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UNEXPECTED HURDLES

UNPACKING THE PRICE TAG OF COLLEGE AFFORDABILITY

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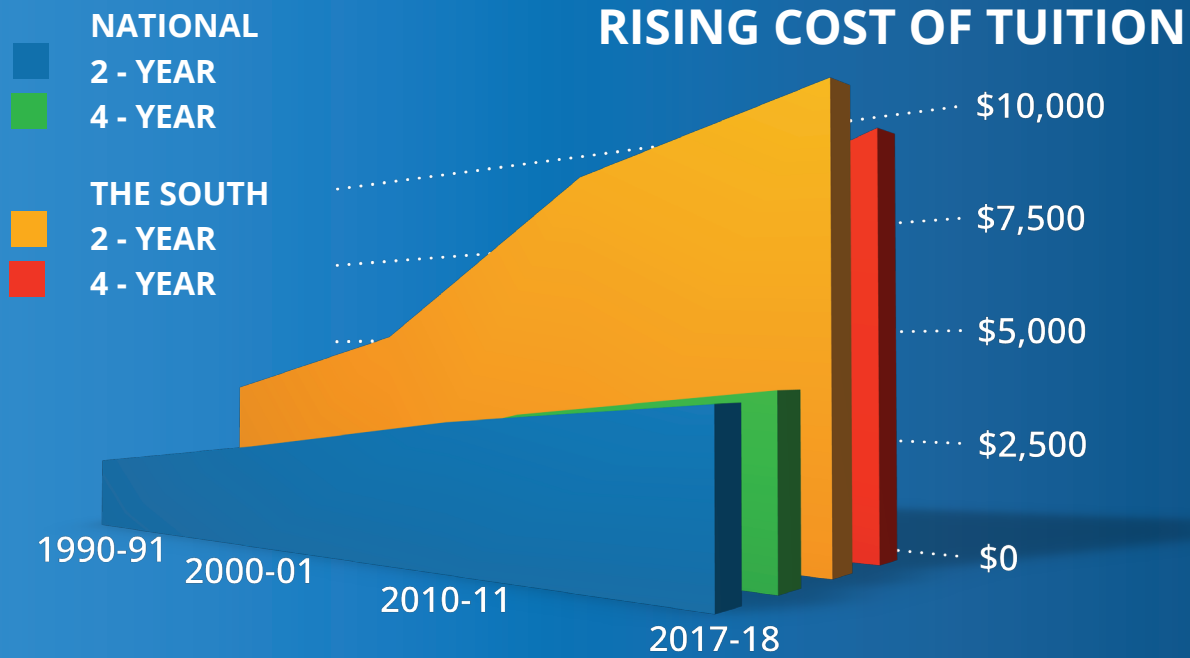
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Sources: College Board, Annual Survey of Colleges; NCES, IPEDS Fall 2015 Enrollment data. (College Board, 2018)

UNEXPECTED HURDLES



The rising cost of tuition puts college out of reach for some students, creates barriers to college completion, and increases student debt (College Board, 2017a; Hechinger Report, 2014). When it comes to understanding the reason for the rising cost of tuition, researchers cannot seem to agree on a single cause. Some higher education critics attribute the rising cost to the increase in financial aid, the hiring of too many administrators, or the decrease in state allocations, whereas others attribute it to overpaid faculty and luxurious amenities like climbing walls (Wexler, 2016). However, in the quest to understand increased tuition, there has been a lack of consideration of the role that cost of attendance plays in student debt and the additional need for financial assistance to attend and sustain enrollment at an institution of higher education.



According to the Department of Education (Federal Student Aid Handbook, 2016), the cost of attendance is an estimate of a student's educational expenses for the period of enrollment. Cost of attendance is not only as important to consider as tuition and fees (which are only one component of cost of attendance), but it serves as the cornerstone of establishing a student's financial need. It sets a limit on the total financial aid that a student may receive from TEACH Grant, Campus-Based Programs,

WHAT IS INCLUDED IN THE COST OF COLLEGE?

- Tuition and fees
- Room and Board
- Books
- Supplies
- Transportation
- Study Abroad
- Miscellaneous Expenses



and Direct/Indirect Plus Loans, and is one of the basic components of the Pell Grant calculation (Federal Student Aid Handbook, 2016). For example, if the institution lists \$8,224 as the tuition and fees, a student is likely to hit a financial ceiling due to unaccounted expenses such as books, lab equipment, health insurance, or other similar necessities. In clearly defining the cost of attendance, colleges include a more inclusive, though not completely exhaustive, list of the expenses not typically accounted for under the “fees” umbrella of “tuition and fees.”

Congress first defined the cost of attendance more than four decades ago, in 1972, for the reauthorization of the original Higher Education Act (HEA) of 1965, and last updated the definition a decade ago in 2008 (Dancy & Fishman, 2016). Cost of attendance was first defined and used to determine a student’s federal financial aid



eligibility in 1972, and its role expanded through the years to be used for determining federal student loan eligibility as well (Dancy & Fishman, 2016). This allowed institutions to set an allowance for different groups of students, as well as to use the tuition and fees “normally” charged, rather than calculating actual expenditures for each student. However, the diversity among institutions of higher education and their students, along with new technologies, has transformed the way education is delivered; in turn, changing the cost of attendance. When taking these things into consideration, it becomes increasingly more difficult and even more important to estimate the cost of attendance. It is imperative that the calculations for the cost of attendance are made with great care, as institutions risk misinforming students



about the actual cost of college and, by extension, limiting the funding that is available to support them.

In conducting a larger body of work in Florida, Georgia, North Carolina, Tennessee, and Texas, the Southern Education Foundation (SEF) narrowed in on the financial barriers that are likely to hinder students from completing college. The purpose of this policy brief is to explore college affordability through the perspectives and experiences of low-income students in the South. It will also highlight the value of need-based aid programs in increasing college completion rates and explain how

OVERCOMING UNEXPECTED COLLEGE EXPENSES

The total cost of a college education has steadily increased over the past several decades. From academic year 2011-2012 through 2016-2017, the price of tuition and fees increased by 9% at public 4-year institutions, by 11% at public 2-year institutions, and by 13% at private non-profit 4-year institutions, after adjusting for inflation (College Board, 2016). According to the College Board (2017a), the estimated average cost of net tuition and fees paid by full-

The rising cost of tuition has sparked a national debt crisis for students seeking post-secondary education... with outstanding federal education loan debt up to \$20,000.

specific states in the South are financially supporting low-income students. The brief concludes with recommendations for college faculty and administrators, legislators, and families of students to inform and mitigate college affordability issues that students routinely encounter in institutions of higher education.

time in-state students at public 4-year institutions for 2017-2018 was \$4,140; \$1,070 higher than the net price in 2007-2008 and \$2,020 higher than the 2009-2010 low of \$2,120. The rising cost of tuition has sparked a national debt crisis for students seeking post-secondary education, and approximately 57% of

borrowers with outstanding federal education loan debt owe up to \$20,000 (College Board, 2017b). These statistics do not include the countless times that students must “stop out” temporarily or permanently due to increasing tuition that misaligns with earning potential. In a study conducted at Morgan State University by Assistant Vice President for Student Success and Retention Tiffany Mfume, findings reported that 10 percent of students who dropped out, or “stopped out” as she termed it in the article, owed the university less than \$1,000, a seemingly miniscule amount (Shankie, 2014). Consequently, this statistic has pervasive ramifications for the low-income population in that it opens the door for the possibility of students to incur a massive amount of debt without ever earning a degree. In order to suppress the insurmountable debt that students often incur, several states continue to take active roles in assisting students with paying for college, and more than one-third of the states froze or capped tuition increases over the past decade (Goldrick-Rab & Kendall, 2016). However, expenses outside of tuition and fees that are required to complete a college degree continue to rise and present unexpected challenges for low-income students. The term “low-income” typically refers to

students who meet Pell Grant eligibility, or have a total family income that does not exceed 150 percent of the federal poverty level (U.S. Department of Education, 2018). For example, a family of four with a total income of \$37,650 is likely to be deemed as low-income.

To further explore and better understand the college experiences of low-income students in the South, SEF conducted student focus groups and individual interviews throughout several southern states and identified unexpected expenses and challenges that low-income students must overcome if they wish to persist through college. SEF completed three focus groups and 20 individual student interviews consisting of a total of 34 students from 4-year institutions in Georgia, Florida, Texas, and North Carolina. The participants were full-time undergraduate students who had completed at least one year of college. The following highlights three costs that were cited by students as the most common unexpected school related expenses they encountered, which in some cases negatively impacted their performance or required making tough decisions between personal and academic necessities.



Student Quotes:

...life happens. You know? There are so many unexpected costs that aren't taken into consideration when they give you that budget and the estimated costs, like they don't tell you about ... We talked about hospitals, and medicine, and cars, and gas, and all these things that you need every day and that you just don't really think about until you're like, "I need gas, and it's \$2.50, and it's way too expensive!"

-Student, Texas Focus Group

Medical and Healthcare

Almost all of the students shared concerns about lack of money to afford adequate medical, dental, and other healthcare expenses. One student reported that student insurance plans cost around \$800 and typically only cover office visits and a limited number of medications. Another student tore her Achilles tendon and, after emergency surgery, discovered that her student insurance plan only covered a small percentage of the total cost of the surgery and hospital expenses. As for other healthcare expenses, one student said his most difficult financial barrier in college was finding the money to purchase prescription eyeglasses.

Unfortunately, several students admitted they did not have health insurance and that they avoided seeking medical attention or healthcare altogether. Some students were forced to withdraw from courses due to illness that had caused them to fall behind in coursework or miss too many classes. It is disturbing that some students admitted that the expenses of textbooks, access codes, and gas often took priority over paying for healthcare and personal well-being.

Student Quotes:

I just haven't had insurance for the past years. Just going to the dentist for a normal cleaning, and it's expensive, I didn't know how much that was. Or going to the doctor for something... Probably the worst (experience) I've had is, I got bronchitis this past winter, and since I didn't have insurance, it ended up being like \$300.

-Student, Texas Focus Group

Now that I'm in college, I'm always worried, like, "Oh my gosh, like, what if I get sick?" But if something happens, I don't know what I would even do. I try my best just to be like, "Oh, it's fine. You know, it's not that bad. It's just a small cold." And I'll just buy medicine, like cough medicine that's really cheap, and just kind of go through it. I try not ... to me it's an expense, another expense that I have to pay for.

-Student Texas Focus Group

I haven't been to the doctor ... One, I've never had insurance, so I haven't been to the doctor. It has to have been like ten years. I recently had a procedure done, not a big one. I was there with my aunt, and she was going to cover it anyway, but I was just curious as to how much it would cost, just for future reference if I had to go back or do anything. It was just so expensive, I was like, "I'm just not gonna go through this." I'm literally banking on getting a good job and getting benefits as soon as possible, because I don't go to the doctor.

-Student, Texas Focus Group

We are still students, so no matter what, it's going to be expensive.

-Student, Texas Focus Group

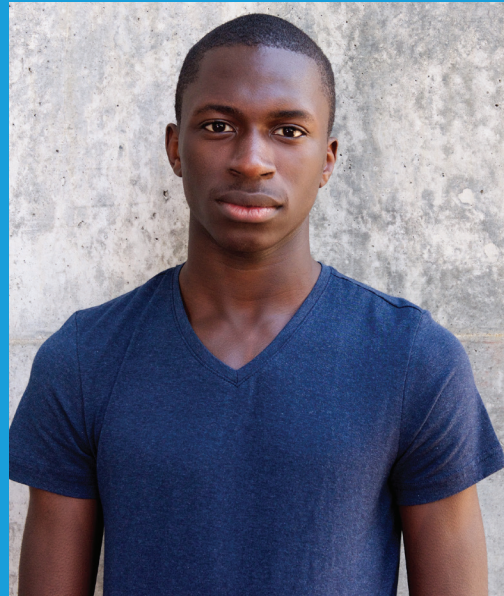
Textbooks and Digital Access Codes

The cost of textbooks and digital access codes were among the leading expenses that students felt least prepared for upon

entering college. Whereas many students were forewarned about the financial burden of college textbooks, none of the students were prepared for the additional expense of purchasing digital access codes that on average cost \$100 per class. Many courses now require students to purchase digital access codes to gain entry to online platforms where they must access homework assignments and course examinations. Unlike textbooks that can be rented, shared, or sold back, digital access codes are connected to an individual student account and often expire at the end of the semester; therefore, the digital access codes cannot be shared or reused. Digital access codes are often available for purchase exclusively through campus bookstores and cannot be purchased from third party vendors at discounted rates.

The days of spending twenty-five cents to buy a blue book for written exams are in the past. Students are now expected to pay approximately \$100 or more in order to take course exams and complete homework assignments online. One student explained that he paid \$200 for the digital access code for a math class and had no choice but to purchase the access code late due to lack of funds. Therefore, he ended up missing homework assignments and an exam, which negatively impacted his overall grade for the course.

Other students shared similar experiences and some even dropped courses due to not having enough money to cover the cost of both textbooks and digital access codes.



Student Quotes:

I know we have a way that you can get loans through University of North Texas... I know my freshman year, a girl was telling me how she's been volunteering somewhere, and it's helping her. UNT is giving her loans for it, or short-term loans. I know that there are programs out there, but they're not ... to me, they're not advertised as much as just budgeting.

-Student, Texas Focus Group

And you have to use your money wisely because these textbooks, to be honest, are? too much money for no reason. -Student, Florida Focus Group

...because they told us we have to buy the books. But we didn't know what book would be like, two hundred dollars a piece. And even when you try and sell your books back, they'll try and give you, like, twenty-five dollars for it. -Student, Florida Focus Group

I used to be in the college of engineering, and usually you can find your way around them? Code fees (for example) you just find them, either find the PDF, or online, or take pictures of other people's. But now that I've switched to the college of business, every single class has a code that's over \$100, and it's ridiculous. I spent two years in the college of engineering, and each semester I would maybe spend 20 or 50 bucks on textbooks. Now that I've moved to the college of business, this last semester, it was almost \$500. It was just so crazy. I didn't know that was a thing. -Student, Texas Focus Group

Transportation

Students reported the cost of transportation as yet another expense that resulted in financial hardships throughout their college experience. Students who owned cars expressed concerns about having enough money to pay for gas and car repairs. Several students had off-campus jobs and needed reliable transportation to get to and from



work in addition to their classes. Some students utilized the free campus shuttle service provided through their college, but also noted that their institutions required them to pay the student fees for the shuttle service whether they use it or not. Students who did not own cars shared concerns about not having enough money to purchase bus tickets or airfare to travel home during class breaks, holidays, and family emergencies. Due to lack of money, some students were unable to return home during breaks and holidays, which created additional stress for the students and their families. In cases that involved family emergencies, students often mentioned depending upon family and friends for support for travel funds.

Student Quote:

I priced the commute home. It costs a lot for me to go home every time I want to. So, I don't go home as often.

-Student, Florida Focus Group

CONTRIBUTION OF FEDERAL AND STATE FINANCIAL AID PROGRAMS

Whereas several of the students were recipients of the Federal Pell Grant and work study programs, a small number of them benefited from local need-based aid programs funded by their state. However, states recognize the importance and necessity of need-based aid in supporting their residents. Such states as Tennessee, New York, and Michigan have implemented new policies that support some form of free college tuition for low-income students. This national trend gained the attention of former U.S. President Barack Obama, as he and others attempted to advocate for a tuition-free college policy for low-income students across the United States. Other states in the South are also making impactful changes to support need-based aid programs and increase college completion for low-income students. While states are making strides to increase college completion rates for low-income students through need-based aid programs, the graphs below will further highlight the need

for supplemental state and local initiatives to increase financial access to higher education programs.

For example, the state of Georgia has traditionally only offered merit-based aid programs, such as the HOPE scholarship, but recently passed Senate Bill 405 that will create need-based aid programs for college students (Georgia General Assembly Legislation, 2018). These programs determine student eligibility by reviewing the student’s ability to pay for college and aim to improve college access and success for low-income students. This bill must be approved by the governor and Finance Commission before it becomes a reality for students, yet it is a major step in the right direction for increasing the opportunities for more low-income Georgia residents to pursue postsecondary education.

	Scholarship	Merit Vs. Need	Student Application Process	Award Amount Determined By	Length of Award Date	Program Expenditure	Number of Recipients
Florida	Florida Bright Futures Scholarship Program	Merit Based	FAFSA not required for application; additional state application required	Amount up to tuition & fees	Duration of the award is within a certain number of years from high school	\$192,795,755	110,589
Georgia	Georgia Hope Scholarship	Merit Based	FAFSA not required for application; additional state application required	Award amount categorized as Other.	Duration of the award is within a certain number of years from high school	\$347,987,237	94,0007
	Zell Miller Scholarship	Merit Based	FAFSA not required for application; additional state application required	The award amount is fixed as the actual dollar amount provided in statute of regulation.	Duration of the award is within a certain number of semesters/ quarters.	\$106,965,563	15,713

	Scholarship	Merit Vs. Need	Student Application Process	Award Amount	Length of Award Date	Program Expenditure	Number of Recipients
North Carolina	Need Based Scholarship	Need Based	FAFSA not required for application; additional state application required	The award amount is fixed as the actual dollar amount provided in statute of regulation.	Duration of the award is within a certain number of semesters/quarters and with institutional requirements for satisfactory academic progress.	\$87,547,861	24,761
Texas	Toward Excellence, Access, & Success Grant Program	Merit Based & Need Based	FAFSA not required for application; additional state application required	The award amount is fixed as the actual dollar amount provided in statute of regulation.	Duration of the award is within a certain number of semesters/quarters.	\$345,426,724	87,341
Tennessee	Tennessee Hope Scholarship	Merit Based	FAFSA not required for application; additional state application required	Award amount categorized as Other.	Duration of the award is within a certain number of semesters/quarters and a fixed number of years.	\$246,999,005	72,053

Citation: Education Commission of the States. (2018a). *50 State Policy Database on State Financial Aid*. Retrieved from <https://www.statefinancialaidredesign.org/state-financial-aid-database/>

As demonstrated by the graph above, successful state merit-based financial aid efforts are already in place to mitigate financial strain for low-income students. However, limitations to accessing this aid are seen when low-income students cannot always meet academic achievement standards that qualify students for the merit-based incentives due to contributing factors such as having to work multiple jobs, taking care of family, or even dealing with emotional or mental health issues. Out of the five states analyzed in this report, North Carolina and Texas proved to be two of the few states in the South who employ true need-based state aid for low-income students. Additionally, the duration of the award limits financial access for low-income students since the awards are neither limited to a fixed number of semesters or quarters, or bound by academic performance while in school. While this data proves that states are making strides to increase college completion rates for

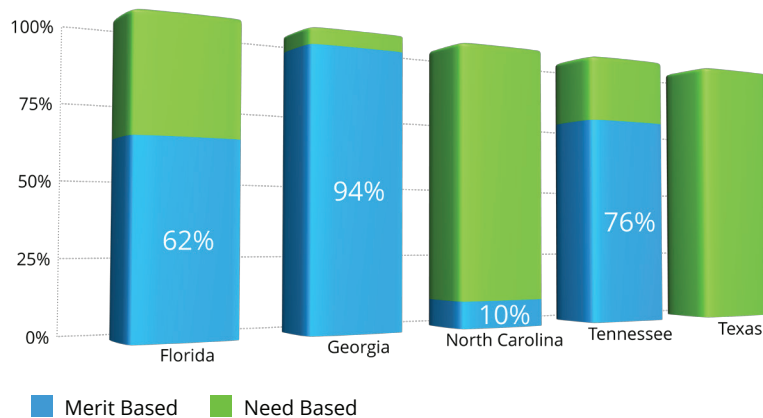
low-income students through state-based aid programs, there is still a greater need for supplemental need-based state and institutional initiatives to increase financial access to higher education programs.

HOW STATES IN THE SOUTH ARE FINANCIALLY SUPPORTING LOW-INCOME STUDENTS

State	Percentage of Federal Pell Eligible Students	Distribution of State Financial-aid	Primary State Financial Aid Programs
Florida	All institutions- 43% 4-Year Public- 43.9% 2-Year Public- 36.1%	Merit-based 62.2% Need-based 37.8%	Bright Futures Scholarship Program Florida Public Student Assistance Grant
Georgia	All Institutions- 48.5% 4-year Public- 43.6% 2-year Public- 58.5%	Merit-based- 94.4% Need-based- 5.6%	Georgia HOPE Scholarship Zell Miller Scholarship
North Carolina	All Institutions- 43.9% 4-year Public- 37% 2-year Public 49.1%	Merit-based- 9.5% Need-based- 90.5%	University of North Carolina Need-Based Grant North Carolina Need-Based Scholarship
Tennessee	All Institutions- 43% 4-year Public- 42% 2-year Public- 44.1%	Merit-based- 76% Need-based- 24%	Tennessee HOPE Scholarship Tennessee Student Assistance Award
Texas	All Institutions- 36.2 4-year Public- 39.2% 2-year Public- 33.9%	Merit based- 0% Need-based- 100%	Toward Excellence, Access and Success Grants Designated Tuition Grants

Citation: College Board, 2017b, Education Commission of the States, 2018b

Distribution of State Financial Aid





RECOMMENDATIONS FOR IMPROVING COLLEGE AFFORDABILITY FOR LOW-INCOME STUDENTS

Understanding the full cost of attendance

In response to the student focus groups and interviews calling attention to a number of inconsistencies that exist regarding the full cost of attendance, institution leaders should continuously gather and publish an accurate estimate of college expenses for the academic year on their website to increase transparency. The inconsistencies with cost of attendance, such as dependent care or disability services, make it difficult for students to determine which institutions are financially feasible for them to attend. Although the federal government is ambiguous about how certain items within the cost of attendance are determined, policymakers should strongly encourage institutions to routinely collect financial data from students to give insight into the actual cost of attendance.

Create new and innovative ways to financially support students

It is imperative for institutions to keep pace with the ever-evolving landscape of higher education by continuously seeking alternative, affordable options for costly supplies and materials. Today's students are expected to have easy access to the latest technology, whether that means purchasing personal computers or course materials, such as digital access codes that tend to be costly. As institutions of higher education continue to connect students to new, affordable technology and research and align their course curriculum to fit the ever-changing workforce, unexpected expenses for students will decrease. States should look to North Carolina and Texas as model states in employing true need-based aid options for their students.

It is imperative for institutions to keep pace with the ever-evolving landscape of higher education by continuously seeking alternative, affordable options for costly supplies and materials.

In creating innovative solutions, institutions create programs to support students and their families to ensure that the cost of attendance is tangible for all students, most importantly low-income students, post-enrollment. For example, the state of Georgia has strict deadlines for when students must pay tuition and fees in full, or else they will be dropped from their courses. At Georgia State University, nearly 1,000 students per semester who are in good academic standing are likely to be dropped from classes for having an outstanding tuition balance of \$1,500 or less (Rogers, 2017). In light of this, Georgia State created the Panther Retention Grant that ranges from \$100 to \$1,500 to award to students who are on track to graduate but unable to cover gaps in their tuition and fees. Students are not required to complete applications for the Panther Grants and the awards are not based on GPA (Rogers,

2017). As institutions create programs to support students that are similar to the Georgia State Panther Retention Grant Program, they will begin to see increases in the enrollment and retention of low-income students.

Start planning early and stay informed about the college-going process

It is never too early for families and students to start the college-going process and begin thinking about college affordability. There is a global enterprise of free college preparatory programs and resources readily available, but unfortunately first-generation college students often connect with these resources and opportunities late in the process or not at all. Families should begin this process by creating a budget, determining their annual family contribution amount, and seeking financial advice as soon as possible. Institutions can assist by 1) establishing college outreach initiatives for low-income communities and by 2) keeping their websites updated with relevant and easily accessible college-planning information and data. Grasping the college-going process early will prove to be beneficial later for students as they enter college and navigate the process of paying for college.



CONCLUSION

As tuition and fees continue to increase, so will the additional costs students must consider when attending college. In the past ten years, the published in-state tuition and fees at public 4-year institutions increased at an average rate of 3.2% per year beyond inflation, resulting in an average annual increase of \$270; and continuing with the trends, this number will continue to rise (College Board, 2017a). Furthermore, expenses outside of tuition can easily equal the

States and institutions can better support these students by publishing a clear picture of the cost of attendance while making strides to support students financially who are confronted with such choices.

same amount, if not more than the price of enrollment at an institution of higher education.

It is disheartening that many students, especially low-income students, feel they must choose between pursuing a college education and life's essential necessities, such as healthcare, adequate food, and items that contribute toward their personal well-being including time spent with their families. These students are likely to struggle with managing everything on their own, and often end up making sacrifices that can negatively impact their ability to succeed academically and ultimately persist toward graduation. States and institutions can better support these students by publishing a clear picture of the cost of attendance while making strides to support students financially who are confronted with such choices. As a result, it is likely that they would see an increase in the enrollment and retention of low-income students in the South. ■

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Founded in 1867 as the George Peabody Education Fund, the Southern Education Foundation's mission is to advance equity and excellence in education for all students in the South, particularly low-income students and students of color. SEF employs the strategies of research, advocacy & legislative affairs, as well as leadership development to improve outcomes for students who need it most.

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