated to 121 colleges across the country; in 2014, the number of colleges and universities increased to 200. The number of scholarship dollars has more than doubled with the class of 2014 bringing in \$20 million in scholarships.

Intense support students receive from knowledgeable adults has been the key to our success. Our college access professionals work with students 1-on-1, in groups, host college and financial aid nights, plan college tours, and a host of other strategies that increase knowledge and post-secondary options for students.

Chattanooga data for public school high school graduates:



### **The students and their challenges**

As a former college advisor in the public school setting, I've worked with students from diverse socio-economic and cultural backgrounds. Chattanooga's demographics capture urban, suburban, and rural public school students. I've worked with students whose families had the means to pay out of pocket for college; and, those whose families had financial hardships like me. And, there's everything in between.

**Ashlyn's Story:**

Ashlyn lived with her grandmother. She knew she wanted to go to college, but lacked the knowledge to choose the best fit. During May of her senior year, she planned to attend her state's flagship institution, a choice she wasn't excited about. She came to my office crying because the thought of going to a large institution overwhelmed her. I asked Ashlyn what she wanted from her college experience and she said, "A small environment where I can get personalized attention." I called a colleague at a small liberal arts institution in a neighboring state and shared her story. The director of admission encouraged her to visit the next day. I paid for her Greyhound bus ticket and a representative from the college picked her up at the terminal. She toured campus and instantly fell in love. While visiting the financial aid office during this visit, they offered her over \$30,000 in financial aid, which included the Pell grant. A few months later, Ashlyn started her freshman year at Oglethorpe University and completed a sociology degree in 5 years. It wasn't an easy transition, and she struggled all throughout college with grades and balancing her time. However, the supports she received from various departments and the individualized attention available to her at a small college ensured her success. It was a perfect fit.

**Robert's story:**

Robert had his mind set on Columbia College in Chicago to major in art. On one hand, Columbia College was a good fit. It was an institution Robert could see himself at for 4 years. He enjoyed being away from home and experiencing the city-life of Chicago. However, the cost of Columbia College was well beyond what his low-income family could afford. He wasn't offered a substantial financial aid package, but he wasn't familiar with other options that may be a good fit for his interest but more affordable. Robert felt that everything would fall into place once he enrolled. He saved some money, secured loans and used the Pell grant to pay for college. It still wasn't enough. After the first semester, Robert had to drop out of college because he accrued a \$6,000 debt from the first semester. Therefore, he wasn't able to complete even his freshman year. Now, 26 years old, Robert can't even enroll at the community college because of his previous debt and will not receive a degree until that debt is paid off. I see him from time to time working odd jobs around the city. He still has aspirations to finish college.

I share these stories to highlight the challenges of the students who need post-secondary guidance the most. As stated in a white paper on college student undermatching produced by the Tennessee College Access and Success Network:

*A good match is not defined purely by the selectivity or prestige of the institution, but by a complete series of factors that signify the institution will be able to nurture the student's potential through to degree completion. This match is of the utmost importance for low-income and first-generation students, because they often lack the necessary support systems to help them navigate not only the college-going process, but also college persistence. Statistics prove that some colleges successfully graduate more low-income and first-generation students than others.*

Both Ashlyn's and Robert's stories reflect the different aspirations and challenges associated with college selection for some students. What information would have steered Robert to make a better financial decision in his college selection? Would getting a financial aid package before May of his senior convinced him to consider alternative college options with better aid packages? Or by getting Columbia's financial aid earlier, could he have had more time to save money to fill in the financial aid gap? Why would Ashlyn have settled for a college that wasn't the best fit? Her campus visit to Oglethorpe University sealed the deal. However, her family couldn't afford to send her on visits that happened outside of what her school planned.

**What information should students know to make their college choice?**

On the surface, the answer to this question is easy. Students select colleges based on location, major, size, type, admission requirements, costs, and extra-curricular opportunities to name a few. Students are asked to think about these criteria often. Other factors may not be as seemingly important to students and their families in the selection process—mainly because they don't think about these aspects or their implications. However, savvy college access professionals encourage students to also think about the following as part of the college selection to determine "best fit":

- College graduation rates
- Retention rates
- Percent of financial need met
- Average financial aid package
- Average indebtedness at graduation
- Occupational outlook
- Job placement rates

Had Robert had some of this information at his fingertips, would he have chosen to attend a college he could not afford or finish? I would like to think he would have made a better decision based on his financial situation. Unfortunately, this data is not easily accessible to counselors, students and families. College access professionals have to be familiar with sites such as College Navigator, College Score Card and other resources in order to use them effectively to guide students. Many public school counselors, especially those with high student caseloads, don't receive adequate training to disseminate relevant information to families. Students who don't have trusted experts in their corner will resort to "googling" their way to make their decision or taking unsound the advice from family or friends, like in Robert's case.

One colleague asserts:

*Ultimately, students want to know if a college is right for them, and that means knowing how a college or university will best serve their needs and aspirations. Students want to know if they will "fit in" to their college community. Will there be venues and resources to help cultivate an engagement in community life? In my experience, students learn best when they have a sense of belonging and purpose in an educational community. Some students also want to know about how to afford their education over four years. All students should know how this will happen. Students should know how much loan debt*

*they might need to take on AND how much loan debt is advisable given their school, program, and career aspiration. Simply put, students should know three essential things when they make their college choice:*

- *Will I be well served by this college community, and will this be a place where I can engage and be productive?*
- *Will I have marketable skills and career options coming out of this college? What resources will the college invest in me to ensure that I have a relevant outcome (career services, grad school counseling, internships, and research opportunities)?*
- *Can I afford this college, and is it advisable to take on a debt burden given my potential outcomes and career aspirations?*

--Joseph Freeman, The Randolph School

### **Approaches to increasing awareness and areas of improvement**

Chattanooga is uniquely positioned to provide quality training for college access professionals. We have seen a significant increase in the number of students going to college as well as an increase in their post-secondary options. PEF puts time into training counselors and advisors on how to engage, connect and coach students and their families through the post-secondary process. Through training, PEF provides current and relevant information from the field. We build capacity within our schools through this team of professionals who take information back to teachers, students and parents. Each of our schools is growing their college-going culture and celebrating the successes of students who choose to attend apprenticeship and certificate programs, 2-year and 4-year colleges. PEF has dedicated staff collecting data on where our students are matriculating and where they are succeeding. That data is shared in our network and used to advance our work to increase student achievement.

Just as our counselors and advisors use data to engage in conversations around what works and what doesn't, students need data, too--data that is accessible, transparent, and accurate. A student's understanding of an institution's graduation and retention rates, graduate job placement rates, and financial aid outcome, will go a long way to increasing their awareness on best fit college choice. However, students can only get this information from knowledgeable adults who share it with students and translate it for them and their families.

Supports for students must start before they step onto a college campus. There must be supports in place for students at the high school level because success starts long before students enter college. Schools and other community-based organizations across the country are doing phenomenal work to ensure that public schools students, especially underrepresented students, are successful in the college application process. It would be ideal to for the government to support schools and programs that offer college advising services; and, ensure that Elementary and Secondary School Counseling Programs (ESSCP) is protected and strengthened in the Elementary and Secondary Education Act (ESEA). There are model community-based programs, like PEF or Achieve MPLS, that could be grown and supported throughout the country. Although an ambitious dream, all public school students should have fulltime experts who help them to navigate the college choice process, particularly high poverty schools. The work in Chattanooga has positively impacted students with the

assistance of part-time college access professionals. I can only imagine how much greater the impact would be if full-time, expert professionals were available to students around the country.

### **How can laws change to meet the needs of students and families?**

The policy for postsecondary institutions participating in the Title IV federal student aid programs to provide estimated net price information (net price calculator) to its consumers has been utterly helpful for students to get a clear picture of their financial responsibility based on their individual situations. An additional policy under the Higher Education Act could include requiring colleges to publish accurate data on long-term student outcomes that comprise graduation and retention rates, job placement rates, financial aid outcomes (including default loan rates) that is readily available and accessible on each institution's website. Although this information can be gathered from various websites, students often aren't savvy enough to know to look for and interpret these data.

Applying for financial aid poses a challenge for many families, especially underrepresented families. Even for the most skilled parent, the process is intimidating. I appreciate Senators Lamar Alexander and Michael Bennet working together on a revised and simplified format for the FAFSA. A simplified version of the FAFSA form could reduce frustration and encourage more families to apply for financial aid. Also, using "prior-prior year" (PPY) income and asset data when submitting the FAFSA may address issues of access and affordability. In Robert's case, understanding and interpreting his financial aid package earlier may have resulted in attending an institution that met more of his financial need. He now is in default on his loans. With guidance, Robert could have better anticipated the costs of a Columbia College education and made a different choice.

Filing the FAFSA earlier would require intuitions to estimate state and federal aid awards earlier, which poses a concern for colleges who feel that unless legislatures and Congress set funding levels for at least one year ahead, they would have to rely on estimates in order to package students.

Reflecting on Ashlyn's story, her college provided her with robust supports while she was a student. Oglethorpe understood her disadvantaged background and never gave up on her. It was an institution that was committed not only to admitting low-income students, but their commitment manifested itself and extended into an "arms around approach" to ensuring her college completion. The graduation rates of Pell grants students at institutions is a good gauge of an institute's promise to the success of all its students. Measuring the success of low-income college students is a key goal of a federal college rating plan originally outlined by President Barack Obama. However, it's unclear if the government's college ratings will be able to include that measurement, given the current inadequacies of the data collected by the U.S. Department of Education.

U.S. News and World Report conducted their own study and gathered income-based, six-year graduation rate data. This information was collected in a statistical survey of colleges and universities in spring 2014. They used this data to show which schools they categorized as top

performers, overperformers and underperformers when comparing the six-year graduation rate for students from the fall 2007 entering class who received Pell Grants and the six-year graduation rate of the entire class. Providing clear data like this will help college admissions professionals guide their low-income students to schools that will ensure their completion. When students like Ashlyn or Robert ask the question, “How do students like me do at this institution?” the data can paint that picture.

**In conclusion:**

In the words of Kim Cook, Executive Director, National College Access Network, “Today’s students are in need of the right information to help them make decisions to attend a school that best matches their academic qualifications and provides the best environment to support ultimate completion. We are encouraged that a conversation is widening on the topic of information available to students.” My colleagues and I feel that all students deserve effective postsecondary advising. Ideally, students can get valuable information from their school counselors or college counselors. However, not every school has a college counseling department or professional. There must be way that we can grow college access organizations in communities to impact the students who need it the most because those who need it most are at the greatest risk of not matriculating to college and/or succeeding. Our low-income and first-generation students are suffering and not competitive for high-wage jobs.

Sure, students can “google” their way to making a college decision, but that choice may not be the best fit. “Vital elements are missing,” stresses Cook about college transparency around the publicizing of pertinent data. These data are central to helping students select the best fit institution where they are most likely to graduate.