

Getting To and Through College



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In the past, a high school diploma meant permanent entry into the middle class. That is no longer the case. Real, inflation-adjusted wages for high school graduates reached their peak in 1973 and have declined ever since. Meanwhile, college earnings have remained on an upward trajectory, and it is clear that a college degree is the ticket for success. Yet the cost of college tuition has increased faster than inflation for 30 consecutive years

THE PROBLEM

Getting to and through college is becoming more difficult for middle class families.

In today's economy, a college degree is a necessity.

In 1973, a person in the top income quintile was just as likely to possess a high school diploma as a college degree. By 1988, the ratio was two college graduates for every high school finisher. In 2004, the ratio was four to one for top earners.¹ The achievement gap is widening, particularly among men. Real earnings for men with a high school diploma have fallen over the past 30 years by 13%, while salaries for male college graduates have risen 20% in real dollars.²

A person with a college degree can expect to earn a million dollars more over the course of their life than someone with a high school degree. Last year, the difference between a college degree and a high school diploma was \$48,097 versus \$27,963 per year, according to government data.³

In addition, unemployment rates are persistently lower for those with more education, as are other indicators of economic success—health care coverage, retirement savings, and job mobility. It wasn't always that way.

College is priced like a luxury.

The cost of going to a public university has risen 80% in just the past 10 years.⁴ In 2009–2010, the average bill for just one year of tuition, fees, room and board at a public university was \$15,213,⁵ and for private schools, the annual average college bill was \$35,636.⁶ Among families who save for college, the median total amount saved is about \$10,000—not enough for even one year’s bills.⁷

Many students have trouble finishing their degrees.

The dropout rate for college resembles that of urban high schools. Thirty-seven percent of those who enter a four-year college will not complete their degree within six years, possibly ever.⁸ At public institutions, the attrition rate is 43%.⁹ The reasons for the high dropout rates are as numerous as the number of students who drop out, according to Assistant Professor of Sociology Joseph Hermanowitz who conducted an extensive study of college attrition. “Most attrition occurs in the first year of college—and within the first term, and within the first few weeks.”¹⁰ More than one-quarter of freshmen never return for their sophomore year; still, many dropouts occur in later years, even within several courses of graduation.¹¹ The table below shows the vast differences in graduation rates even among similar institutions.

Sample College Graduation Rates of “Similar” Schools¹²

College	Median SAT score	Six-year graduation rate
University of Northern Iowa	1045	65.1%
Northwest Missouri State University	1010	53.1%
SUNY College at Potsdam	1070	45.5%
Northern Michigan University	1010	44.8%
University of Tennessee-Martin	1010	39.8%
Georgia Southern University	1045	37.4%

Chart endnote: ¹²

Some characteristics that might place a student at greater risk of dropping out in their first year include being a first-generation college student, being academically unprepared, working more than 20 hours a week while in college, and failing to maintain an expected credit load.¹³

In the solutions below, we lay out possible ideas and policy proposals that governors can use to make college more affordable for middle class families and help students succeed and graduate from college.

THE SOLUTIONS

Make college more affordable

Over the past 30 years, no big ticket consumer product has increased as fast as college tuition—not even health care. We have identified twelve cost effective ways to help middle class families more easily send their kids to college.

1. Create a college tuition tax credit.

States could create a college tuition tax credit to help students and their families afford college. With the average cost of going to college increasing at a rate faster than inflation, a college tuition tax credit would help families send their children to college without breaking the bank.

Best Practices

- In New York, taxpayers can take a maximum tuition tax credit worth up to \$400, based on 4% of qualified tuition expenses up to \$10,000. ¹⁴
- The South Carolina college tuition tax credit is available to residents if tuition expenses are paid to a South Carolina school. The credit is worth up to 25% of the tuition paid, up to \$850 a year if attending a four-year school and \$350 a year if attending a two-year school. ¹⁵
- Kentucky's tuition tax credit is worth up to 25% of the American Opportunity and Lifetime Learning Tax Credits. ¹⁶

2. Offer no-frills, high-quality, bargain-priced degrees.

States could offer “no-frills” degrees at satellite campuses of state universities. By offering core courses at a satellite

campus with no gym, meal plan, or activity center, state universities can provide the same quality education that students receive at more traditional campuses but at a reduced “value” price.

Best Practices

- Southern New Hampshire University, a private college, is offering the Advantage Program for \$10,000 a year: no-frills college courses at a third of the cost for tuition and room and board at the main campus in Manchester. There is no campus housing, no meal plan, no gym, but the academics are the same as what is offered on the main campus. After two years, students can leave with an associate’s degree or transfer to the main campus to pursue a four-year degree.¹⁷

3. Make dual-enrollment programs free and readily available to high school students.

State programs which allow high school students to enroll in college courses while they are still enrolled in high school could be encouraged and be free of cost for high performing students. By enrolling in college courses while still being in high school, students are able to get a feel for the rigor of college classes and also earn college credit to cut down on the number of classes they need to earn a bachelor’s degree.

The most recent U.S. Department of Education data shows that in the 2002–2003 school year, more than 800,000 high school students were “dual-enrolled” in high school courses and college courses. Some programs have high school students travel to a college campus, and others bring the college professor to the high school or have the high school teacher with an advanced degree in the subject area lead the course. Typically, students must have a minimum grade point average or have passed a certain exam to be eligible. Some school districts pay the college tuition fees, and in other cases, the fees are reduced. The goal is to give the students a feel for college courses.¹⁸

Best Practices

- Ohio Governor Ted Strickland implemented “Seniors to Sophomores” in 2008, as a way to give high school seniors a jump-start on college while finishing high school. The program allows high-achieving high school seniors the opportunity to take college freshman courses on a college campus, without paying tuition for them, while still earning their high school diploma. Students participate in senior year activities at their high school, while taking full-time college-level courses at the local university. The state set aside \$4.7 million to create the program. Each school district received about \$100,000 each to create and market their plans. During the 2008-2009 school year, 320 high school seniors from 50 school districts took classes at 37 college campuses. The students that did well earned enough credits to officially enter college as sophomores the next school year.¹⁹
- In a program recently established in Kentucky, students attending any of the state’s tech schools can receive college credit for the classes they are taking. It is, in essence, an AP technical credit that could be applied to a program at any of Kentucky’s community colleges. The 21,000 students currently attending the tech schools would be eligible.²⁰
- In December 2009, Governor Carcieri of Rhode Island signed into law a bill that allows students to apply advanced placement, dual enrollment and other credit bearing courses taken in high school to their college program, and then requires the state’s colleges and universities to create three-year degree programs so that the students can use their credits effectively.²¹
- The Colorado ASCENT Program (Accelerating Students through Concurrent ENrollmentT), which was recently signed into law, will be a state-wide program that will allow students to pursue degrees at community colleges while they are completing their high school diplomas.²³

- The Dual Enrollment Grant Program in Tennessee provides grants to students classified as 11th or 12th graders interested in working towards a college degree while enrolled in high school. The grant is funded by proceeds of the state lottery and awards a maximum of \$300 per semester. The grant can only be used for lower-division postsecondary credit (courses numbered 100-200).²⁴
- Dual Enrollment Incentive Grants in New Jersey are established in 15 N.J. colleges and universities with the goal of creating or expanding dual enrollment. Grant money priorities go to programs focused on courses in mathematics, science, and writing. Funds for each grant may cover up to 50% of the program cost, including tuition reimbursement for students. The other 50% of the funding must come from partnership institutions as the purpose of the grant program is to create self-sustaining programs after 3 years under the Dual Enrollment grant.²⁵
- Other states with dual enrollment grants include Louisiana, Maryland, Utah, New York and Oklahoma.

4. Create a three-year college degree.

For students who are career-focused and have a strong sense of what field they want to enter, a three-year degree can help to alleviate a year's worth of debt and get students into the work-force a year earlier (with that extra year's income as an added bonus). The three-year program can also be a sign of good work-ethic which may be attractive to employers and advanced degree programs.²⁶

Best Practices

- Southern New Hampshire University has had a three-year degree program for 12 years and has found it to be highly effective. Of the students in the program, 78% graduate in three years and about 37% of students who finish the three-year bachelor's remain at the University for their Master's degree. The retention rate for the three-year degree is high, and the cost benefits are appealing to families struggling to pay for college.²⁷
- Other colleges are also jumping at the opportunity to offer three-year degrees. Since 2005, Ball State University in Indiana has offered three-year degrees in over 30 different bachelor's degree programs ranging from accounting to sociology.²⁸ In the fall of 2009, the University of Houston-Victoria in Texas began three-year degree programs.²⁹

5. Create a “middle college system” for technical schools.

States could merge technical high schools and community colleges, offering free college courses and training for careers to high school students, focusing on the labor needs of the state. Students could receive the majority of credits that they need for their associate's degree before graduating high school, thus creating affordable access to higher education. This system also addresses students whose learning styles are not academic-only or those students who prefer not to enter a four-year institution. Middle colleges cater to individuals looking to enter the workforce quickly but still earn a degree by offering higher education without the cost and without the long-term, full-time college commitment.

Best Practices

- Connecticut Governor Jodi Rell recently proposed a merger of technical high schools and community colleges to create a “middle college system.” While Governor Rell’s proposal has not yet passed, similar initiatives exist in Michigan (Early/Middle College Program), North Carolina (Learn and Earn), Texas (Early and Middle Colleges), and Virginia (Governor’s Career and Technical Academies).³⁰
- The Earn and Learn Program in North Carolina has been a leader in the middle college system. The program is accessible to all public and home-schooled high school children in the state. High school students can attend classes at an “Early College” located on a community college campus, and while they are finishing their high school degrees, they are earning up to two years of college credit. Students can also participate in internet-based classes. The program also makes available a \$4,000 Earn grant toward the cost of attending any North Carolina public college or university. The grant is available for lower-income North Carolina residents.³¹

6. Guarantee tuition cost for all four years.

Year-over-year tuition hikes make it more difficult for families and students to afford the cost of a college degree. Governors can propose to freeze tuition for new enrollees to public community colleges and/or public universities and colleges.

Best Practices

- From 2006 to 2010, Maryland Governor Martin O’Malley had been able to keep a tuition freeze for public universities. Before the tuition freeze in 2006, Maryland’s tuition was the sixth highest in the country, with the freeze, in-state tuition is now the 16th highest. However due to state budget constraints, Governor O’Malley has lifted the freeze for the 2010–2011 school year.³²

- Missouri Governor Jay Nixon was able to strike a deal with state universities to freeze tuition levels in return for the state keeping higher education funding level and the same as it was last year.³³
- Then-Arizona Governor Janet Napolitano proposed guaranteeing four-year tuition rates for incoming freshmen at the state's three universities, although this never passed.³⁴
- Michigan Governor Jennifer Granholm also proposed a tuition rate freeze in her 2009 State of the State address so that students across the state would know what their tuition rate will be in the next year.³⁵

7. Allow community colleges to award associate's degrees and bachelor's degrees, or create community college four-year baccalaureate.

For some degrees, particularly those in technical fields, community colleges can serve as four-year institutions. This would end the hassles of trying to transfer credits to an accredited four-year university and make it easier for students who have attained an associate's degree to continue on in the same learning environment to earn a bachelor's degree. Community colleges are an affordable alternative to four-year schools for many families, and by offering bachelor's degrees at community college, parents and students could save a lot on their tuition bills.

Best Practices

- Florida has led the way among states in allowing community colleges to offer bachelor's degrees. Currently 13 community colleges in Florida are able to offer four-year degrees in some subject areas.³⁶ In 13 other states, in addition to Florida, community colleges are allowed to award associate's and bachelor's degrees. Most of these offer lower prices than other public colleges and universities.³⁷

- In Michigan, legislation has been introduced to allow two-year colleges to offer bachelor's degrees in nursing, culinary arts, and cement technology.³⁸

8. Create a special tuition grant to children of laid off workers.

States could create a special program to provide tuition grants to the children of laid-off workers. In homes across the U.S. many families have recently faced unexpected layoffs, and families have had to make tough financial decisions as a consequence. One of these consequences is not being able to pay for their children's college tuition. A tuition grant program could help fill a need while parents look for work.

Best Practices

- The Maine Community College System (MCCS) has announced a program that guarantees tuition coverage for students whose parents are laid off. Under the Graduation Protection Assistance (GPA) program, full-time students listed as dependents on their parents' tax returns will be able to go to school tuition-free if their parents become unemployed. The initiative starts in the fall and is estimated to cost \$250,000 over two years. MCCS tuition is \$2,500 per year. The GPA program is one of several initiatives recently announced by MCCS that leverage community college resources to get state residents back to work.³⁹

9. Create a state website to help parents and students maximize their financial aid and make the best school choices.

Applying to college can be a daunting task and without the right tools it can be difficult for parents and students to stay on top of all the requirements. In addition to the application process, families must consider cost. College is expensive, and from 2007-2008 to 2008-2009, total education borrowing increased by about \$4 billion.⁴⁰ Parents and students are borrowing a lot of money to make college affordable so they

need to be able to understand where and how to obtain the most financial aid. A state can create a website dedicated to helping parents and students in their state get accurate and up to date information about saving for, applying to, and paying for college.

Best Practices

- In November 2008, Massachusetts Governor Deval Patrick announced the “College and Career Web Portal” to help students prepare for postsecondary education. The free Web portal offers students and their parents accurate and informative resources about saving for college, applying for financial aid and loans, and how to pay for college. The site breaks down the planning steps by age group so that parents with children of all ages can learn about planning for college. The site will also enable students to create a personal account that can be used to track their progress in school, help organize their college applications, and collect data, such as GPA and SAT and ACT scores, which are used on college applications. ⁴¹
- In April 2009, Michigan Governor Jennifer Granholm announced the launch of the Michigan College Access Network (MCAN), a Web site designed to educate parents and students about college. The site provides students with information on financial aid, scholarships and higher education institutions in Michigan. Additionally, the site will allow students to apply for admission to universities and colleges and prepare for the ACT through a test preparation application available on the site. MCAN is expected to begin operating this fall and will support local efforts to educate citizens about higher education options and access. The U.S. Department of Education and private organizations support the initiative. MCAN is part of Governor Granholm’s efforts to spur economic growth and increase enrollment at the state’s post-secondary education institutions. ⁴²

- Georgia's GAcollge411 ⁴³ website has been operating since 2005. By 2008, one million "My411" accounts had been created by Georgia students which allow them to track their high school credits, track their progress on college entrance requirements, and apply to the more than 100 public and private schools in Georgia. ⁴⁴
- In addition to Massachusetts, Michigan, and Georgia, several other states have one-stop shop websites to help students, parents and adult learners access information about higher education. These states include Colorado, ⁴⁵ Kentucky, ⁴⁶ Indiana, ⁴⁷ North Carolina, ⁴⁸ Ohio, ⁴⁹ Oklahoma, ⁵⁰ South Dakota, ⁵¹ Texas ⁵² and West Virginia. ⁵³

10. Establish a "scholars" program for middle class and lower income kids.

Several states have established "scholar" or "covenant" programs aimed at kids from families at the lower end of the income spectrum to help make college more affordable and encourage good students to remain in-state for school. The programs generally share some common traits—students and parents sign contracts in which they promise to stay in school, maintain good grades, and obey the law, and in return they will receive scholarship money to attend college.

Best Practices

- In 2008, the Generation Iowa Commission, a commission set up to encourage young people to stay or relocate to Iowa, recommended that the state set up merit-based scholarships for residents of Iowa to attend Iowa colleges and universities. ⁵⁴

- Indiana's 21st Century Scholars Program guarantees income-eligible 6th, 7th and 8th graders who fulfill a pledge of good citizenship to the state, graduate from high school, and maintain a 2.0 grade point average, four years of college tuition at any public Indiana college or an equivalent tuition award at a private Indiana college.⁵⁵ Additionally, in fall 2007, Indiana began a college preparatory curriculum called Core 40. All Indiana high school students must complete the curriculum in order to graduate and be admitted into college. Students who complete the Core 40, and have financial aid requirements, can also receive tuition assistance and eligible state institutions.⁵⁶
- In 2007, Indiana's Governor Daniels proposed "Hoosier Hope Scholarships," \$20,000 for residents pursuing a four-year degree at a private or public institution in-state, and \$5,000 for those pursuing two-year degrees, in the form of forgivable loans that would not have to be repaid if the student stayed in Indiana to work for three years after graduation. Though it did not end up passing, scholarships under the proposal were to be funded by turning the state lottery over to a private contractor.⁵⁷

- Missouri Governor Jay Nixon has proposed to extend Missouri's A+ Program so that students from middle class families will be eligible for two years at a state community college free of tuition costs in addition to lower income students. The current A+ Program provides two free years of community college for graduates from certain high schools who have good grades and attendance and who performed volunteer tutoring or mentoring. Under the proposed expansion, students from middle class families would also be eligible. Additionally, Governor Nixon proposes to implement the Missouri Promise Plan which would allow any student who completes a two-year degree through the A+ Program to earn a four-year degree at a state college or university. In order to receive a Promise scholarship, students must have earned good grades while at community college, completed 50 hours of community service, and avoided disciplinary violations.⁵⁸
- The Oklahoma Promise program enrolls students in the 8th, 9th and 10th grades whose family income does not exceed \$50,000 at the time of enrollment. The students must complete a pre-college admission curriculum, graduate with a 2.5 GPA, have good attendance in high school, and refrain from substance abuse and criminal or delinquent acts. In return for meeting these requirements, the Oklahoma Promise program will pay a student's full tuition at one of the state's public universities or part of the tuition at the state's private colleges until they graduate with a bachelor's degree or for up to five years.⁵⁹

- In Wisconsin, eighth grade students can sign the Wisconsin Covenant Pledge which promises that the student will graduate from a Wisconsin high school, take college preparatory classes, maintain at least a B average, and be a good citizen. Any student who fulfills the pledge will be recognized as a Wisconsin Covenant Scholar. As a result, the student will receive a financial aid package based on the family's federally-defined financial need and be guaranteed a place at a University of Wisconsin campus, a Wisconsin Technical College or at one of the state's 20 independent, private colleges.⁶⁰
- Pennsylvania's Governor Rendell has proposed a tuition relief plan for families earning up to \$100,000, targeted at students at any of Pennsylvania's 14 community colleges or 14 public universities in the State System of Higher Education. It could benefit an estimated 170,000 students and cost \$550 million. Funding would come from the legalization and regulation of video poker.⁶¹ The program is based on shared responsibility, requiring all eligible families to pay something at least \$1000 a year for each child in college—but not more than they can afford.⁶²

11. Offer bridge loans to families who utilize the federal American Opportunity and Lifetime Learning Tax Credits

- Currently, the federal government offers two tax credits to eligible taxpayers to help offset the cost of attending a college or university, but the U.S. Government Accountability Office estimates that as many as one-third of eligible taxpayers do not take full advantage of the federal higher education tax credits available to them.⁶³ Parents and students have to pay the tuition and fees in the beginning of the school year in August or September, but families do not receive the benefits of the credit until they file their taxes the following April.

- To encourage families to take the tuition tax credits, a state can provide a temporary, interest-free bridge loan to families until they receive their tax refunds. The loan could be interest-free for one year from the date of disbursement, and if it is not repaid within one year, it would begin accruing interest. To encourage more families to repay the loan within one year, the state could add on the interest accrued during first year to the balance of the loan after one year.

12. Encourage families to save for college in 529 savings accounts.

529 savings plans have proven to be an excellent way for families to save for their children's college costs, but only one-third of parents are currently putting money away in a 529 savings plan.⁶⁴ In order to encourage more families to begin saving for college early, states can provide matches on contributions to 529 plans. This match can either be a one-time, initial match when a family opens up a 529 account for a child and makes their first contribution, or the match can occur annually based on the family's yearly contribution. Currently eleven states have variations of a state match.⁶⁵

Another way for states to encourage families to save in 529 savings plan is to allow state income tax refunds to be directly deposited into 529 savings accounts. When a family gets their tax refund, it is a prime opportunity to deposit some of it into their children's savings plan. Unfortunately, many states with income taxes do not allow their taxpayers to directly deposit their refunds into more than one account. By allowing filers to deposit their refund in multiple accounts which include a 529 savings plan, more individuals may be encouraged to save in 529 saving plans.

Best Practices

- Hawaii is one example of a state that already allows individuals to split their tax refunds into multiple accounts.⁶⁶ Hawaii began this process in 2008, and by doing so, they are working to ensure that its citizens are saving for their children's education.

- In 2009, legislation was introduced in California to allow filers to directly deposit their state tax refund into a 529 savings plan.⁶⁷

Help Students Succeed at School

The difference between attending college and finishing college is more than \$16,000 per year in earnings.⁶⁸ Yet nearly two in five college entrants never complete a degree.⁶⁹ Below are eight ideas that states can use to help increase college graduation rates.

1. Reward colleges that graduate students, as opposed to enrolling them.

State institutions could be funded and rewarded based on the number of students they retain and graduate, not the number they enroll. Only a handful of states do any kind of performance-based funding, and the funding that is contingent on these results makes up only a small part of all of the funding available.⁷⁰ One option could be for colleges and universities to have their state funding tied to the number of students they graduate or retain in school. A very simple first step could be to tie funding to the number of students enrolled at the end of the first semester, rather than the first day of class since so much attrition occurs within the first several weeks of school.

Best Practices

- Ohio has offered performance-based funding to higher education institutions since the 1980s, but on the recommendation of the Board of Regents, they passed a completely new funding formula for the 2009–2010 budget year. The formula is based on the institution's ability to retain and graduate students, and funding would be based on the number of classes that students successfully complete rather than the number of students enrolled on the fourteenth day of the academic year. The formula would also take into account the colleges that enroll at-risk students.⁷¹ These changes apply to the state's four-year universities only, not to the community colleges.
- Arkansas Governor Mike Beebe has proposed a new higher education funding formula that would tie state dollars to graduation and retention rates. Governor Beebe said in his 2009 State of the State address, "...shifting some of the funding formula's weight from the beginning of the school term to its successful conclusion of that term will provide a financial incentive for our colleges and universities to increase graduation rates."⁷² Under his proposal, 10% of state funding would be assigned to a formula based on the number of students who finish a semester, and the rest would still be tied to enrollment.⁷³
- Indiana recently adopted a performance-based incentive funding to encourage universities to improve their graduation rates. For each additional student that graduates with a bachelor's degree as compared to the year before, a college or university would receive \$5,000. If a student graduates with an associate's degree, the school will receive \$3,500.⁷⁴

- Tennessee allocates 5% of state funds based on colleges' performance but the formula for performance has been changed. Previously, colleges received funds based on the number of students who were enrolled on the 14th day of class, but the new formula calculates funding by looking at how many students are enrolled at the end of the first semester.⁷⁵

2. Establish a “graduation project” to reconnect with students who fail to finish.

State institutions could create a program to encourage students who drop out of college, but are close to finishing, to easily get reenrolled in school. Twenty million American workers have completed some post-secondary education but have not earned a two- or four-year degree.⁷⁶ Many of these students probably want to finish their degree, but they don't know how. A “graduation project” could help many of these 20 million complete the degree they have worked for.

Best Practices

- In 1996, the University of New Mexico created “The Graduation Project” to track down students who had dropped out of the University and help them reenroll. Between 1996 and 2004, the Project brought nearly 2,000 individuals back to school and 68% completed their coursework and received a bachelor's degree. They focused on those who had completed approximately 80% of their course-load, had a GPA of at least 2.0, and were in good academic standing. It tracked students down through a credit-reporting bureau. In addition, if a student reenrolls, graduates, and has a minimum of a 2.5 GPA, the University kicked in half the cost of tuition up to \$1,000.⁷⁷

3. Establish a retention program at state universities to help entering students complete college.

Successful retention programs have been shown to make a significant difference in the number of students who graduate or remain enrolled. These programs connect new

students to the college campus, faculty, administration and peers, creating a community where those students can feel involved and informed. Some retention programs focus on the issues that are faced by students who may be struggling in classes by helping them to access mentors, use available research and help tools, and stay connected with academic advisors.

Best Practices

- One program at Purdue University in Indiana named “HORIZONS” exposed low-income incoming students to many of the University’s tutorials, cultural events, professional staff, and resources like computer laboratories. Of those students who attended HORIZONS, 85% either graduated or are enrolled. Of the students who were invited to attend but chose not to, only 47% have graduated or are still enrolled. Successful programs expose incoming students to the many resources that the college has to offer and make personal connections available between students and faculty or administrators.⁷⁸

- The University 101 Program at the University of South Carolina began in 1972 as a way to give students an opportunity to build trust and open lines of communication with faculty, staff, and administrators. Today, a number of universities offer University 101 to their students.⁷⁹ At the core of the program is a seminar that focuses on the student transition to college by promoting engagement in the curricular and co-curricular university life, educating students on expectations, and exposing students to university resources and research practices.⁸⁰ The University 101 program has proven to be very successful in retaining freshmen for their sophomore year. At California State University, Dominguez Hills, the students that participated in University 101 had a retention rate of 78% into year two while the students who did not participate in the program only had a 53% retention rate.⁸¹ The program was so successful that the university made enrollment mandatory for all incoming freshmen in fall 2009.⁸²
- In 1995, the University of Missouri-Columbia implemented its first Freshman Interest Group (FIG) which linked three freshman courses together by a theme and provided a peer adviser-led weekly seminar. The seminars were designed to improve students' study skills and provide additional orientation to campus resources. Students who participated in the FIG program were four percentage points more likely to enroll in the following term and had significantly higher one-year retention rates as well (87% versus 81%). The average grade point average for FIG students was 2.89 while other students had a mean grade point average of 2.66.⁸³

- Villa Julie College in Stevenson, Maryland implemented its mentoring program, Partnerships and Student Success (PASS), in 1996. PASS was created to address the high attrition rate of students who were generally ranked in the bottom 20% of the high school class. The program partners these freshmen with college faculty, staff, and administrative mentors to help ease their transition into college. The partnership between the students and the mentors is the main goal of the program. Freshman-to-sophomore retention rates climbed to 73% and 94% of the students repeated their participation in the program.⁸⁴

4. Establish student tracking systems at state universities to ensure that college students are on course to graduate on time.

With so many different requirements for college graduation, students can get lost in the chaos that comes with choosing a major and course-planning. School tracking systems can help keep students on a four-year graduation track by making their progress available online and by helping advisors keep track of the students who need assistance.

Best Practices

- The University of Florida implemented a tracking system in 1996 that has helped to increase the graduation rate, increase the one-year retention rate, and decrease the number of excess credit hours taken. At the end of each fall and spring semester, students are able to consult their online degree audit for their grades and academic progress. This audit includes information such as courses completed, grades received in the courses, courses still needed to graduate, and when those courses should be taken. Those students who are off track are required to see an academic advisor before they are able to register for the next semester.⁸⁵

- Arizona State University has set up Sun Devil Tracking, which provides students with a clear path to graduation. It offers an optimal course plan, tracks student progress on critical requirements, and ensures that critical courses are available when students need them. Each major has a map for students to follow that shows the series of courses, grades, grade point averages and milestone requirements necessary for graduation. Students who want to change majors can see how completed course work may fit into a new major.⁸⁶

5. States should reward students who are taking enough classes to graduate on-time.

States could encourage students to graduate on time by rewarding scholarships and forgiving loans based on their progression towards graduation. This dissuades students from dropping out by placing an incentive, free education, on staying in school. If states place a minimum GPA requirement on the loan forgiveness, students are encouraged to do well in their classes as well as complete their degrees.

Best Practices

- The State of West Virginia offers scholarships worth the total tuition and fees amount at any public in-state college for students who take enough courses each semester to graduate in four years.⁸⁷ For a freshman at the University of West Virginia in the 2009–2010 school year, the scholarship is equal to \$5,304.⁸⁸ Before this program, many colleges in West Virginia had a graduation rate below 50%; now, the state's on-time graduation rate has risen almost 7 percentage points.⁸⁹

- The State of Texas offers B-On-Time loans to encourage students to graduate on time. The loans are interest-free, and if students meet certain requirements, the entire loan amount can be forgiven upon graduation from college. In order to be eligible for the loan, a student must be eligible for federal financial aid, be a full-time student at an eligible institution in Texas, and be a resident of Texas. In order for the loan amount to be forgiven upon graduation, the student must have a cumulative GPA of at least 3.0 on a 4.0 scale and graduate four calendar years after initially enrolling in a four-year institution or graduate two calendar years after initially enrolling in a two-year institution.⁹⁰ In FY 2008, Texas spent just over \$32 million on loans to 6,819 students.⁹¹

6. States should simplify the transfer process, and working with other states, make sure courses taken at one institution count at another.

States can make it easier for students to transfer from one institution to the other by developing concurrent enrollment programs at community colleges and four-year intuitions in the state. States can require partnerships between community colleges and four-year institutions with joint admissions, joint advising and career planning, and shared student support and counseling systems.

Best Practices

- In 2008, New Jersey Governor Jon Corzine signed legislation that assured that students who took courses at New Jersey's community colleges could transfer to the state's four-year universities and colleges. This was done to encourage more students to transfer to four-year institutions to pursue their bachelor's degrees and to ease the process of transferring courses between colleges. Before this legislation was enacted, many students had to repeat courses when they transferred to four-year schools.⁹² Now, an associate's degree from a New Jersey community college will be fully transferable as the first two years of a bachelor's degree program at any New Jersey public four-year institution. New Jersey has created a website, www.NJTransfer.org, which helps students, parents, and educators with the transfer process.
- In Massachusetts, the Tuition Advantage Program offers a tuition waiver equal to 33% of the resident tuition rate at a state college or university for two years to those students who have completed an associate's degree with a 3.0 grade point average. Also, students who earned their associate's degree with a 2.75 grade point average and have completed the required coursework are guaranteed admission with all credits applied to the bachelor's degree at a four-year institution in-state.
- The Oregon Board of Education and State Board of Higher Education created common standards for general education courses taken at the state's community colleges. The hope is that these common standards will make it easier for students to move from community colleges to the state's public four-year universities without fear of credits not transferring.⁹³

7. States should develop a success index for public institutions.

States can develop systems to track students to find out 2 years/5 years/10 years after they first enroll in college if they finished and if so/when they finished and what they are

doing in the workforce, including the salary they are earning. This could help schools improve their curriculum and their retention policies. By making schools readily aware of which programs produce successful students and which programs need improvement, success indexes provide useful information that can help to attract and retain students.

Best Practices

- Slippery Rock University of Pennsylvania tracks its students after they graduate and issues an annual report about where students are and if they are full/part-time employed or continuing their education. This data is broken up by what colleges the students attended within the university and what their majors were. The report also offers a comparison so that people can see employment statistics for the university over time (from 1996-current).⁹⁴ ³
- Similarly, the Oregon University system offers a “One Year Later” report which tracks students a year after graduation and notes their employment status, where they are working or living, their occupational choices and whether those occupations relate to their coursework, annual income, loan debt, and much more. The report allows the Oregon University system to identify areas of universities that graduates are succeeding, but more importantly, identify university majors and subject areas that need to be improved.⁹⁵

8. Implement a graduation incentive grant program or provide bonuses to institutions that graduate disadvantaged or under-prepared students.

Even though states are doing their best to make high school the preparation time for college coursework, many students do, for whatever reason, need to take remedial courses when they arrive at college. When that does happen, colleges need to push students to get into remedial education immediately and to gain the knowledge and skills to succeed in college-

level courses. Unfortunately, only one-third of all students enrolled in remedial education ever pass the exam and go on to take college courses.⁹⁶ States should provide incentives to public colleges and universities to not only enroll unprepared or disadvantaged students but to graduate them as well.

Best Practices

- The Chancellor of the California State University system proposed a program that would provide a flat institutional grant per lower-income student to every college and university that meets a minimal enrollment threshold of 20%. The proposal recommends that the grant money be directed to academic and student support services that will directly impact the lower-income students.⁹⁷

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