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From the editorial board.

Welcome to the second issue of *Shoptalk Online: SEM Special Edition*, devoted specifically to matters of Strategic Enrollment Management (SEM). We believe the contents of this newsletter will benefit any professional involved in recruiting, enrolling, and retaining students in higher education. Please feel free to share this issue with friends and colleagues who might be interested in our material. Also, feel free to provide feedback to us.

This issue has a dual emphasis on Hispanic students and issues of student financing of higher education. The three feature articles focus on research by TG and its university partners.

The first feature is an examination of factors related to Hispanic student matriculation and persistence in college. We examine three studies of colleges and regions with a high percentage of Hispanic students. We look at barriers — financial and otherwise — along with the chief influencers of Hispanic undergraduates.

The second article is an analysis of how graduate students finance their education. The emphasis in this article is on students attending Hispanic-Serving Institutions (HSIs) in Texas. The research was used to compare graduate student financing in Texas to the United States as a whole, and then, to look at students at HSIs compared to other non-HSI campuses. This research was conducted in preparation for testimony that was submitted for the record at a hearing of the House Subcommittee on Select Education, which focused on expanding graduate education at HSIs.

The final feature is an examination of student loan repayment. This is a White Paper titled *Crisis Averted or Merely Postponed*, TG prepared on long-term cohort default rates for student loans. The publication also contains an examination of the role deferments, forbearances, and resumed repayments play as remedies for loans that have become delinquent in repayment. At the core of the issue in question is that although statutory cohort default rates have declined radically since their highs in the early 1990s, borrowers continue to default in relatively high numbers over a six-year timeframe. The publication examines this fact in light of the measures being taken to prevent student loan defaults in the short run.

This issue contains a review of the report, *Keeping America's Promise, a report on the future of the community colleges*, published in July 2004 by the League for Innovation in the Community College and the Education Commission of the States. *Keeping America's Promise* is a collection of working briefs by multiple authors. Each brief presents a compelling argument regarding the critical role that community colleges play in today's higher education landscape. Vickie Murillo, TG's director of the Center for Financial Aid Policy in Community Colleges, provided the summary and analysis.

The issue is rounded out by our Events Calendar, provided by the editors.

We hope you enjoy this issue of *Shoptalk Online: SEM Special Edition*, and we look forward to your feedback. Please forward comments and questions to communications@tgslc.org.

Features

Summary of Research on Hispanic Students and Families Concerning Higher Education

Matt Short, Director, Institutional Enrollment Services, TG

Over the course of two years, we at TG have had the opportunity to work with a number of universities, organizations, and individual professors who are conducting interesting and insightful research into issues of Hispanic students and families and higher education in Texas. Because of the importance of Hispanic students to the future of the state and to the goals of *Closing the Gaps*, we thought it would be appropriate to gather this information all in one place.

Toward that end, we have summarized three different studies and attempted to achieve some synthesis of their findings, conclusions, and recommendations. In the first study, *In Their Own Words*, Professor Brent Cejda and a group of graduate students at Texas Tech University (Tech) in Lubbock ventured to three Hispanic-Serving Institutions (HSIs) and interviewed 30 students at each 2-year college. The purpose of the interviews was to discover who influenced the students to attend college, to pursue a particular program, and to continue in higher education. Each of the three campuses had a different proportion of Hispanic students — high, medium, or low.

The second and third studies in the series were a part of TG's public service outreach to encourage students to pursue and complete a postsecondary education in alignment with the state of Texas' *Closing the Gaps* campaign to enroll 600,000 additional students in higher education by 2015. One of the groups most important in meeting those goals is Hispanic students. Faculty and students at West Texas A&M University (WTAMU) and the University of Texas – Pan American (UTPA) conducted studies of Hispanic students and their families to determine what were critical issues that influence the decisions of students from those families to attend college. One goal of the studies was to produce radio and/or television public service announcements (PSAs) for broadcast. The ultimate goal was to effectively produce the regional announcements (South Texas and the northern Texas Panhandle) to target those residents.

For the first of these two studies, UTPA looked at issues surrounding the perceptions of financing a higher education. Specifically, the study examined the perceptions of Hispanic students and families in the Rio Grande Valley about:

- The costs and benefits of a college education,
- The affordability of a college education, and
- Aversion to student loans as a means of financing a college education.

The second study examined the research data gathered by Sherry Matthews Advocacy Marketing for the Texas Higher Education Coordinating Board's (THECB) *Closing the Gaps* initiative and compared it to survey and focus group research conducted in the 26 northern counties of the Texas Panhandle region. A student group at West Texas A&M University, Students in Free Enterprise (SIFE), conducted the research and produced radio PSAs with the supervision and assistance of Jean Walker, director of the West Texas Economic Education Center at WTAMU. The study especially looked at how to target specific groups to encourage them to attend college.

Chapter One

In Their Own Words focused on who influenced Hispanic students to enroll and persist in higher education at HSIs. Specifically, the study focused on HSI community colleges because 47 percent of Hispanic full-time equivalent (FTE) enrollments are at HSIs (*The White House Initiative*, 2001 cited in) and 57 percent of all Hispanic students are enrolled in community colleges (Wilds, 2000 cited in). Furthermore, half the number of Hispanic students beginning at community college receives a bachelor's degree within six years, as do white students (NCES, 2002 cited in). Studies identifying attributes that contribute to attrition have also found that Hispanics are more likely than the general population to possess those attributes.

In examining educational decisions, the authors first defined those decisions as:

- The decision to enroll in the community college;
- The decision to continue at the community college (should the individual consider dropping out);
- The decision to earn a certificate or an associate's degree;
- The decision to transfer to a baccalaureate institution; and
- The decision of major or field of study.

The authors next performed a review of the literature to determine who would be most likely to influence individuals. The four likely candidates to emerge as influencers from the literature review were: family, peers, faculty, and role models.

The methodology for actually performing the study was a multiple case study design to gather information. The institutions selected were low-, medium-, and high-percentage Hispanic Serving Institutions (HSIs). To meet the definition of an HSI, an institution must have at least 25 percent Hispanic enrollment. The low-percentage HSI in this group barely exceeded the 25 percent required for minimal inclusion. The medium-percentage HSI in the group approached 40 percent, and the high-percentage HSI of the study was a 91 percent HSI. The authors interviewed 30 individuals from each institution using a general interview guide to ensure a baseline of the same questions — but not limited to just those questions

— that were asked of each respondent. Voice recordings and field notes were transcribed by independent parties soon after. The authors then organized, coded, and analyzed the content.

The findings of this study and the other two studies will be discussed in more detail in Chapter Four. Demographically, the students in the samples were overwhelmingly first-generation college students; four-fifths had completed at least 12 hours of coursework; and 73 percent were enrolled in their third or subsequent semester and had demonstrated some persistence toward educational goals.

According to the authors, one of the most important findings of the study was that the primary influencer of the educational decisions of the respondents varied by institution. The authors then broke down the influences into a series of five themes to analyze more specifically:

- Family influences
- Faculty influences
- Peer influences
- Role models
- Others who influence.

The discussion of the findings centers on how and when the various influencers were most active in the educational decisions the respondents made. For instance, the first two types of educational decisions defined by the authors, attending and persisting at a community college, were most often influenced by family members. The faculties of the community colleges were most identified as influencing three other categories:

- The decision to earn a certificate or associate's degree,
- The decision to transfer, and
- The decision on what major to pursue.

Chapter 2

In this study, *Attitudes, Perceptions, and Behaviors of Hispanic Families Toward Financing Higher Education at the University of Texas – Pan American*, a group of faculty and students studied how Hispanic students (and potential students) and their families viewed higher education and financing a higher education. Of special concern was a perception by the larger higher education community that many Hispanic families and students are unwilling to borrow money to attend or graduate from college. Given the recent and current trends of tuition and fee increases in Texas, student and/or family borrowing is or will become an absolute necessity for many students in order to complete their degrees. As in the third study summarized

in the next chapter, this study was aimed at producing targeted public service announcements (PSAs) to disseminate information about the availability and utility of student loans, especially federally-subsidized student loans, for completing higher education.

The investigators defined a few, specific questions around which to structure the study. Specifically:

- Where do current and future college students get money to pay for their education, other than from working and from parents (credit card, grants, types of loans, etc.)?
- How did those current college students who use loans to pay for their education find out about the loan opportunity?
- Who most influences college students' decisions to get a student loan or not?
- What are current and future college students' attitudes about student loans?
- What are the attitudes of the dominant influencer about these loans?

The investigators primarily chose focus groups as the most efficient way of gathering their information and input. Five groups were selected from the surrounding communities. Another group was selected from the student body of UTPA.

Two focus groups consisted of Hispanic parents of prospective high school juniors and seniors who were planning on going to college and who could be potential loan applicants. One group consisted of parents who were not acculturated and whose dominant language was Spanish. The second group consisted of parents who were acculturated and comfortable with the English language. High school counselors were contacted and asked to assist in the selection of these parents based on a *Guidance Counselor's Participation Form*. Parents represented Edinburg High School, McAllen High School, and Pharr-San Juan-Alamo High School with a total of 10 parents per focus group.

The same form was used as the criteria for the second set of focus groups. Three groups of junior and senior Hispanic students were selected. Selection criteria targeted students who were considering attending college, students who were eligible for student loans, and students who were not eligible for an athletic or academic scholarship. Each group was to represent three of the outermost geographic areas of the Rio Grande Valley. Brownsville Rivera, Edcouch-Elsa, and La Joya high schools were selected. A cross-section of Hispanic college students from UTPA were randomly selected and were subjected to in-depth interviews to further define the level of understanding regarding the use of student loans. Finally, an interview also was conducted with an official from the office of financial aid from UTPA to further determine the extent of knowledge students have regarding loan information and the advisement process for prospective incoming freshman.

The findings will be discussed in the context of the findings from the other two studies and in more detail in Chapter Four. However, some of the major findings include the following:

- Students and parents generally had a very negative image of borrowing for a higher education. Among students and parents of students not yet enrolled in college, most would only consider borrowing as a last resort, if at all.
- Many individuals had strong misgivings about student loans due to perceptions based on erroneous information.
- Individuals also had a very strong negative attitude toward debt in general.

Among the current college students, however, attitudes were very different. Seventy-one percent of college students interviewed had a positive view of loans if they were used to pay for a higher education. Despite that fact, 60 percent of the respondents in the group did not currently have student debt. Other results suggest that exposure to information and education about student loans made a big difference in the attitudes of these groups.

Chapter 3

A student group at West Texas A&M University called SIFE, Students in Free Enterprise, led by faculty member Jean Walker, studied the 26 counties of the Texas Panhandle to target messages toward students encouraging them to attend college. The research team built on existing research from several sources and used surveys and focus groups to determine which groups to target and how to target them. Ultimately, the information was used to produce four radio public service announcements.

The SIFE team began with the research done for the THECB by Sherry Matthews Advocacy Marketing and demographic information provided by Steve Murdoch, the state's demographer. The SIFE team also conducted interviews of community leaders in the Texas Panhandle region. Based on these comparisons, the team set a goal of reaching those students most likely to be "on the fence" about going to college. The SIFE team reasoned that these potential students would be the most productive audience to target.

In the Texas Panhandle region, the SIFE team found that target audience to be largely Hispanic. There are five counties in the panhandle where Hispanics make up a larger percentage of the population than the average for the state of Texas: Deaf Smith, Castro, Parmer, Moore, and Swisher.

Four of these counties have a higher-than-average percentage of households where English is not spoken, two have a very low percentage of adults with bachelor's degrees, and all five are among the counties with the lowest high school graduation rates in the state.

Because of all these factors, the SIFE team chose to build upon work already taking place at Tulia High School and survey students there about their perceptions of going to college. Tulia has the only high school in Swisher County. They also held two focus groups for students at Dumas High School in Moore County. To complement the student focus groups, SIFE students also conducted a focus group in Dumas for Hispanic parents. The parent focus group was conducted entirely in Spanish.

Findings of the SIFE project will be discussed in Chapter Four in the context of the findings of the other studies. However some of the major findings are as follows:

- There was a marked perception by students and parents that “people from here don’t go to college; it’s just not done.”
- A very high percentage of teenage pregnancies and the perception that teen mothers could not go to college also affected this region. In fact, many of these students found it very difficult to finish high school.
- Students from low-income households, non-English-speaking households, and households without a college graduate were less likely to attend college.

Many students and families also didn’t think they could afford it and were largely unaware of the range of opportunities available to help fund a college education.

Chapter 4 - Findings

The three studies have a number of commonalities and intersections worth exploring. Also, some of the nuances of the research — especially unanticipated responses from some individuals in interviews or focus groups — have the potential to be particularly interesting. The three studies each have a different focus. Arguably, the data from UTPA is the most narrowly focused, since it is targeted at Hispanic attitudes and perceptions about borrowing money for higher education. However, given the ever-increasing necessity for families and students to borrow to complete a higher education, it plays an important part in these decisions. The data from the Tech study is very focused on who influences Hispanic students’ educational decisions among community college HSI students. Again, given the high percentage of Hispanic students who attend community colleges and the risks to persistence and baccalaureate degree attainment, this is a very important focus. Finally, the study conducted by the SIFE team in the Panhandle is very broadly concerned with Hispanic student attendance, but only drew from a few counties that have a high percentage of Hispanic families.

There are a number of common themes that emerged from the studies. Many barriers to college attendance that exist in the population generally are more pronounced in the Hispanic community. No prior-generation college experience, English not spoken in the home, and households in low-income brackets are common to all these studies. The groups of individuals surveyed or interviewed in all of these studies were overwhelmingly students or families of students who at least had an interest in attaining a college education. Or, they were students who

had at least begun a college education. So, the conclusions here are primarily concerned with “fence sitters,” future students, or actual students. Individuals and their families who were unlikely to attend college at all are not well represented.

Finances were a factor in all three of the studies. In the Tech study, one of the ways family members were important and supportive was by helping with the expenses of attending a college. In the SIFE team’s study, more than half of the seniors surveyed at the Tulia High School reported concerns of affordability, and the parents in the Dumas focus group also rated money as one of the top obstacles. Interestingly, younger students (freshmen and sophomores) interviewed at Dumas were not concerned with money as an obstacle to higher education. In fact, they had not really even thought much about college because they felt it was not really relevant to them and some said it was “too far in the future.”

Of course, the focus of the UTPA study was financing a higher education, and the difficulty that posed for many. Misperceptions played a large part in the resistance that many families had toward borrowing money to pay for a higher education. Take the example below from one of the focus groups:

Student X: I heard through my mom’s boss; she worked for [a physician]. She told me that if anyone gets a loan, they will spend the rest of their lives paying it off.

Facilitator: Do you guys know how much school will cost? Has anyone informed you?

Student Y: [University A] came and said it would cost \$19,000 to go there. It is a private school, and it would be two times as much as [University B]. And, everyone cringed.

Facilitator: Show of hands — how many will go to school out of the Valley? (Seven students raised their hands.)

Student Y: \$19,000, that’s worth a new car. I’d rather buy a car.

Many of the participants did not have an understanding of the nature and cost of repayment of student loans. A majority felt that information about the low and capped nature of the interest rates would help change attitudes as well.

All of the studies found that family or family influence was extremely important to some aspect of the Hispanic students’ college-going behaviors. Interestingly, however, there are also some points of departure related to familial influences. The UTPA study found that among current college students who had an overwhelmingly favorable attitude toward student borrowing, 40 percent said their parents would be the biggest influence on their borrowing decisions — this despite the fact that most of them had learned about student loans from school officials or friends.

The Tech study found that family members are indeed important influences on the educational decisions of Hispanics, especially regarding whether to enroll and

persist at a community college. The Tech study found the positive effects of family influence to outweigh negative effects. One of the most interesting aspects of the Tech study, which provides an interesting intersection with the SIFE study, is the role of children. Specifically, the Tech study found that Hispanic students with children were very heavily influenced to attend and persist to provide for their children, but also by things their children said and did. This could be especially important, as teenage pregnancy was found to be a very important barrier to college attendance in the focus group of juniors and seniors interviewed as part of the SIFE study. The large number of pregnant girls in the high school was the most frequently mentioned barrier in one focus group.

Some of the following quotes from the Tech study on the influence of the children of students show the power of that particular influencer on the students.

Participant: I tried to talk to my seventh grader about the importance of getting good grades and going to college. He didn't want to listen because I dropped out of high school. Eventually I got my GED, but the day he asked me "What did I know about college?" was the day I decided to take some classes.

Participant: Each day I ask my children to see their papers from school, and we talk about their grades. My first college class was in the evening. When I got home at about 10 p.m., I found that my third grader was not asleep. She wanted to look at my papers from school to see how I did. How can I not do the work? How could I even think of dropping out?

Participant: My daughter is my primary motivation to earn a degree. If it was just me, it wouldn't be so important, but I want to provide a better life for her. With an associate's degree, I'll earn more money and be able to give her a better life.

Other ways that students were directly or indirectly influenced by family and finances had to do with work. In the SIFE study, high school students often expressed an interest in working where their family members worked and the relative ease with which they could get a job working with family members. A different phenomenon, seemingly at odds with this type of statement, was mentioned in the SIFE study and repeated in the Tech study. Students in college and in high school expressed a desire to have better jobs than their family members. Specifically, they didn't want to "end up" like their parents.

Peers were important to college success as well. In the SIFE study, there was a perception among the high school students in the focus groups that "people from here don't go to college, it's just not done." In the study from Texas Tech, peer influences were specifically studied and found to be the most important source of information and inspiration at one of the three community colleges. Many students reported they had arrived at the institution essentially to experiment with higher education, and peers had influenced their decisions to persist and their ability to get information to make them successful. In the UTPA study, students enrolled in college who had a positive attitude about borrowing to pay for a higher education

got their facts from the financial aid office on campus most often, but the second highest percentage learned about financial aid from their friends.

Faculty and other staff can also be very important to the success of Hispanic students. The data collected by Texas Tech researchers was very specific about the effects of faculty on student persistence, transfer to a baccalaureate institution, and major field of study. At one of the institutions studied, faculty influence was reported most often, especially in the involvement with faculty outside of class and encouragement by faculty. In the SIFE study, faculty influences were not specifically reviewed; however, parents and students in focus groups placed emphasis on the importance of counselors working with and encouraging students to attend college. The students felt that counselors were not doing enough with Hispanic students, and parents merely stated that they thought counselors were important to their children attempting to attend college.

Other staff members at colleges are also important influencers on Hispanic students attending and persisting in college. In the study conducted by individuals from Texas Tech, they found that college staff members as diverse as mailroom personnel and student services professionals could have an important influence on retention. Interaction and involvement on campus were important. As was previously mentioned, the number one place that Hispanic students at UTPA received the information they needed on student loans was from the staff of the financial aid office. It seems obvious, but staff members, like those in the financial aid office at UTPA who perform their jobs well, (e.g., provide the information students need to succeed) influence student behavior.

Conclusions

Based on the findings illustrated by each of these three different studies, there are some conclusions that may be drawn. There has been a lot of anecdotal evidence that Hispanic families are themselves barriers to the success of their children in college; (e.g., Hispanic families won't borrow for an education; Hispanic parents won't allow their kids go away to college). The truth is Hispanic families, like other families, want their children to have a better life than they do. In all of these studies, parents express a desire to help their children to attend college. In many cases, the will exists, but the knowledge does not. The knowledge of why higher education is so important, how to prepare for and attend a college, and what resources are available to afford college is not as common as it should be.

Family members (whether children, parents, or others) play an important role. Students rely on their parents for help making decisions. Parents who are students are deeply motivated by the needs and actions of their children.

Finances are a significant barrier to Hispanic families seeking and completing a higher education. These studies show that many families and students are very concerned about the affordability of college, but they lack the knowledge to access outside financial resources. Also, it has been reported by many that Hispanics have a very strong negative attitude toward borrowing money to pay for college. Given

the huge share of outside resources that involve borrowing, this is a potentially significant barrier. However, with accurate information, borrowing becomes much more palatable to Hispanic students and families.

Faculty and non-faculty college employees have an important role to play in college success for Hispanic students. Everyone at an institution has a potential role. Involvement outside the classroom makes a particular difference. Relationships and staff who have the right information at the right time are indispensable.

The knowledge and attitude of peers can make a tremendous difference. A peer group that doesn't value college can keep a person from considering college. Having classmates at an institution who know whom to ask and where to go for information can be the critical factor in whether or not a student stays in school. Peers can influence which institutions students choose and what programs they pursue.

Appendix

A review of the literature from *In Their Own Words: Hispanic Students Discuss Individuals Who Influence Their Educational Decisions*

Our purpose in reviewing the literature was to identify the possible individuals that would influence the educational decisions of Hispanic students attending Hispanic serving community colleges. From the review emerged four categories of individuals: family, peers, faculty, and role models.

Family

A number of individuals have studied the college choice process in an ethnicity-blind fashion. There is general consensus among these researchers that parental influence is strong in choosing the college attended (Hamrick & Hossler, 1995; Galotti & Mark, 1994; Hossler, Braxton, & Coopersmith, 1989; Litten, 1982; Paulsen, 1980). In general, family is important in Hispanic culture (Jones, 1990; Suarez, Fowers, Garwood, & Szapocznik, 1997). Immerwahr (2003) points to research indicating that the parents of Hispanic high school seniors place great emphasis on their children continuing their education. Hernandez (2002) also found family support and encouragement an important contributor to persistence among first year Hispanic college students. Hernandez also emphasized that the definition of family to a Hispanic student extended beyond the nuclear family to include extended family members.

The educational level of parents of Hispanic college students has been displayed as both a barrier (low educational level) and as related to success (high educational level) (Attinasi, 1989; MacDermott, Conn, & Owen, 1987; Zamani, 2000). Laden (1999b) uses the term "disencouragement" to represent the negative influence that Hispanic students often receive from family members. In addition to disencouragement, Hispanic students face an academic self-efficacy deficit resulting from a lack of family culture for higher education (Hellman & Harbeck, 1997). For example, Rendon and Valadez (1993) point out that the older male child of less

affluent Hispanic families is often expected to help support their family after completing high school. Entrenched gender roles of Hispanic families have also been identified as barriers to the educational aspirations of Hispanic women (Romo, 1998; Rendon, 1992). Examining the claim that Hispanic parents neither encourage their children to attend college or support them if these choose to do so, Laden (2001) points to a number of projects that have shown that they will. Haro (1994) also reported strong support for academic endeavors from parents as a critical factor in the persistence of Hispanic students attending the University of California and California State University systems.

Peers

Hossler, Schmidt, and Vesper (1999) found that peers influenced college choice. Azmitia and Cooper (2001) found both positive and negative influences of Hispanic peers regarding future educational plans. The literature on Hispanic students focused on the role of peers in the adjustment to college. We found three studies indicating that peer-related support contributes to a higher level of adjustment to college (Mayo, Murguia, & Padilla, 1995; Schneider & Ward, 2003; Suarez, Fowers, Garwood, & Szapoczink, 1997). One study, however, found that peer-related support is not significantly related to adjustment (Kenny & Stryker, 1996). Connecting minority students with each other through peer-mentoring activities has been identified as a strong retention tool (Stromei, 2000).

Faculty

We did not find any literature that addressed the influence of faculty on the college choice of Hispanic students. We did find one study (Buckley & Feldbaum, 1979) indicating that faculty had a direct bearing on the recruitment of African-American students in associate, diploma, and baccalaureate nursing programs. The influence of faculty has been cited as the most important factor in retaining students at all types of institutions, including the community college (Roueche, 1993). Most often, terms such as accessible, caring, supportive, and understanding appear in descriptions of "how" faculty have influenced retention (Penn, 1999). In addition, strategies to increase faculty-student interaction are often cited in plans to improve retention (Sydow & Sandel, 1998) and the lack of interaction with faculty has been shown as a negative influence on retention (Rendon, 1995). The Colorado State Advisory Committee (1995) identified "quality" interaction with faculty as an important factor in minority student persistence. Another study identified the lack of interaction with Hispanic faculty as the primary cofactor of Hispanic student attrition (Jaramillo, 1992). We did not find any literature related to the influence of faculty on the completion of the associate's degree. One study (Elliott, 1989) did, however, indicate that faculty influenced persistence to the point that community college students transferred to four-year institutions. Another study found that faculty played an important part in transfer, especially at institutions with a high transfer rate (Knight, 1996). Moreover, a third study (Laden, 1992) found that faculty played a vital role in successfully preparing Hispanic students to transfer to 4-year institutions.

Role Models

African-American students indicated the lack of role models as a reason for not attending a college or university (Williams, 1990). King (1987) also called for more role models to address the under representation of minorities in California postsecondary education. Two programs that answered this call have been recognized for their impact on the Hispanic population. The Puente Project includes Hispanic mentors from the professional and academic community (McGrath & Galaviz, 1996). The Enlace program, adapted from the Puente Project, also includes mentors (Avalos & Pavel, 1993).

Immerwahr (2003) found that a role model positively influenced the decision of Hispanic high school seniors to attend college and Romo (1998) stressed presentations by successful role models as a strategy to influence college persistence and completion among Hispanic females. The study by Fisher and Griggs (1995) indicates the need for more role models to positively influence the career aspirations of minority youth.

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About the author

Matt Short serves as TG's director of institutional enrollment services, where he directs TG's SEM initiatives and partnerships. He can be reached at (512) 219-4662 or matt.short@tgslc.org.

How Graduate Students Finance Their Educations: Across the Nation, In Texas, and at Hispanic Serving Institutions

Matt Short, Director, Institutional Enrollment Services, TG

To meet the goals of *Closing the Gaps by 2015*, the state of Texas' plan for improving undergraduate higher education and research capacity and increasing college and university enrollment, graduate education must increase correspondingly.

A critical means of increasing enrollment in undergraduate or graduate programs is a massive increase in the enrollment and graduation of Hispanic students. Any discussion involving expanding graduate study opportunities should include a review of how graduate students finance their post-baccalaureate studies. Therefore, we are pleased to provide the following overview of data relevant to

students' financing of graduate studies, with a focus on Federal Family Education Loan Program (FFELP) borrowers.

This research was originally done for a House Subcommittee on Select Education Field Hearing held in Edinburg, Texas on expanding opportunities for graduate study at Hispanic-Serving Institutions (HSIs). As part of TG's public-service mission, this testimony was submitted for the record to enhance the subcommittee's understanding of the issues facing graduate students.

The central question is, "How do graduate students finance their educations?" The answer is rather different than for undergraduates. The cornerstone for financing undergraduate education is the Federal Pell Grant Program. A large, needs-tested federal grant program does not exist for graduate students. The questions that graduate students face are whether or not to work and how much; whether or not to borrow and how much; and whether or not a graduate assistantship is available and for how much.

The National Picture

The major factors that influence the answers to these three questions are the student's degree level, the type of institution (public or private), and the student's major program.

Master's degree-seeking students are often part-time students who work. Graduate students in education and in Master of Business Administration (MBA) programs often work full-time. Furthermore, MBA and education master's degree-seeking students comprise 48 percent of all students seeking master's degrees. Graduate assistantships are also not as readily available to master's degree-seeking students (Choy & Geis, 2002). These students often finance their educations through a combination of work and loans.

A majority of doctoral students are full-time — 58 percent, according to Choy and Geis (2002), and they secure the lion's share of assistantships. Most assistantships are for full-time, doctoral students. Additionally, doctoral students in the fields of mathematics and natural science secure the largest percentage of these assistantships. Funding levels are best for all doctoral students at Doctoral/Research Universities - Extensive (D'Amico, 2000). Doctoral students with relatively high-paying assistantships are the least likely to borrow large amounts to finance their educations (Choy & Geis, 2002).

Those students seeking their first professional degree (e.g. M.D., J.D., D.D.S) are the most likely to attend full-time, the least likely to work, and the most likely to borrow large amounts of money to finance their educations. Additionally, there are very few opportunities for assistantships for these students, compared to other groups of graduate students. In recognition of this, certain students seeking their first professional degree in medicine are allowed to borrow higher amounts of federal student loans than any other group of students.

In the current climate, some have asked whether the high debt loads many students carry from their undergraduate educations might deter them from entering graduate school. The findings from two national studies seem to suggest that this is not a significant factor (Heller, 2001 and Eyerman & Kim, 2000). Using different data sets, the studies agreed on this outcome, but found slightly different correlations. Eyerman and Kim (2000) found that there was a slight positive correlation between higher borrowing and graduate school aspirations and attendance; whereas, Heller (2001) found a slight negative correlation between high amounts of borrowing and the likelihood of graduate school enrollment.

Graduate Education in Texas

Texas graduate students, particularly doctoral students, are similar to those nationally. According to the Texas Higher Education Coordinating Board (THECB), The number of doctoral degrees awarded in Texas and in the nation peaked in the late 1990s, but the number is rising again. In 2001, U.S. and Texas institutions awarded more of their doctoral degrees in science and math (25 percent) than in other broad disciplines. Doctoral degrees awarded to women have increased, and more women than men receive doctorates in education. However, despite the fact that 34 percent of Texas' population is Hispanic, compared to 13 percent nationally, Hispanics in Texas only received seven percent of the doctoral degrees awarded in 2001, compared to four percent in the U.S. (THECB, 2004). Also, according to THECB (2004), more than one-half of the doctorates awarded were from two non-HSIs — Texas A&M University at College Station and the University of Texas at Austin (UT).

Financing Graduate Education

Graduate students generally have fewer options for financial aid than undergraduates. Therefore, a high percentage of them borrow large amounts of money. According to Choy and Geis (2002), nationwide, 53 percent of all graduate students borrowed an average of \$16,728 in 2000. The amount and likelihood of borrowing was due partly to the type of degree sought and type of institution attended. Students at private institutions borrowed more and more frequently than those at public institutions. Furthermore, students seeking their first professional degree were most likely to borrow and to borrow more, followed by master's degree-seeking students and doctoral degree-seeking students respectively. Eighty percent of students who were seeking their first professional degrees at private institutions borrowed, and they borrowed an average of \$22,961. Only 26 percent of doctoral students at public institutions borrowed, and they borrowed an average of only \$10,628 (Choy & Geis, 2002).

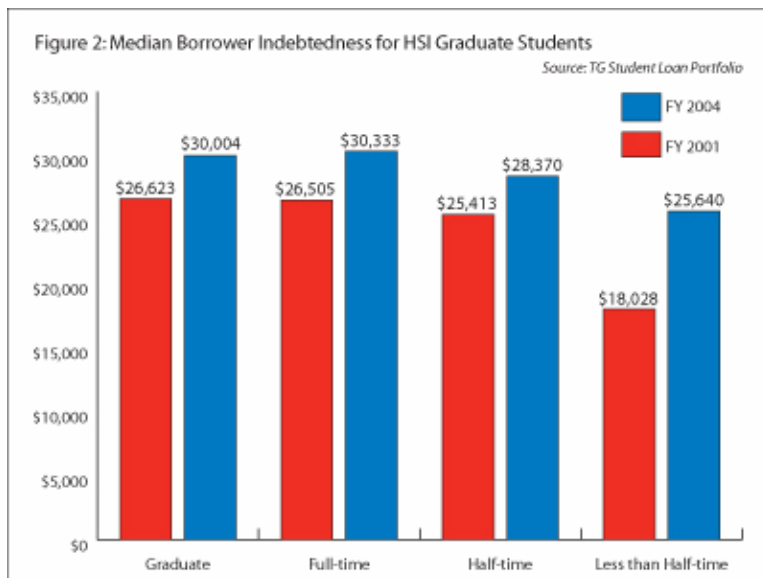
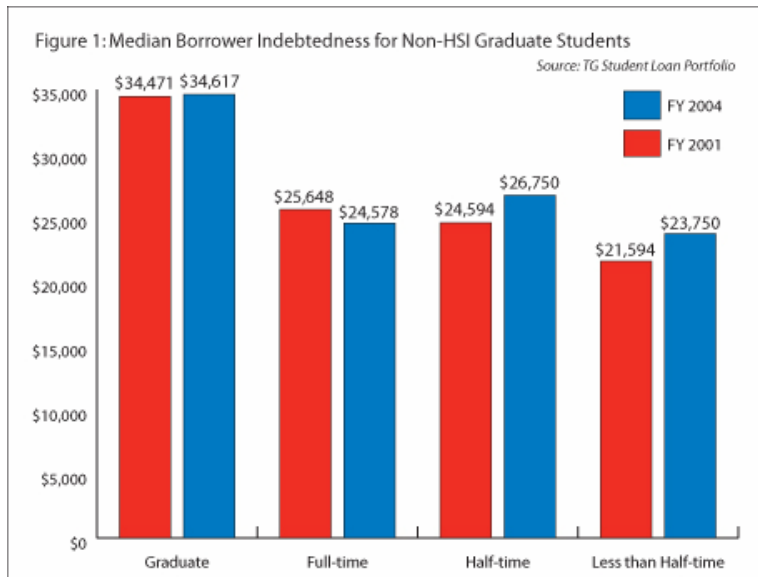
Graduate students in Texas also borrow at high levels. In general, Texas students borrow more as they take more hours per term and as they persist in their programs toward graduation. So, at the end of 2001, students who were listed as less-than-half-time had median borrower indebtedness (MBI) of \$21,594. Students characterized as half-time had an MBI of \$24,594. Students who were characterized as full-time had a MBI of \$25,648. Students who had graduated by the end of 2001

had a MBI of \$34,471. By the end of 2004, the MBI for graduates and full-time students had changed very little, but for half-time students, it had exceeded that of full-time and graduated students. The MBI for less-than-half-time students had also risen by more than \$2,000. This data suggests several things. First, graduate students change status between part-time and full-time over their academic careers. The data also suggests that full-time graduate students do not have to borrow the increasing amounts that part-time students do. Both of these findings are consistent with the national data.

Students at Hispanic-Serving Institutions

Graduate students at HSIs have a somewhat different profile than those at other Texas institutions. According to THECB (Paredes, 2005) HSIs produce far higher percentages of Hispanics with graduate degrees than non-HSI institutions. Students at HSIs also borrow differently than their non-HSI counterparts. Graduate degrees awarded to Hispanics at HSIs range from 76 percent at UT – Pan American to 21 percent at UT – El Paso. This compares favorably to the two largest producers of graduate degrees, UT – Austin and Texas A&M, which awarded 4.5 percent and 2.9 percent of their graduate degrees, respectively, to Hispanics.

Graduate-student borrowing at HSIs also differs from graduate-student borrowing at other institutions. In 2001, the MBI at non-HSIs was generally higher than at HSIs. However, at non-HSIs in Texas, students who graduated in 2004 had an MBI only about \$200 higher than in 2001, and students who graduated from HSIs in 2004 had an MBI nearly \$4,000 higher than in 2001 (\$30,004, compared to \$26,623.) There were proportional increases in borrowing by every attendance category for HSI graduate students as well. This is distinct from non-HSI borrowers where the MBI *decreased* by more than \$1,000 between 2001 and 2004 for full-time students. In only three years, MBI at HSIs reached and surpassed the level for non-HSI students by every attendance type except those who graduated that year. (See figures 1 and 2 below.) If this trend continues, there is no doubt that graduate students at HSIs will have higher MBIs than non-HSI graduate students in the very near future.



Graduate Students and Loan Repayment

Graduate students are handling repayment of their loans in an excellent fashion. There are no statistically significant differences in how Texas graduate students progress through student loan repayment. Former graduate students from all parts of the state — and from HSIs and non-HSIs — default at a rate between one percent and two percent based on the most recent available data. These rates were measured using TG estimates of the 2003 cohort default rate. This rate compares favorably to the overall cohort default rate for loans guaranteed by TG, which is 6.7 percent. This should not be a surprise. Despite the fact that graduate student MBI was considerably higher than undergraduate MBI, graduate students have already achieved success by receiving their bachelor's degrees. In fiscal year 2004, 71 percent of defaults were by students characterized as freshmen at the time of default. However, only three percent of defaults were by students characterized as graduates of bachelor's degree programs (McMillion, Ramirez, & Webster, 2004).

Conclusions

The data suggest that to meet the goals of *Closing the Gaps by 2015*, as THECB Commissioner Raymund Paredes has suggested, Texas must increase graduate enrollment and graduation at HSIs. To accomplish this, we must investigate whether there is sufficient aid and sufficient support for assistantships and fellowships at HSIs. Borrowing patterns at HSIs for graduate students compared to other institutions suggest a funding gap that is increasing, and national studies suggest that graduate students at public institutions borrow less when there are other significant sources of aid available. Those sources of aid tend to be clustered at Doctoral Extensive institutions, and no Texas HSI is classified as a Doctoral Extensive institution.

Recent studies indicate that undergraduate borrowing is not a significant factor in determining whether or not students aspire to and enroll in graduate school. Given the increases in undergraduate median borrower indebtedness and the fact that no study has been made of this issue with a cohort who borrowed after 1998, researchers should begin examining cohorts of potential graduate students who borrowed after 2001.

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About the author

Matt Short serves as TG's director of institutional enrollment services, where he directs TG's SEM initiatives and partnerships. He can be reached at (512) 219-4662 or matt.short@tgslc.org.

An examination of student loan repayment

Matt Short, Director, Institutional Enrollment Services, TG

This White Paper, titled *Crisis Averted or Merely Postponed*, was prepared by TG on long-term cohort default rates for student loans. The publication also contains an examination of the role of deferments, forbearances, and resumed repayments as remedies for loans that have become delinquent in repayment. At the core of the issue in question is that even though statutory cohort default rates have declined radically since their highs in the early 1990s, borrowers continue to default in relatively high numbers over a six-year timeframe. The publication examines this fact in light of the measures being taken to prevent student loan defaults in the short run. To view the publication in PDF format, visit www.tgslc.org/publications/index.cfm.

Literature summary

Keeping America's Promise, a report on the future of the community colleges

Vickie Murillo, Director, Center for Financial Aid Policy in Community Colleges, TG

Boswell, Katherine, and Wilson D. Cynthia, eds. [Keeping America's Promise, a report on the future of the community colleges](#). Education Commission of the States and League for Innovation in the Community College. July 2004. The Atlantic Philanthropies, Inc.

Maria Luna-Torres, Director, Center for Financial Aid Policy in Community Colleges, TG

Keeping America's Promise, a report on the future of the community colleges, published in July 2004 by the League for Innovation in the Community College and the Education Commission of the States, offers a collection of working briefs by multiple authors. Each brief presents compelling arguments regarding the critical role that community colleges play in today's higher education landscape. By the end

of the report, the reader has a picture of the current state of the American community college with all its glories and challenges.

To set the context for the briefs a challenge essay, *Keeping America's Promise: Challenges for Community Colleges*, is presented. The essay reaffirms that opportunities in this country are highly contingent on the level of education one receives. Community colleges offer a promise to make postsecondary education available to all people, regardless of their respective backgrounds. Reneging on this promise is to fail the mission of community colleges. There are four significant trends that may compromise the promise of a community college education.

First, community colleges are experiencing unprecedented enrollment growth compared to any other sector of postsecondary education. This is due, in part, to a shift in our nation's economy from an industrial- to a knowledge-based economy.

Second, the community college student population is becoming more diverse.

Third, student enrollment patterns vary greatly. Today's student attends part-time; enrolls at multiple institutions concurrently; attends multiple institutions by the end of his or her educational experience; enrolls concurrently while in high school; and in some cases, returns to school for retraining after completing a degree.

Finally, even as student enrollment continues to soar at unprecedented levels, funding for community colleges is declining. There has been a significant shift from local to state funding for community colleges. Over the last three decades, states have provided funding for a greater share of the operating costs. However, this has been hampered by a series of fiscal crises that have affected states for the first time in more than half a century.

Community College Promises

Community colleges promise to provide and promote access to college, improve student attainment, focus on learning, embrace accountability, and close the college participation gap. These promises may prove to be illusory for millions of students who seek a community college education. Higher tuition rates and lack of state appropriations dissuaded at least 250,000 prospective college students in 2003-04, according to the National Center for Public Policy in Higher Education (as cited in McClenney, 2004). As the cost of attendance at 4-year institutions continues to escalate, highly qualified college-bound students will enroll in community college as a lower-cost alternative. While this trend may be welcomed by many on campus, educating the more qualified student at the expense of the traditional community college student will compromise the community colleges' promise.

Working to keep the promise will require a renewed sense of commitment.

Approximately 50 percent of all first-time community college students require some level of developmental education (Roueche and Roueche, 1999). The dropout rate from the first to the second year is about 50 percent, and low-income minority

students are more likely to drop out than middle-income non-minorities. Still, we cannot fault the student for these performance levels. Developmental education will continue to be at the core of what community colleges offer. To be successful in providing developmental education, faculty and administrators must accept the collective responsibility for student learning. We must establish appropriate indicators of performance and a focus on learning that asks, "What are we doing?" "How do we know we are achieving the goals?" and "Is this good enough?" (McClenney, 2004)

Community colleges should have the courage to keep the promise. We must work with the truth — the reality of who comes to community colleges. Too often, community colleges relate the story about the exceptional student rather than the average student. The job of educating students in American community colleges will most likely become more difficult, but the promise must be kept.

Student characteristics and enrollment trends

Approximately 44 percent of community college students are 25 years or older (Wilson, 2004). The 18- to 24-year-old age group accounts for 49.7 percent of enrollments. Women comprise 57.3 percent of the student population compared to men, who comprise 42.7 percent (Knapp, et al., 2003). One-third of students enrolled in community colleges are minorities (NCES, as cited in Wilson, 2004). Approximately 85 percent work full- or part-time (NCES, as cited in Wilson, 2004). About 50 percent of community college students are first-generation college students (Wilson, 2004).

During the past 30 years, no other sector of postsecondary education has matched the enrollment growth of the American community college. The enrollment increases at community colleges may be attributable to increases in workforce education, high school graduation rates, access to postsecondary education, and favorable legislative perceptions.

College is not what it used to be. According to the National Center for Education Statistics (2002), a nontraditional student is one who meets one or more of the following criteria:

- Has financial independence
- Attends school part-time
- Works full-time
- Delays enrollment after high school
- Has dependents
- Is a single parent
- Does not have a high school diploma

During the 1999-2000 academic year, approximately 90 percent of all community college students were nontraditional (Hamm, 2004).

Access and Success Gaps

Advancing access and closing the attainment gap is disconcerting for several reasons. According to U.S. Census Bureau projections, 75 percent of the growth in the 18- to 25-year-old population during 2003-10 will be among low-income minority persons (Price, 2004). These students are generally not academically prepared for college-level work; thus, they are more likely to require developmental education. Historically, low-income minority students have lower college participation rates. In 1999 the U.S. Census Bureau reported that 39 percent of all white students aged 18 to 24 were enrolled in college, compared to 30 percent of African-Americans and 19 percent of Hispanics (Price, 2004). Low-income minorities tend to be more sensitive to the type of financial aid they receive when considering enrollment. Moreover, they are less likely to qualify for the new plethora of merit-based aid available to college-prepared students.

Education is the single most reliable engine for upward mobility and opportunity in this country. Community colleges are a beacon of light that provide hope for millions of individuals who would not otherwise have the opportunity to participate in postsecondary education. In spite of all its challenges, the American community college must keep its promise to the millions of people who attend these institutions with the hope of having a brighter future. The stakes are high, and America will ultimately pay the price if the promise is broken. In the new knowledge-based economy, individuals who do not have the opportunity to participate in postsecondary education will most likely be unable to participate in the politics, economy, civic life, and mainstream culture of America.

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About the author

Vickie Murillo serves as director, Center for Financial Aid Policy in Community Colleges at TG. The new center focuses on working with education and policy organizations to shape effective financial aid policies and practices that impact student enrollment, retention, and graduation in community colleges.

Events calendar

National Association of Student Financial Aid Administrators (www.nasfaa.org)

Annual Conference

July 3-6

New York, New York

National Association of College and University Business Officers (www.nacuboannualmeeting.org)

Annual Meeting

July 10 – 12

Baltimore, Maryland

Association of Southern Baptist Admissions Professionals

Annual Conference

July 18 – 20

Dallas, Texas

National Academic Advising Association (www.nacada.ksu.edu)

Annual Conference

September 5 – 8

Las Vegas, Nevada

Rural Community College Alliance (www.ruralcommunitycolleges.org)

Annual Conference

September 11 – 14

Duluth, Minnesota

National Association for College Admission Counseling (www.nacacconference.com)

Annual Conference

September 22 – 24

Tampa, Florida

Hispanic Association of Colleges and Universities (www.hacu.net)

Annual Conference
October 15 – 18
Phoenix, Arizona

**Midwest Association of Student Financial Aid Administrators
(www.masfaaweb.org)**

Annual Conference
October 16 – 20
Charleston, West Virginia

College Board Forum (www.collegeboard.com)

Annual Conference
October 29 – November 1
New York, New York

**Texas Association of Collegiate Registrars and Admissions Officers
(www.tacrao.org)**

Annual Conference
October 29 – November 2
Houston, Texas

**American Association of Collegiate Registrars and Admissions Officers
(www.aacrao.org)**

Strategic Enrollment Management Conference
November 13 – 16
Chicago, Illinois

Association for the Study of Higher Education (www.ashe.ws)

Annual Meeting
November 17 – 19
Philadelphia, Pennsylvania

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The *Shoptalk Online: SEM Special Edition* Editorial Board is seeking submissions for future issues. We are especially seeking articles on research or issue articles based on research. We will further consider publishing articles on effective practices at specific institutions. Finally, we are seeking reviews or review essays of research papers, articles, or books. All submissions should focus on issues of interest for enrollment managers and other professionals in the field of SEM.

Submissions should generally conform to the guidelines of the 5th edition of the *Publication Manual* of the American Psychological Association (APA) and be submitted electronically as Microsoft® Word® attachments. All submissions will be

reviewed by the editorial board for interest, content, and clarity. The decisions of the editorial board are final. We regret that submissions cannot be returned. Submit articles to communications@tgslc.org.



P.O. Box 83100
Round Rock, TX 78683-3100
(800) 252-9743
(512) 219-5700
(512) 219-4560 TDD

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Contributors to this edition: Brad Johnson, Ed.D., Amarillo College; Matt Short, TG; Watson Scott Swail, Ed.D., Educational Policy Institute; Maria Luna-Torres, TG; George Torres, TG.

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