

# THE NEW ENGLAND JOURNAL OF HIGHER EDUCATION

NEBHE'S CONNECTION



FALL 2007 VOLUME XXII, NO. 2

## \$100 Bills Lying on the Ground

■ PHILIP A. TROSTEL

## Microfinanciers in Training

■ BONNIE L. ORCUTT

## Can a Catholic College Exist Today?

■ FRANCESCO C. CESAREO

## College Becomes U

■ KENNETH M. LEMANSKI

## Credit Card Caution

■ TIMOTHY P. CAHILL

## College and the Campaign Trail: Passages

## Debt Relief

■ EVAN S. DOBELLE

## Support the Troops ... *with Education*

■ JOHN O. HARNEY

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*Good Intentions* ■ LISA PLIMPTON AND COLLEEN J. QUINT

*Reaching the Connected Generation* ■ DAVID GASTWIRTH

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### OUTCOMES & ASSESSMENT

*Standard-Driven Variety* ■ NICHOLAS C. DONOHUE

*Joint Authorship* ■ NANCY KLENIEWSKI

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# THE NEW ENGLAND JOURNAL OF HIGHER EDUCATION

NEHE'S CONNECTION

Volume XXII, No. 2

Fall 2007

Cover photo by Mike Harney.

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EDITOR'S MEMO

## Support the Troops ... *with Education*

It's the economic equivalent of sending troops into battle with unarmored humvees: Though one of the U.S. military's key recruiting tools is the promise of help paying for college, most New England soldiers returning from Iraq and Afghanistan haven't a clue what educational benefits they are entitled to—and the government offers them little guidance.

"Before GIs get out of the service, their knowledge of many of their benefits is minimal at best," says Ron Koontz, director of veterans services for the city of Amesbury, Mass. "Then when they are getting out, 40 or 50 are brought to a huge room where a sergeant tells them about *all* their benefits, not only education, but health care and everything else. At that point, most of these GIs are just thinking about getting out of the service. One of the last things they are concentrating on is what this sergeant is telling them."

After that, the government maintains a sort of "don't ask, don't tell" policy when it comes to explaining education benefits, which vary by state and by a soldier's branch and type of service. "The philosophy has been that services for veterans are generally not advertised, and GIs and veterans have to go look for the information in many cases," says Tom Hargreaves, who offers employment advice to veterans in the Merrimack Valley of Massachusetts. "They may have to dig for it."

Unfortunately, they needn't dig deep to find out that their service and sacrifice do not earn them what civilians who sweat it out in AP classes might refer to as a "full boat." The Montgomery GI Bill provides monthly stipends that can be used toward college, but service members must contribute a portion of their military pay to be eligible. Most states provide veterans with tuition waivers, but they generally do not cover "mandatory fees." At the University of Massachusetts Boston last year, full-time tuition was \$1,714, but fees were more than \$6,800. Some GIs are also eligible for loan repayment programs and work study paying \$6.75 an hour.

As is often the case, a community college is stepping up where others have fallen down. In August, Northern Essex Community College held the region's first "Veterans' Educational Stand Down" to help GIs and veterans navigate the maze of educational services available to them and gain a foothold in college. About two dozen returning soldiers, many fresh from Iraq and Afghanistan, showed up at the college's Haverhill, Mass., campus for one-on-one advice on everything from making sense of their benefits to converting military experiences into college credits. The college plans to keep veterans' reps on campus on an ongoing basis and has enlisted a local reservist to help faculty deal with special issues affecting soldier-students.

Most college programs represented at the Stand Down focused on obviously transferable military skills such as turning army medics into civilian EMTs. But one anecdote floating around the gathering was about a marine who while serving in Iraq began to get interested in why he was sent there. When his service ended, he quickly earned an associate degree in liberal arts, transferred to the government program at Georgetown and interned at the State Department, before earning a bachelor's degree and heading off to Texas to pursue a master's in public administration. One senses his experience and more recent credentials would make his a valuable voice in Washington when the next war is hatched. Other returning GIs might be uniquely positioned to bring an examination of the meaning of life back to its rightful place in the academy. A lot of them should probably be handed philosophy degrees when they step off the plane.

The misbegotten Iraq war's connections to education are endless, beginning with the trillion-plus that is not going into poor classrooms, school breakfasts or student aid. That we're not even playing straight about the educational benefits GIs are entitled to is just one more insult from those who love to talk about supporting the troops, but have a funny way of showing it.

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## Playing the Numbers

High school graduation rates are tossed around with confidence and consequence in policy circles. But how a given state performs on this measure depends on whom you ask. The Washington, D.C.-based Alliance for Excellent Education compared the high school graduation rates reported by four major sources and found wild variations. (See figure at right.)

One reason is that some sources define graduation rates as the number of 12th-graders who graduate, while others measure the number of ninth-graders who graduate four years later. Also, some count students who earn GEDs as grads, some don't.

Two years ago, the National Governors Association began looking for a common method for calculating state graduation rates. Now, a bill before Congress would standardize the rate as the number of students receiving a regular diploma in a school or school district divided by the number of first-time ninth-graders enrolled in the school or district four years earlier. The calculation would also take into account movement of students in and out of the school or district, allow for one-time identification of recently arrived Limited English Proficient students and "early college high school" students, factor in additional time for special education students to earn diplomas, and allow for reporting of completion measures for students in alternative settings.

\* \* \* \*

High school dropout rates—and therefore graduation rates—also vary dramatically *within* states. In Connecticut, for example, cumulative four-year dropout rates for the 2006 graduating class ranged from zero in toney districts such as Avon to 38 percent in New London. University of Connecticut economist Steven P. Lanza recently analyzed the differences and found that half the variation could be explained by four factors: parents' educational backgrounds, parental involvement, preschool experience and teacher enrichment training.

## High School Graduation Rates: In the Eye of the Beholder?

	State Reported for No Child Left Behind	U.S. Dept of Education	Education Week	The Manhattan Institute
Connecticut	89%	81%	79%	82%
Maine	87%	76%	74%	74%
Massachusetts	96%	76%	72%	72%
New Hampshire	85%	78%	78%	79%
Rhode Island	81%	78%	72%	75%
Vermont	84%	84%	81%	78%

Source: Alliance for Excellent Education; www.all4ed.org, May 2007

According to Lanza's analysis, every 10-point increase in the share of adults in a community who do not have high school diplomas raises dropout rates by 2.2 points. Every 10-point increase in open house attendance by parents reduces dropout rates by 1.9 points. A 10-point increase in pre-K attendance by the students is associated with a 0.5-point decrease in dropout rates 12 years later. Finally, every 10-point

increase in the share of certified teachers in a district who have completed Connecticut's program that pairs beginning teachers with mentors reduces dropout rates by 1.8 points.

Lanza also found to his surprise that certain factors do not contribute to the variation. Among them: class size, student-teacher ratios, course offerings, hours of instruction, teacher education and number and quality of computers.

## Snippets

### Why Pop Culture Disses Profs

*"With the U.S. News rankings and the annual admissions frenzy, universities are playing an ever-more conspicuous role in creating the larger social hierarchy that no one acknowledges but everyone wants to climb. It's no wonder that people resent the gatekeepers and enjoy seeing them symbolically humiliated."*

—Yale University associate professor of English William Deresiewicz writing in *The American Scholar* on why popular novels and movies stereotype academics as embittered, lecherous and neglectful of their families.

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## Debt Relief

EVAN S. DOBELLE



The aggressive tactics some private lenders use to encourage colleges and universities to offer loans to students have thrown light on a larger financial crisis facing many Americans: going to college increasingly means going into debt. We must introduce fairness and transparency into college financing, particularly in our student loan system.

College Board data suggest that the total volume of private student loans has grown at an average rate of 27 percent per year since 2001 to a total of \$17 billion, accounting for 20 percent of total student loan volume. While loans made through government student loan programs have interest rates under 7 percent, private lenders charge rates as high as 19 percent. To make matters worse, these private loans are often targeted to students and families with poor or no credit histories—the very families that should be receiving the most favorable loan conditions. Studies show that many students and families don't know which kind of loan they have.

U.S. Sen. Edward M. Kennedy (D-Mass.) wants to shine the light a little brighter on how predatory practices exacerbate an already difficult situation for lower-income students. The reauthorization of the Higher Education Act passed by the Senate in July includes key provisions from the “Student Loan Sunshine Act,” filed by Kennedy and Richard J. Durbin (D-Ill.), banning lenders from offering gifts or other inducements to colleges and requiring full disclosure of the reasons why an institution of higher education has selected a lender as its “preferred lender.”

Said Kennedy in introducing his legislation, “At a time when students and families are turning to private and alternative loans more than ever, we need to make sure they’re being offered under the best terms possible, not because a lender has sought to make a sweetheart deal with a school.”

Other policymakers are also working to reduce student debt burdens.

In Maine, Gov. John Baldacci signed a new law allowing college graduates who continue to live and work in Maine to claim a tax credit equal to the amount of their student loan repayments (up to the level of tuition and fees for the University of Maine System or the Maine Community College System). University System of New Hampshire trustees approved expansion of the Affordable College Effort designed to help students with low expected family contributions meet the full direct cost of attending public institutions in New Hampshire without incurring loan debt. Congress recently approved raising the maximum Pell Grant, tying repayment of guaranteed student loans to borrowers’ incomes and forgiving loans for certain borrowers who take public service jobs.

Still, a new report from the Washington, D.C.-based Institute for Higher Education Policy reveals that adults who are working but lacking financial security, and their children, must come up with an average of nearly \$4,000 a year out of their own pockets to continue their college educations. The report shows these families navigate a minefield of conflicting work and family demands, as well as confusing financial-aid policies that can penalize students for earning wages.

Little wonder that nearly half of working poor adult students who began a degree or certificate program in 1995–96 had left college six years later without obtaining a credential and only 28 percent had earned a bachelor’s degree, compared with 44 percent of higher-income students.

The institute wisely recommends allowing these students to claim expenses such as room, board and books under certain education tax credits and increasing the exempted amount that working independent students can earn under federal need analysis, thereby increasing their eligibility for Pell Grants.

New England’s leaders of education, government and business are working to help students overcome the obstacles of a class-based system of college access. Improving college readiness and preparation only to have less-advantaged students locked outside the college gates by the specter of unacceptably high debt is both cruel and economically self-destructive.

As Kennedy concludes: “No one should have to mortgage their future to afford college today. It’s vitally important that we increase need-based aid for students and give them new tools to manage their student debt.”

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*Evan S. Dobelle is president and CEO of the New England Board of Higher Education and publisher of THE NEW ENGLAND JOURNAL OF HIGHER EDUCATION. Email: edobelle@nebhe.org.*

# The NHHEAF Network Organizations Celebrates New Hampshire Goes to College Month

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-Varsity Illustrated

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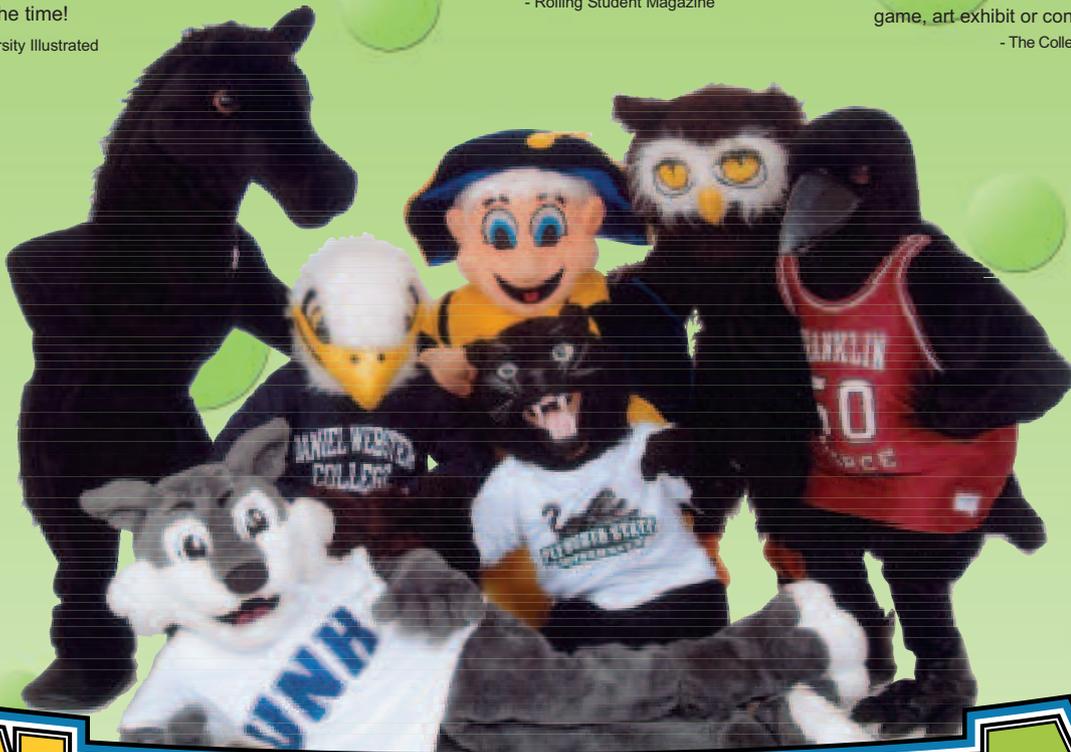
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- Rolling Student Magazine

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- The College Times



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## Behind the News: Tough Challenges

MARY R. CATHCART



**A** glance at recent news items in *THE NEW ENGLAND JOURNAL OF HIGHER EDUCATION*'s biweekly email bulletin—*NEJHE's Newslink*—reveals a handful of underlying challenges that the region's "opinion leaders" should be thinking about. For example:

***Serving the underserved.*** *Bunker Hill Community College was awarded a \$25,000 grant from Boston's Stratford Foundation to help survivors of domestic violence from Chelsea, Revere and East Boston attend classes.*

The idea is to help women get the skills they need to become financially self-reliant and free of their abusers. Endicott College, meanwhile, welcomes single parents and their children to live in the college's dorms and enjoy day care and academic counseling while they study toward degrees. Maine's Parents as Scholars program lets parents on welfare attend colleges to satisfy their work requirement. Northern Essex Community College reaches out to GIs. The point is it's easy to serve high-achieving traditional students; our campuses should also be measured by how well they serve the region's most vulnerable populations.

***Preparing caregivers.*** *Fairfield University was selected by the U.S. Department of Veterans Affairs to be part of a five-year, \$40 million pilot program to ensure that nurses are available to care for veterans. Sacred Heart University was awarded a \$240,000 state grant to create a Nursing Education Certificate program and help current nursing faculty pursue doctorates.*

In both cases, the goal is to reverse a worsening shortage of RNs by increasing the number of nurses prepared to teach. New England's aging population will fuel demand for health care and nursing; GIs returning

from Iraq will add to the pressure. Yet our doctors and nurses are also aging, and our colleges do not have enough nursing teachers to educate tomorrow's caregivers. An estimated 42,000 qualified applicants were turned away from U.S. nursing schools in 2006 partly because of insufficient numbers of faculty. New England can address this issue regionally by adopting consistent licensing requirements, so a nurse in Connecticut can practice in Maine, for example. Our states can also collaborate on health care course offerings and establish a network to inform students which colleges have nursing and allied health openings.

***Enlisting employers.*** *The Maine Compact for Higher Education received \$125,000 from the Ford Foundation for a project to ensure that 10,000 additional Maine workers earn college degrees over the next decade with help from their employers.*

Educational institutions and businesses should recognize the mutual benefits of a region that is smarter and therefore more economically competitive, and communicate directly about how to get there. Schools and colleges throughout New England should send their students to workplaces for real-world experience, while employers send their employees to college for enrichment and degrees, whether GEDs or Ph.D.s. But tough questions abound: Is it enough for employers to pay for courses that enhance job skills? Or should companies help pick up the tab for a worker studying, say, French literature? Are there innovative ways employers could repay student loans? What about helping pay tuition for the children of employees?

***Green leadership.*** *The University of New Hampshire announced it would replace commercial natural*

*gas as the primary fuel in its cogeneration plant with carbon-neutral gas from landfills.*

In addition to leading by example, New England colleges are international leaders in providing expertise in the environmental design and sustainability that the public and the earth's fragile condition increasingly demand. From Yale University to Vermont Technical College, New England scientists and engineers seek answers to real-world environmental questions and help business and government leaders put their knowledge into action. We should work as a region to build on this strength.

***Broadband everywhere.*** *The Five Colleges consortium completed a 53-mile fiber optic network that will provide nearly unlimited bandwidth for teaching and research at Amherst, Hampshire, Mount Holyoke and Smith colleges and the University of Massachusetts Amherst. The colleges will also donate fiber connections to seven nearby municipalities and help them determine how to make use of the new bandwidth.*

The promise of online learning is empty in New England places still limited to lumbering dial-up Internet service—or none at all. Govs. Jim Douglas of Vermont and John Baldacci of Maine should be commended for aiming to bring broadband and cell service to every remote area of their states. Employers and educators should join together to demand that broadband be made available to *all* the people of New England.

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*Mary R. Cathcart is chair of the New England Board of Higher Education. She is a senior policy associate at the Margaret Chase Smith Policy Center and former four-term Maine state senator. Email: maryorono@verizon.net.*

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# \$100 Bills Lying on the Ground

## Government Funding of Higher Education Pays for Itself Many Times Over

PHILIP A. TROSTEL

Economists often joke that there is a reason we never see a \$100 bill lying on the ground: someone else would have picked it up, and probably very quickly. That's why a Ph.D. in economics doesn't help you get rich quick in the stock market (much to my father-in-law's disappointment). Sometimes, however, there are situations in public policy where there are figurative \$100 bills lying around waiting to be picked up. Public investment in college students is one such case. To the government, each potential college graduate is a figurative \$560,000 bill lying on the ground. True, it costs \$74,500 to pick it up, but that's obviously a great deal.

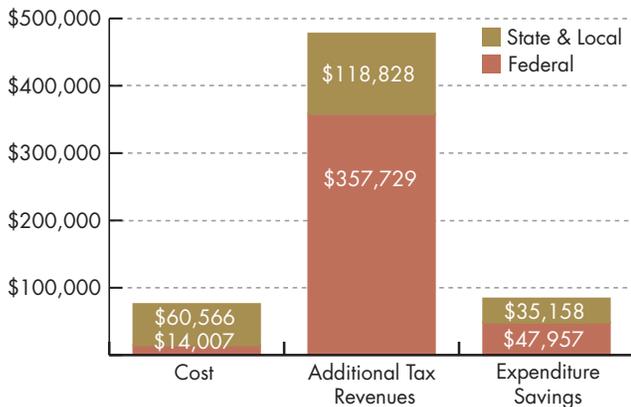
Indeed, this deal is made more than 2 million times a year nationally, as new college graduates start creating all sorts of positive fiscal effects in federal, state and local budgets. There are many more figurative \$560,000 bills still waiting to be picked up. But instead of making more of these \$74,500 investments, public investment in college education is a falling priority.

### Investing in Students

Presumably the reason there are still \$560,000 bills lying around is that picking them up requires substantial upfront investment. Like any other good investment though, the upfront costs are more than recovered later. There are numerous public benefits reaped from public investment in college education: the creation of knowledge, greater prosperity, better health, longer life expectancy, increased civic participation, reduced crime, etc. These benefits to society probably recover the public cost of investment in college education many times over. But the government cost is also more than recovered in another important, and more easily measured, dimension.

Unlike public investments in, say, fire protection or disease prevention, investment in college students creates *direct* fiscal payoffs to governments in terms of additional tax revenues and reductions in expenditures on various social-insurance programs. In this way, government funding of higher education pays for itself many times over—specifically, 7.5 times over. Even ignoring the various benefits to individuals and society, public investment in college students is a very sound use of tax dollars.

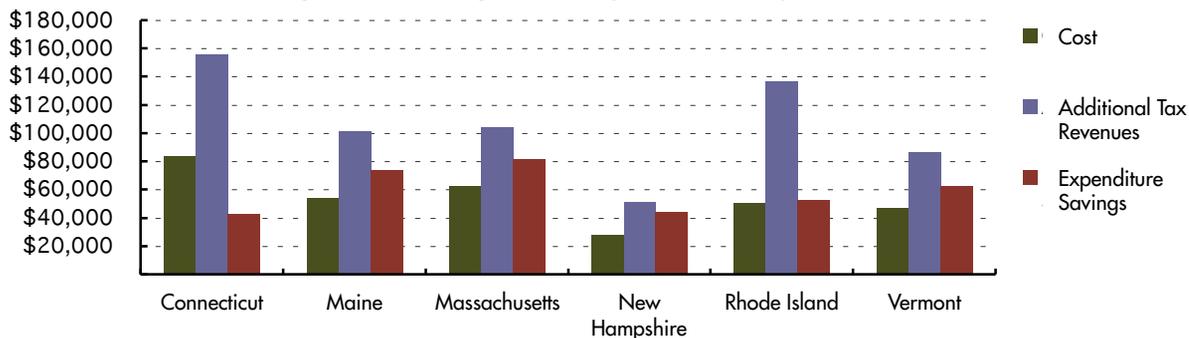
### National Fiscal Effects per Four-Year-Equivalent Degree



### Fiscal Impacts

It is well known that college education leads to higher earnings, so it is hardly surprising that it also leads to greater tax revenues. But the magnitude of this effect is probably not fully appreciated. Over the course of an average lifetime, a four-year-equivalent degree leads to about \$476,500 in additional income, payroll, property and sales taxes. The magnitude of the college-attainment effects on various public spending programs may be surprising as well. Each four-year-equivalent degree leads to lower spending on various welfare programs, Medicaid, Medicare, Supplemental Security, unemployment compensation, worker's compensation, incarceration

### State & Local Fiscal Effects per Four-Year-Equivalent Degree in New England



and public health care. The sum of these savings over an average lifetime is conservatively estimated to be more than \$83,000.

The public cost per four-year-equivalent degree is very generously estimated to be about \$74,500. (This estimate is generous in part because it does not count degrees from *private* colleges, but does include the cost of publicly funded financial aid going to students on private campuses.) Thus, public spending on higher education actually leads to a reduction in total government spending. The fiscal savings in corrections and Medicaid alone (\$41,500) add up to more than half of total public spending on college education. This is particularly ironic given that increasing corrections and Medicaid expenditures are frequently blamed for crowding out public funding for higher education.

The above comparisons, however, do not take into account the “time value” of money. The upfront costs matter relatively more in present value than the benefits over a work career. But the fiscal benefits are so much greater than the costs that it takes less than 10 years to recoup the government investment. In other words, the public investment in a traditional-age college graduate is recovered before that student celebrates his 32nd birthday. The real rate of return associated with the numbers above is 10.3 percent (i.e., 10.3 percent above the rate of inflation). Moreover, the fiscal benefits are conservatively estimated, while the fiscal costs are generously estimated.

In addition, the above estimate is only the direct fiscal return from college attainment. Indirect effects on tax revenues and government expenditures through higher education’s effect on economic growth are not included. The estimated fiscal return also does not include any economic benefits from publicly sponsored university research, from university public service and extension activities, from graduates of private colleges, or from the effect of colleges and college education on entrepreneurial activity and job creation. Even so, it is

#### Why the Estimated Investment is Generous

Why is the \$74,500 price tag per degree generous? Mainly because the total investment includes all public funding for higher education: appropriations for operations and capital costs at state colleges, public college endowment revenues and federal grants and loans, even financial aid to students in private colleges. But this total is divided by the number of degrees earned at public institutions *only*. The public cost per degree from *all* colleges is, still generously, about \$48,000. For more, see “The Fiscal Impacts of College Attainment” available at <http://www.bos.frb.org/economic/neppc/index.htm>

difficult to conceive of another type of investment that can systematically match the 10.3 percent rate of return on public investment in higher education.

#### Impacts on States

Alas, there is a catch. While most public investment in college education occurs at the state level, most of the fiscal benefits accrue at the federal level. Indeed, more than 72 percent of those figurative \$560,000 bills go to the federal government, while the federal share of funding for all higher education is less than 19 percent. Thus, the fiscal return to individual states is substantially less than the 10.3 percent noted above.

At the individual state level, each potential college graduate is only a figurative \$154,000 bill lying on the ground, and it costs about \$60,500 to pick it up. Still, that’s a pretty good deal. The fiscal rate of return is, conservatively, 3.3 percent (3.1 percent after taking interstate migration of college graduates into account).

In New England, however, the fiscal payoff to state investment in college education is generally higher than this. After taking net interstate migration of college graduates into account, the fiscal rates of return range from 3.1 percent in Connecticut to 5 percent in Rhode Island. New England states realize greater expenditure savings per college graduate than the rest of the nation, largely because corrections costs are relatively high in New England. Indeed, the lifetime reduction in state and local spending programs per degree exceeds the state investment per degree in all New England states except Connecticut. A potential college graduate in New England creates more than the national state average of \$154,000 in total fiscal benefits, except in New Hampshire and Vermont, where the average graduates yield \$95,500 and \$150,000 in fiscal benefits, respectively.

The goal of public investment policy though is not to achieve the highest rate of return, but rather, to take advantage of as many good investment opportunities as possible. And this the New England states clearly are not doing. In state support for higher education from 1980 through 2005, the New England states ranked 50th, 49th, 48th, 47th, 44th, and 41st. This hurts both the future economic prospects of our youth who cannot afford a college education and the pocketbooks of New England taxpayers.

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# Microfinanciers in Training

## Teaching Students to Become Entrepreneurs of Social and Material Capital

BONNIE L. ORCUTT

The United Nations declared 2005 the “International Year of Microcredit.” That same year, eBay founder Pierre Omidyar and his wife created a \$100 million endowment at Tufts University to support a range of international micro-lending initiatives. In 2006, Muhammad Yunus was awarded the Nobel Peace Prize in recognition of three decades of making low-interest microloans to poor rural Bangladeshis, mostly women. Before long, microfinance was, if not a household word, at least a popular term among economists and aid workers denoting a strategy of trying to improve the circumstances of disadvantaged populations by making loans as small as \$25 to support microenterprise.

At the same time, globalization, diversification and civic engagement were gaining prominence as stated goals of higher education institutions. The question we asked at Worcester State College was: Could experiments in microfinance be used as tools not only to help disadvantaged borrowers but also to enlarge the sensibilities and worldly perspectives of a student body eager to learn, though not widely traveled? Our answer was an undergraduate course called *Microfinance: Prospects for Prosperity*.

The course features traditional academic components including exploration of the historical development of microfinance and various models ranging from Yunus’s Grameen model to village and community banking structures, group lending and individual loans, among others. Additionally, consideration is given to criticisms voiced about whether microfinance is an effective tool for poverty alleviation and whether, as some skeptics have wondered, microfinance generates any lasting impact on economic growth and development. But the course is also uncommonly hands-on. Students build upon the outreach of the college through the development and implementation of real microfinance projects, initially abroad, but more recently in the Worcester community.

Students have become entrepreneurs of both social and material capital. Called upon to envision and implement their own microfinance programs to improve the lives of the disadvantaged at home and abroad, they created a WSC-based organization called “MEET: Microfinance, Empowerment, Education and Training.”

Initially, the focus of MEET was a community in Nicaragua called Cedro Galan. Currently, the activities of MEET are overseen on a daily basis by Manna Project International Inc. (MPI), a nonprofit organization founded by Vanderbilt University graduates, which serves as MEET’s local partner. The intent of MEET was to provide individuals with access to financial capital for entrepreneurial endeavors. Having established the mission of MEET, its goals and bylaws, students traveled to Nicaragua during spring break to implement their project. They spent a significant percentage of their time working through the organizational structure with MPI staff volunteers. The students held informational sessions, distributed loan applications and helped individuals complete the applications. Loan amounts ranged from a maximum of \$225 for a group of three to \$450 for a group of six, with repayment terms ranging from six to 18 months.

Activities in Nicaragua have led to parallel activity in Worcester, where many people are unable to access small loans for business startups due to poor credit history or lack of collateral. The project presents students with new understanding of the elements of similarity and difference that exist between a community in Nicaragua and a recovering industrial city in Massachusetts. Designing and implementing a microfinance program in such diverse communities challenges students to explore the common ground and significant divergence between the two places, though the intent is the same—reducing poverty, empowering the poor, promoting self-agency, among other goals.

MEET’s mission and goals reflect the students’ views that access to financial capital, education and training and health care are equal and critical components of a successful pathway out of poverty. Their mission statement reflects their belief in the market system but recognizes that for individuals to benefit from the market process they must be able to participate effectively. Hence, the organization’s bylaws require microloan recipients to attend training seminars on topics such as business plan development, personal and business budgeting, investment and growth, marketing principles, basic accounting topics including seminars on cash flow and inventory control and a seminar on health and nutrition. As part of the course of study, the students created these seminars to be delivered to clients in Nicaragua.

Early challenges were many. Securing funding to cover travel expenses and finance the organization’s

lending activities was a major obstacle. Students raised more than \$5,000 during the first year of the project and more than \$7,500 the second year. These funds, combined with a WSC faculty mini-grant of \$4,100, enabled 10 students over the two years combined to travel to Nicaragua free of cost. An additional \$3,600 was allocated to fund the microfinance lending activities in Nicaragua, and \$3,100 remains available to finance the anticipated startup of the Worcester branch during the 2007-08 academic year. An additional \$850 was allocated to the creation of a forthcoming cable documentary on the Nicaragua microfinance project.

Fundraising projects have included an annual walkathon and silent auction, a wine tasting event and a spaghetti dinner. Students secured donations from local businesses to offset the various costs of the fundraising events. In addition, the students worked for the WSC Development Office on its Annual Golf Tournament Fundraiser in return for a percentage of the donations raised through their efforts, and each year applied for and received a WSC Alumni Association Scholarship. Shaws Inc. provided both cash and in-kind contributions to fund the students' microfinance project and to help cover the costs of the fundraisers. Students also received numerous donations of clinic supplies, books and other items, which they brought with them to Nicaragua and donated to a health clinic in Cedro Galan.

Students have also faced tough questions. Women traditionally have less access to financial capital and economic opportunity than men, have greater domestic responsibilities, tend to use the loans for their designed purpose, have higher repayment rates and are among the poorest of the poor. So should microfinance loans be targeted to women only? Or should both men and women have equal opportunity to access loans? What should the mission and goals of the organization encompass? Should savings be required in order to receive a loan? Should the group continue with the individual loan structure established by the first-year project team or should a group model be adopted? These and other questions are addressed by each year's students and will likely be revised, massaged or discarded as the organization grows and matures and the students' visions evolve.

There are other challenges as well. Research documents microloan repayment rates of 95 percent to 98 percent—astonishingly high given the high interest rates associated with microfinance (justified on the basis of significantly higher transaction costs and, in many cases, the absence of collateral). Our initial experience did not meet that standard, but recovery of the first year's loans did reach 70 percent, and the balance due was written-off after client interviews.

In the first year, loans were made to individuals. During the second year, as a result of the first year's repayment rate and an interest in encouraging social

interaction, an effort was made to introduce a group model, wherein several applicants assume joint obligation for diligence and repayment. Conditions for obtaining a loan were tightened and prospective recipients were required to attend educational seminars, to meet as a group with a designated facilitator and to participate in a mandatory savings program. Interestingly, the Cedro Galan community does not appear to be especially receptive to assuming group responsibility. Next year's cadre of students will need to reassess the format as they take this opportunity to understand cultural nuances and differences.

Meanwhile, in establishing a Worcester branch, the students will need to find a partner not only to provide day-to-day oversight as Manna does so well in Nicaragua, but also to work through the labyrinth of regulations governing lending in the United States. Then there is the matter of seed capital to fund lending activities. Where and how to raise it? How to employ it with consequence?

Finally, the students must address the skepticism about microfinance in general. The embrace of microfinance as a means by which to alleviate poverty among the world's most disadvantaged is not unanimous, and criticisms are being levied at microfinance schemes. Assessment is at the forefront; how and by whom are microfinance initiatives to be assessed and how are the economic and social impacts to be estimated? Is microfinance the best way to help the poor? Are resources being diverted away from other basic services—health care, education, potable water projects—because of the popularity of microfinance programs rather than demonstrated returns to the activity? Can the microfinance revolution that has thus far been fueled by subsidies eventually operate free of subsidization? Will microfinance be able to serve the poorest poor in light of the relatively new focus of institutions on self-sufficiency and profitability?

Through this applied, service-learning-based project, students are learning to tackle problems they are likely to face as engaged citizens in an increasingly global economy. Their understanding of the importance of language, culture and history will be heightened and broadened. Their educational experience, no longer confined to the classroom, will force them to face head-on the difficulties of applying theory to real-world problems. The knowledge they have acquired in the classroom will be strengthened and deepened through its application. Maybe most importantly, their exposure to the plight of others and the rewarding feeling of being able to help, even in a small way, will spark a lasting passion in these students to use their knowledge in ways that improve the lives of the people around them.

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# Can a Catholic College Exist Today?

## Challenges to Religious Identity in the Midst of Pluralism

FRANCESCO C. CESAREO

In mid-July, 46 new college and university presidents spent a week at Harvard University's New Presidents Seminar. Despite the diversity of institutions represented, we explored many common challenges—financial constraints, legal issues, fundraising, curriculum reform and the like. While walking through Harvard Yard reflecting on these challenges, I was struck by the Harvard seal, which had once included the motto *Pro Christo et Ecclesia*. The removal of these words from the seal almost a century ago was symptomatic of Harvard's efforts to shed its religious heritage. As I contemplated these words, *For Christ and for church*, it became quite clear that one of the most significant and important challenges facing any president of a Catholic college or university is maintaining and enhancing the religious identity and mission of the institution in the midst of the pluralism that exists on every Catholic campus in the United States.

Catholic colleges and universities are at an important crossroad, a place where they have never been before. The shape of Catholic higher education is a picture that is being painted, in part by the different ways in which institutions of Catholic higher education express their Catholicity. Some express it with a progressive approach focusing on service and issues of peace and justice, others with a traditional approach focusing on reviving the Catholic intellectual tradition. Is one form of expression better than another? This is essentially a subjective question. But this expression of Catholic identity should be based in honesty. If an institution claims to be Catholic, then it should be so in more than name; its religious heritage should not be used merely as a marketing tool or to convince benefactors to part with their money. The identity of the institution should be the very lifeblood of everything that takes place there—impacting everything from curriculum to hires, programs to policies, and resource allocation to strategic decisions.

The challenges currently facing Catholic higher education can be traced to the late 1960s when profound structural changes impacted the religious orientation of Catholic institutions. While Catholic institutions became stronger academically—by imitating their secular counterparts—they paid little or no attention to hiring faculty with a commitment to and understanding of the religious mission of the institution; the sole focus was

on academic credentials. The Catholic intellectual tradition, with its emphasis on the compatibility of faith and reason, became less prominent and, in many cases, lost. Equally important was the shift in student demographics as fewer Catholic students attended Catholic institutions. At some Catholic colleges, less than half the student body is Catholic. Add to this the trend toward secularism, individualism and the advocacy of a values-free education that does not acknowledge objective truth—especially moral truth—and Catholic institutions are left pondering how they can remain faithful to their religious heritage in meaningful and concrete ways.

As Catholic institutions struggle with the tensions that exist between faithfulness to their religious identity and the exchange of ideas that one expects at a college or university, they also hear Pope John Paul II in *Ex corde ecclesiae* reminding them that these institutions must be places where “Catholicism is vitally present and operative.”

Catholic institutions have an obligation to engage the Catholic intellectual tradition. Throughout its history, the church has been involved in virtually every kind of human endeavor which has led to a particular worldview through which one understands the world and its problems. Catholicism has played a role in the formation of culture, while at the same time fashioning a critique of the world. Through the rigorous study of such thinkers as Augustine, Aquinas, Dante, Catherine of Siena, Flannery O'Connor and other Catholic intellectuals, students and faculty, Catholic and non-Catholic alike, will come into contact with the rich intellectual and spiritual tradition of the Catholic Church without being coerced into practice. It becomes a way of looking at the world from a particular perspective, no different than introducing students to feminist or Marxist thought, thereby broadening their horizons. Similarly, the Catholic intellectual tradition highlights the compatibility of faith and reason, a hallmark of Catholic institutions of higher education. It is imperative that Catholic institutions of higher education counter the notion that faith is necessarily the enemy of reason and vice versa. In a world that is increasingly marked by fundamentalism, Catholic institutions provide society with a great service through their emphasis on faith and reason.

Of equal importance, the curriculum at Catholic colleges and universities must provide students with the opportunity to encounter the magisterial teachings of the church in a way that is faithful. While academic discussion is expected, there is a difference between

discourse and debate and the wholesale rejection, even denigration, of Catholic teaching which often occurs on Catholic campuses. For example, on some Catholic campuses, the church's teaching on birth control or the ordination of women has been dismissed as outdated thinking. Students and faculty should show the same level of respect toward Catholic teaching as is expected toward other faith traditions.

Perhaps the greatest challenge facing Catholic institutions occurs in areas that touch upon the church's moral teachings. The church's stance on abortion, homosexuality, contraception, premarital sex and embryonic stem-cell research clearly stands in opposition to that of secular society. This countercultural stance, which is solidly founded on the church's understanding of the dignity of the human person, must also be reflected in the life of the college or university. John Paul II made clear in *Ex corde ecclesiae* that Catholic institutions of higher education must have "the courage to speak uncomfortable truths which do not please public opinion, but which are necessary to safeguard the authentic good of society." What does this mean in practical terms?

- Catholic colleges cannot condone or endorse behavior that is contrary to the church's moral teachings.
- Catholic colleges cannot permit the existence of a pro-choice group or speaker on campus, though some

do. Health services cannot refer a student to an abortion clinic nor distribute condoms.

- While it is important for students to engage in classroom discussions about embryonic stem-cell research, actual research cannot be permitted in the lab of a Catholic college given the church's understanding of the human person.
- Regarding homosexuality, all men and women are created in the image of God and thus deserve respect because of the basic human dignity we all share. Therefore, on a Catholic campus it is not uncommon or inconsistent to have support groups for gay students since this is a concrete expression of the church's call for respect. This does not mean that we endorse or advocate this lifestyle or behavior. Gay student organizations must operate within the parameters of church teachings by not sponsoring any activities that promote a homosexual lifestyle or same-sex marriage as legitimate lifestyles.

Articulating a clear and authentic vision remains an ongoing but essential challenge for Catholic institutions of higher education. And while students, faculty and staff of these institutions may become increasingly diverse in the years ahead, by choosing to become members of the community they are implicitly accepting the religious identity of the institution and the reality of what that means for themselves and the institution's mission. If this is uncomfortable, a Catholic institution

may not be appropriate for these individuals. Catholic institutions must never apologize for being Catholic or for being genuinely committed to the church and its teachings. Expressions of Catholicism should be embraced and celebrated. Catholic institutions should be proud of what they are, should proclaim what they are and should invite the entire community to contribute toward meaningful expressions of that identity. Not to do this will result in the obsolescence symbolized by the words gone from Harvard's seal. Our challenge is to nurture those principles upon which the Catholic college and university rests so that these institutions can ensure, as John Paul II wrote in *Ex corde ecclesiae*, "a Christian presence in the university world confronting the great problems of society and culture ..."

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# College Becomes U

## State University System Would Enable Mass. Public Campuses to Better Serve Mission

KENNETH M. LEMANSKI

Since the founding of Framingham Normal School in 1839 as the first state-supported school in the United States for training teachers, Massachusetts state colleges have evolved in response to the changing needs of the regions they serve.

The Massachusetts state Legislature and Gov. Deval Patrick are now considering whether to move from the existing state *college* system to a state *university* system. The state colleges (Bridgewater State, Fitchburg State, Framingham State, Mass College of Art and Design, Massachusetts College of Liberal Arts, Massachusetts Maritime Academy, Salem State, Westfield State and Worcester State) have undergone several name changes in their histories—from “normal schools” to “teacher’s colleges” to “state colleges”—to reflect their changing educational roles. Each transition has allowed the colleges to better serve the changing needs of their students, communities and economies. This latest proposed change would similarly enable the colleges to better fulfill their historic mission.

Pending legislation would authorize the boards of trustees of the state colleges to designate their institution as a “university” if it meets the criteria set forth by the Carnegie Foundation for the Advancement of Teaching, which classifies institutions based on the numbers and types of degrees awarded. (That classification system itself has evolved because, as Andrew McCormick, a senior scholar at the foundation, has remarked, “Institutions change; they are not static entities.”)

This proposed change will align Massachusetts with the rest of the nation, where 45 states have moved to a state university or mixed state university/state college system. Under the Massachusetts proposal, each state college would have the choice of whether to become a university. Some will likely choose to forego university status because of the highly specialized nature of their programs.

The proposal is designed to expand the *system’s* range of degree and program offerings based on changing needs. The state colleges granted 2,190 master’s degrees in 2006, but as state colleges, they are precluded under Massachusetts law from offering doctorates. Making this change at the system level will allow institutions to explore joint programming and avoid redundancies as they develop new graduate-level offerings and affordable doctoral degree programs. Students will enjoy expanded opportunities for professional growth and the chance to work intensively with faculty mentors.

Regional economies also would benefit because as universities, the institutions would be able to offer degrees in fields of high demand where UMass or private universities either do not offer programs or are not meeting regional needs. These could include doctoral degrees in education (especially K-12 and higher education administration), nursing practice and social work.

Salem State College, which already offers bachelor’s and master’s programs in nursing, has conducted regional survey research of nurses and nursing faculty to test demand for more advanced degree programs in the field. In those surveys, 22 percent expressed a strong interest in pursuing a doctorate in nursing, with 57 percent of these indicating they would begin study immediately or within two years if programs were available locally.

Nursing is just one field where pent-up demand and compelling state interest would be served by the transition to a state university system. Graduate programs could serve other areas of critical need, including graphic design, business and management, marine engineering, homeland security, computer science and education.

The university designation will also better position the colleges to compete for students and faculty with interests in advanced study and advanced research.

With state funding of public higher education still below fiscal 2002 levels, it is incumbent on the colleges to leverage other funding sources. There is strong evidence to suggest that university status would considerably strengthen the colleges’ capacity to attract funds from private foundations as well as federal and state government sources. Bridgewater State College found that new student learning initiatives could be expanded if the college became a university, and that, in turn, afforded it greater access to funding from the National Science Foundation, Smithsonian Institution and U.S. Department of Education. Salem State was able to raise \$2.4 million for its Bertolon School of Business when it organized into distinct schools in anticipation of its transition to a university.

While there are significant advantages to the adoption of a state university system, it is important to point out what this change will *not* mean.

The colleges remain committed to their mission as primarily regional teaching institutions. Theoretical research is the domain of the University of Massachusetts; the state colleges have no interest in replicating that mission. However, the colleges are interested in expanding their applied research capacity in support of their regional missions.

Nor will this change lead to a plethora of new degree programs. As universities, the campuses will look to offer doctoral and expanded master's programs only in areas of strong demand. Most of the nation's state universities have retained Carnegie designations as "Masters-I" or "Masters-II" institutions, and offer only a limited number of doctoral degrees. For example, the institutions within the Connecticut State University system offer either a doctorate of education or have no doctoral programs.

The state colleges currently offer Massachusetts students the most affordable path to bachelor's and graduate degrees. They are publicly committed to not placing any additional financial burdens on students as a result of a transition to university status. Tuition and fees at the Connecticut state universities remain comparable to those at the Massachusetts state colleges. The enhanced capacity to attract private and other sources of funding will further relieve pressure on institutional finances.

Similarly, the colleges anticipate that any costs associated with the transition to a state university system can be managed without additional state budget resources. The colleges currently do not use

state funds to support their master's programs, and any future master's and doctoral degree programs would remain self-supporting. Further, the state Legislature already is committed to closing the operational and capital funding gaps facing the colleges, and this funding will cover any other limited costs associated with this change.

When Horace Mann established the precursors of today's Massachusetts state colleges, he saw these institutions as fundamental to the functioning of democracy and to ensuring all citizens equality of opportunity. They still are. But the world of 2007 is a different place. The pace of technological and economic change is unprecedented and the state colleges need the capacity to respond more adroitly to their environment. Today, that need to adapt requires that the colleges be given the authority to become state universities.

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# Credit Card Caution

TIMOTHY P. CAHILL

In "Pushing Plastic," (*THE NEW ENGLAND JOURNAL OF HIGHER EDUCATION*, Summer 2007), John Humphrey notes that many college administrators justify their credit card solicitations by suggesting that credit card access will help students learn to manage their own finances. Instead, credit card debt will teach thousands of students a lesson they will never forget.

The "earnings premium" enjoyed by college graduates is well-documented: college graduates earn significantly higher annual incomes than high schools graduates. So should we really be concerned about the ability of college students, with their higher income potential, to pay their credit card bills? Should a state treasurer's office dedicate time to improve the financial knowledge of these privileged young adults, when many underserved Americans are marked with poor credit to the point where they may be out of rational financial options?

The answer is yes. A number of groups help people who are unbanked by traditional financial institutions due to their poor credit histories. College students, meanwhile, are a demographic that has proven particularly naïve and inexperienced in personal financial decision-making. In Massachusetts, students who planned to attend a four-year college received an average score of 55 percent on the 2006 National Jumpstart Coalition Survey, which measures knowledge of personal income, money management, savings, spending and debt. On the debt portion of the survey, they scored even worse. Few college students recognize credit card debt for what it is—a very high-interest loan.

## Generation Plastic

Members of the class of 2007 graduated college with four credit cards on average and \$3,000 in credit card debt, according to an investigative report by CBS Evening News, which dubbed today's generation of college students "Generation Plastic." This consumer behavior has been carefully molded with the exclusive marketing agreements between colleges and credit card issuers for which the schools receive financial compensation. In 2001, *60 Minutes II* reported on a 10-year contract which specified that First USA pay \$3 million to get on the University of Oklahoma campus and issue a credit card with the university's name on it. This particular contract also stipulated that the university receive four-tenths of 1 percent of every purchase students make with their cards. It was agreed further upon the demand of the credit card issuer that the university provide the names, addresses and phone

numbers of its 21,000 students. Hundreds of colleges have cut similar deals, which in some circumstances give credit card issuers the exclusive right to market to the alumni and employees of the colleges as well.

Students are solicited on average 25 to 50 times per school year through the mail as well as in person at student unions, bookstores, athletic departments and alumni associations. According to a Student Monitor study, 36 percent of students obtained their credit cards by responding to mail offers, 15 percent by filling out an application from a display on campus, and 14 percent by applying at a bank. These numbers suggest that many students are acquiring credit cards without prior planning and in response to aggressive marketing, rather than intentionally obtaining credit cards through their banks.

College administrators voice little skepticism about these marketing tactics. After all, the credit card issuer usually promises payments to the college based on the number of "affinity" cards issued at a particular academic institution and the charges made to the cards. The relationships between the institution and credit card issuer often result in the credit card bearing the college or university's logo, which to an inexperienced student can represent a sense of school spirit and familiarity.

Moreover, college administrators may not realize that four in six credit card issuers have customized underwriting standards for college students. These criteria typically eliminate standard income and employment requirements that are ordinarily required for an individual to obtain a credit card, making it easier for students to obtain credit. This customization of standards for credit access should raise a red flag that credit card approval is being granted prematurely for many full-time college students.

## Protecting Students

Recently filed legislation to protect college students from predatory practices would require credit card companies to verify the annual incomes of full-time students under age 21, require a co-signer for students who have no verifiable income for both initial credit cards and requests for increases in credit, and prohibit a credit card company from issuing multiple cards to students.

While policy initiatives such as this will take time to implement, college administrators and lenders can begin protecting students immediately by adopting some of the strategies currently being used to educate minorities and moderate-income people about credit.

For example, Compucredit's Economic Empowerment Initiative provides unbanked consumers with a comprehensive economic literacy guide as well as a credit card on which cardholders may obtain increased privileges gradually as they establish a positive credit history. The credit cards, like those issued on college campuses, are affinity cards, meaning a small contribution is made with every transaction. But Compucredit's affinity contributions are used to increase the availability of financial education resources and volunteer efforts aimed at educating unbanked communities.

Colleges can and should take a leadership role in preventing borrowing abuses. College freshmen could be required to take a first-year experience course that includes a "Credit 101" segment covering how to qualify for these credit cards or high-interest loans. All contracts between the school and the lending institutions could be rewritten to protect students from particularly aggressive methods of solicitation.

### **Financial Literacy**

Colleges should insist on annual contracting with lending institutions that protects students who are so susceptible to hidden fees and tricky lending practices. This contract could include specific penalties assessed to credit card issuers for exploitative practices such as unauthorized use of college mailing lists.

Colleges, nonprofit financial consultants and private companies like Compucredit should also hold consumers accountable before handing out a new line of credit. In a 2001 case study, the U.S. General Accounting Office reported that "all six card issuers told us that they provided financial education information in various formats including television, commercials, magazine articles, and advertising, brochures and websites ... a credit card industry official explained these educational

efforts by pointing out that the industry's interests were not served by having its products misused." A great way to prove the sincerity of these educational efforts is to make the qualifications to get a credit card more difficult and deny access to credit cards if students fail to correctly answer a formal series of questions regarding general financial literacy, the risks involved in debt management, identity theft, and essential information specified in any given contract such as the annual percentage rate, credit terms limits, and how much time and money it will cost to pay off the maximum balance amount. We need to educate "Generation Plastic" in financial literacy just as aggressively as the industry is marketing to them.

New England college administrators have a real opportunity to prevent the young people attending the region's 270 colleges and universities from becoming the unbanked citizens of tomorrow. They should start by enforcing a standardized "Survey to Swipe," which could be administered by the schools' admissions offices, along with the college application. When a college student applies for a credit card, particularly when he cannot prove any form of income, then the respective college could grant the credit card issuer access to the student's "Survey Score" upon request. If the student has not answered 70 percent of the questions correctly, then the credit card issuer must provide the student with either a seminar about credit or access to necessary literature.

This hands-on approach to financial education can protect our students while earning the region a reputation for social and fiscal responsibility.

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*Timothy P. Cahill is the Massachusetts state treasurer & receiver general. His office runs the Caution with Credit Program: [www.cautionwithcredit.com](http://www.cautionwithcredit.com).*

## Meeting Place

The New England Board of Higher Education's downtown Boston conference room is available **rent-free** for education-related meetings. The conference room accommodates up to 25 people comfortably. NEBHE is located in the Downtown Crossing area of Boston, just a short walk from the State House and convenient to public transportation.

**For more information, call Jan Queenan at 617.357.9620, ext. 106,  
or email: [jqueenan@nebhe.org](mailto:jqueenan@nebhe.org).**



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# Good Intentions

## Many Mainers Plan to Go to College, but Don't

LISA PLIMPTON AND COLLEEN J. QUINT

There is a growing gap between Maine high school graduates' "college intentions" and their actual college enrollment, according to a recent study by the Senator George J. Mitchell Scholarship Research Institute.

A follow-up to a similar study the institute conducted five years ago, the new research is based on enrollment data from colleges and Maine public high schools, surveys of more than 3,000 Maine parents, students, young adults and educators and group interviews in 19 high schools around the state.

The researchers were surprised to learn that despite steady increases in the proportion of graduating seniors planning to enroll in college, actual college enrollment stayed flat in the first part of this decade, then began to decline. In 2001, 64 percent of Maine's high school graduating class reported intentions to enroll immediately in college, and 62 percent actually enrolled within one year. By 2005, 70 percent of graduating seniors statewide intended to enroll in college, but only 60 percent enrolled within a year. The college-going rate dipped to a low of 57 percent for the class of 2006, according to the report.

The recent increases in college intentions among Maine's graduating seniors are reflected in many survey and interview findings. For example:

- Community encouragement for college has improved, with 71 percent of parents and 55 percent of young adults agreeing that their community encourages young people to consider college, up from 55 percent and 44 percent, respectively, in 2002.

- About two in five high school educators indicate that their schools have changed academic "tracking" practices in the past five years (potentially allowing more students access to a rigorous curriculum). More on this later.

- More high school students are getting exposure to college through campus visits. Sixty-one percent of students report that their school arranges college campus visits, compared with 45 percent in 2002, and 63 percent report that their parents have taken them to visit a college campus, compared with 55 percent in 2002.

- More schools are embedding career and college planning activities into their day-to-day work.

So why isn't college enrollment growing yet? And why are so many students who do enroll in college failing to continue through to graduation? The study offers insights on this as well:

- Just two in three students are taking advanced math courses in high school. Completing a year of math beyond Algebra 2 is strongly associated with success in college.

- Students' confidence about the financial feasibility of going to college is significantly lower than their college aspirations.

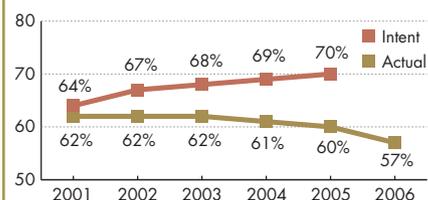
- Many parents (one in three) believe finances will determine whether their child attends college.

- With college aspirations rising, more students who face multiple, significant barriers are hoping to go to college. It may take more time for these students' actual enrollment numbers to match their aspirations.

With regard to tracking, the study found that a student's academic track in school is an even stronger predictor of likely college enrollment than parental education level or family income (factors which themselves correlate with academic track). In particular, students in a "general/vocational" track say they are less challenged in the classroom, receive less encouragement to consider college

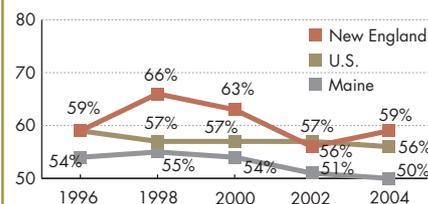
and do not feel as well-prepared for life after high school as students in a "college prep" or "honors/AP" track. Educators report that career planning practices at school are not as effective for general/vocational students as they are for college prep and honors/AP students. While the general/vocational track seems to put students at a disadvantage, being placed in an honors/AP track is a great equalizer; these students are more likely to go

### College-Going among Maine High School Graduates



Despite steady increases in the proportion of graduating seniors who told their schools they were planning to enroll in college the next year, actual college enrollment within one year stayed flat, then began to decline.

### High School Graduates Going Directly to College



While comparable national data on college intentions are not available, Maine consistently lags behind the United States in college-going. The recent drop in college-going, however, is not unique to Maine. (Maine's percentage is lower here than in the previous figure because it reflects only those students who enroll in college full-time the fall after graduating high school, rather than any enrollment within a full year after graduation.)

to college than others, regardless of their parents' education or income.

But parental educational attainment also has a critical influence on student experience. Students whose parents did not go beyond high school are more likely than others to believe they don't need to go to college to get a good job, for example. And the highest level of education completed by either parent is a stronger predictor of parents' beliefs about the financial feasibility of college for their children than is household income.

Researchers heard loud and clear that Maine families do not know enough about how to pay for college. Students routinely cite finances as the primary barrier to college. But far fewer students complete financial aid applications than are eligible to receive aid. Educators acknowledge that schools are not as effective at helping families understand college finances as they are at informing them about college options.

Based on the findings of the study, the Mitchell Institute has offered several recommendations to close the intentions-enrollment gap. These include:

**Ensuring that all students have rigorous educational experiences.**

Some Maine school districts are increasing graduation requirements and finding that high expectations

such as requiring all students to complete four years of college-preparatory math are improving student engagement rather than leaving students behind. Many are finding that early college or dual-enrollment opportunities for high school students—particularly those who face barriers to college or are uncertain of their aspirations—lead to improved academic performance.

**Starting career exploration early.**

When students can connect their interests with potential careers, they have a reason to work hard and take tough courses. For example, Central Maine Community College holds a summer camp for 10- to 14-year-olds interested in criminal justice careers. With local police as teachers, campers visit a courtroom, tour a rescue helicopter and participate in a search exercise.

**Enlisting colleges.** Colleges can serve their surrounding communities by bringing young people onto campus in informal ways. One Bates College administrator brings students from his small town's summer recreation program, many of whom have never been on a college campus, to play in the college gym, talk with students and have lunch in the cafeteria. Maine college students are a largely untapped resource. Many have insights from their own experiences and a genuine interest in helping. Last year, a

Bowdoin College student designed a program as his senior thesis that brought high school juniors from Maine's northernmost county onto the campus overnight, pairing them with students to attend classes and stay in dorm rooms. An initiative at the University of Maine at Farmington links college students with a nearby high school where they serve as tutor-mentors.

**Getting businesses involved.**

Businesses can bring young people and their teachers into work sites to see what jobs are available in their community and what kinds of skills are expected. They can also view their employees as the parents of the next generation of workers, and help them prepare their children for college by providing financial planning sessions during the workday.

If Maine is to thrive, it needs an educated workforce. That will require continuing to foster college intentions while closing the gap between intentions and enrollment.

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## Reaching the Connected Generation

### “College Access Marketers” Slow in Adopting New Techniques

DAVID GASTWIRTH

So-called “college access marketing” efforts aimed at increasing college attendance and success have been slow to incorporate new techniques such as *buzz marketing*, *viral marketing*, *product seeding* and *guerilla marketing*. Yet for a “connected generation” of potential college students, these kinds of strategies could be crucial in changing behaviors.

More than 60 percent of last year's high school seniors said they preferred student and faculty blogs to

other information sources, according to the National Research Center for College and University Admissions. More than 80 percent of high school students indicated they would consider reading or responding to an instant message from a college representative. Meanwhile, 57 percent of online teens have used the Internet to access information about postsecondary education, according to the Pew Internet & American Life Project. Studies show that parents are also using new media to navigate the college-going process.

While individual colleges and universities have discovered that personalized web recruiting, interactive websites and chat sessions can contribute to growth in applications, improved quality of applicants and reduced recruitment-related costs, organizations focused more broadly on increasing college access and success seem to be missing this opportunity. College access marketing campaigns could deliver finely tailored messages to their target audience at low cost by mixing traditional marketing through

media outlets with new viral marketing (in which entertaining or informative messages are passed along, usually by email) and buzz marketing (an intense form of word-of-mouth using high-profile entertainment or news to get people to talk about a brand). The Chicago-based Word of Mouth Marketing Association also identifies several other new techniques, including: *community marketing* in which niche communities are formed among people who share interests in a brand; *grassroots marketing* involving organizing volunteers to engage in local outreach; and *product seeding*, that is placing samples of products in the right hands at the right time.

Ever so slowly, college access marketers have begun to adopt some of these techniques. The national KnowHow2Go initiative launched by the American Council on Education and the Lumina Foundation for Education explicitly urges states to encourage viral marketing by distributing campaign information and announcements via email. KnowHow2Go also has started to advertise on Facebook, the college-oriented social networking site. The “Go Ahead, Get Ahead” effort in New Hampshire, meanwhile, hopes to utilize “street teams” to spread its message. Studies of youth voting behavior suggest that such peer-to-peer contact is a highly effective means of promoting socially beneficial behavior.

The “Kick Start” campaign in Maine has distributed T-shirts featuring the campaign mascot and message and launched a teen-oriented game show with contestants competing for scholarship prizes in an effort to create buzz about college attendance. Additionally, a sophisticated interactive website serves as a functional destination for Maine students.

New forms of person-to-person contact such as text and instant messaging could be even more effective in following up traditional mass communications. But the scope of new marketing efforts remains small. One reason is that groups involved in college access work tend to be strapped for resources, so safer, more traditional approaches may win out over untested

propositions. For some, there is also concern that target groups such as underrepresented minorities and low-income students have more limited access to new media, though studies by the Pew project suggest these populations would also be better served by the new marketing strategies.

What might college access marketing campaigns that incorporate new marketing techniques look like? Here are a few possibilities, drawing on some for-profit campaigns and other “social marketing” ideas outlined by Spitfire Strategies in a research report prepared for College Goal Sunday 2006.

**Virtual Environments.** Coca-Cola built an interactive community based on love of music, including a virtual recording studio, a music mixer, music sharing, surveys and quizzes and interactive games. Coke linked with AOL Music through an under-the-bottlecap offer for a free song download. Word-of-mouth through chat, email and instant messaging generated unprecedented traffic. Ongoing updates and special promotions have led to sustained interest. A similar campaign for college access might have students design a “Joe College” persona or other virtual reality.

**Social Utility Groups.** At the University of Florida, students who turned down offers from more prestigious institutions because of the incentives of Florida’s “Bright Futures” scholarship program formed a social utility group. Thousands of students joined the group and included it in their online profiles. A message board allowed for communication within the group. College access marketing initiatives could use this model to market need-based scholarship programs as well.

**Novelty Messaging.** The marketing campaign for the movie *Snakes on a Plane* consisted of an interactive, personalized telephone and email service that allowed users to send customized messages in the voice of Samuel L. Jackson to friends and family. A famous athlete or performer could be cast for automated messages encouraging positive college-going behaviors.

**Gaming Environments.** Gaming is a popular, time-consuming and engaging activity for students of traditional college age. Information about college attendance could be creatively incorporated into video game software, or a college-going theme could be part of a video or computer game.

**Interactive Promotions.** The National CPA Student Recruitment initiative used an interactive website featuring personality tests, polls and games to get students interested in certified public accounting. A “Build a Record Label” promotion allowed teens to develop business skills, and a “Catch Me If You Can” game promoted forensic accounting. It reached more than 8 million high school students over two months. College access marketing might team up with specific professional organizations or institutions to promote their cause in a similar manner.

**Merchandising.** Florida’s “Truth” anti-tobacco campaign convened a summit of 500 young people and determined that merchandising was an important component of the campaign. “Truth” merchandise was distributed at events around the state. Popular, branded teen merchandise ensures that messages will be sustained and seen by the target population. More states should consider embedding fashionable, humorous or trendy clothing into campaigns.

**Cross-Promotions.** The U.S. military launched a recruiting campaign that incorporates a website, a youth-targeted magazine distributed to teachers and students, an IMAX film, and a prominent role for an Army instructor written into a new ESPN reality show. College access marketing should take a similarly multifaceted approach to reach tomorrow’s students.

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*David Gastwirth is a research associate at Duke University’s Sanford Institute of Public Policy. This article is adapted from a monograph Gastwirth authored as a 2007 NEBHE policy fellow. Email: dag13@duke.edu.*

# Standard-Driven Variety

## Why Must Equitable Outcomes Be the *Same* Outcomes?

NICHOLAS C. DONOHUE

In May, the U.S. Education Department decided to move forward with its stated desire to make colleges and universities report measurable student outcomes in order to remain eligible for any of the nearly \$100 billion available in federal student aid. Many higher education leaders rightly challenged the suggested mandate, and the battle was joined.

There is an understandable sense of ownership among higher education institutions over what constitutes a valid education. U.S. higher education is envied around the globe. The federal government's foray into K-12 accountability with No Child Left Behind has contributed to higher education's reluctance to be told who is and who is not a competent college graduate. And in the current political climate, it's easy to push back against the administration's accountability plan. All this notwithstanding, there remains an enormous opportunity to articulate "standards" for higher education.

Educators, economists and policy-makers agree that raising the level of achievement for more learners is important. Studies of global workforce competitiveness regularly point toward the goal of nearly everyone achieving skills and knowledge commensurate with at least two years of higher education. Do we need a list of measurable outcomes to drive toward that goal? Or could we just better prepare our high school students, fund public higher education sufficiently and let the marketplace drive quality upward?

The danger when we start defining learner outcomes is that we will narrow the postsecondary experience and diminish its quality. Research regarding implementation of No Child Left Behind supports this concern. A recent survey of nearly 350 school districts by the Washington D.C.-based Center for

Education Policy found that to make room for additional curriculum and instructional time in reading and math—the two subjects tested under the federal law—many districts are spending less time in other subjects that are not the focus of federal accountability. Still, these findings do not damn the standards movement, but instead, point to the need to develop better standards.

We must ensure that the standards we define are congruent with the needs of students once they leave education's hallowed halls for the real world. The study *Tough Choices or Tough Times* suggests that the qualities that "may spell the difference between success and failure" in the global economy include "creativity and innovation, facility with the use of abstractions [and] the ability to function well as a member of a team."

The Partnership for 21st Century Skills, meanwhile, has developed a specific framework for learning that includes: knowledge of modern themes ("traditional" courses plus civic, financial and global awareness); learning and innovation skills (creativity); media and technology (technology and media literacy); and life and career skills (including initiative, accountability and leadership). Though imperfect, this design, developed by talent from the likes of Apple, AT&T, Leapfrog Media, the National Education Association and Junior Achievement, marks a way forward to a clearer definition of higher learning. The partnership is working hard to get government to buy in.

Of course, this is not the first time well-intended business types have searched for some discrete definition of "preparation." But we may have finally reached a tipping point where these kinds of skills are going to be necessary for broader success in the new economy.

This is not to dismiss education that does not directly serve an economic engine. To the contrary, a variety of high-quality options will be required in the new global society. Traditional opportunities and liberal arts approaches must be nurtured, protected and made more accessible. And expectations for all students must remain high.

When we accept the idea of nurturing a variety of high-quality learning opportunities, a thorny issue remains: how do we ensure that uniformity in standards doesn't create a myopic definition of success?

We have increased equity at the K-12 level for those least-served by our public education systems by demanding that the same standards be used for all learners. This approach has uncovered vast differences in performance correlated tragically with race and class. We must be vigilant about disparities in outcomes, but we should also intelligently differentiate our notions of opportunity and achievement. Why must strong equitable outcomes be the *same* outcomes? More specifically, while college success is a worthy goal for anyone, is it the only worthy goal for everyone?

One argument is that in today's world, college graduation and degree attainment are the "gold standard" for economic success. And it is right to aim for success for all learners, not just a privileged few. The problem is that college success—traditionally defined—is at best a proxy for the specific skills and knowledge necessary for success in the "real world." Just ask our business leaders who together budget millions of dollars annually for work-based remedial education activities. While college graduation is indisputably a passport to higher earnings, it's not the only source of economic benefit (nor of cultural literacy and social privilege). Conversely, even if college isn't for everyone, real success can be.

Recent alarming workforce projections, the explosion of online coursework, industry-based learning, the evolution of community colleges, and the fact that technical trades now demand a much higher level of literacy, problem-solving and other high-value skills, are all trends that may force acceptance of a greater variety of outcomes and a more authentic and honest appreciation of a variety of vocations.

To some, the argument for standard-driven variety will seem like revisiting the past. To others, it may be misread

as a step back from the equity we have approached through uniformity in standards. As educators, philanthropists and concerned citizens, we must begin to ask ourselves the hard questions about what it really means to educate the largest majority of students imaginable. We are doing a poor job of it today, at a time when we need to be doing an excellent job. We have made strides by demanding accountability, but we still champion a one-size-fits-all future when the world is screaming for innovation, differentiation and the highest quality possible.

New England's colleges and universities have an opportunity to take a leadership role in redefining the experiences of higher learning. Indeed, their ingenuity, depth of knowledge and commitment to excellence put them in a unique position to develop measurable, rigorous and varied outcomes that expand opportunity, safeguard equity and position our region moving forward.

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*Nicholas C. Donohue is president and CEO of the Nellie Mae Education Foundation. Email: ndonohue@nmefdn.org.*

## Joint Authorship

### Faculty Members from Six Institutions Collaborate to Measure Writing Competence

NANCY KLENIEWSKI

Two years ago, Bridgewater State College in Massachusetts adopted a new core curriculum that defines several learning outcomes for the entire undergraduate population, including writing, speaking, mathematical and quantitative reasoning, logical reasoning and information literacy. The college implemented the new core in the fall of 2006 and developed a strategy for assessment. Assessing freshman-level skills appeared relatively straightforward: give a pre-test, teach the course and compare students' performance at the end of the course with their pre-test scores. But assessing students' intellectual growth over their entire college careers is complicated by the fact that nearly half of Bridgewater seniors transferred from another institution, where they completed most of their core curriculum.

Given that only a little more than half the college's seniors are "native" students, what does that imply for general education assessment? Perhaps the college could assess only those seniors who completed their core requirements at Bridgewater and ignore transfers. But shouldn't every graduate be held to the same standards,

regardless of their school of origin? The solution to this dilemma was to attempt to align Bridgewater's core curricula with its three main feeder community colleges through a novel collaboration.

#### Regional Collaboration

Southeastern Massachusetts is home to six public institutions of higher education. In 2003, at the invitation of Bridgewater President Dana Mohler-Faria, five of them joined together to form a regional collaborative called CONNECT. (The original members were Bridgewater State College, Bristol, Cape Cod and Massasoit community colleges and the University of Massachusetts Dartmouth. The sixth, Massachusetts Maritime Academy, joined in 2007.) The collaborative's goals are to improve the institutions' services and increase their efficiency by combining resources. The organizing principle is meetings of counterparts—chief executive officers, chief financial officers, human resource directors and so on—who share ideas and identify collective projects.

From their first meeting, the CONNECT chief academic officers

identified the group's top priority as smoothing the process of student transfers among the institutions. They agreed that students faced two types of challenges in the transfer process: administrative challenges and academic challenges. To reduce administrative challenges, the four-year institutions agreed to create "transfer coordinator" positions to help transfer students navigate their new campuses. To reduce academic challenges, the institutions sought to ensure that community college students would master the same basic skills and knowledge, cover similar foundational work in their disciplines, and experience equivalent academic expectations as in a bachelor's curriculum. The chief academic officers decided that these issues of curriculum and evaluation standards could be best addressed through faculty dialogue around course goals, syllabi and evaluation methods.

#### The Writing Project

The chief academic officers chose to begin the faculty dialogue with the institutions' first-year writing courses. They reasoned that writing is the bedrock skill in any general education program and that writing instructors

were already practicing assessment (as distinct from grading) through the placement process. They invited two faculty members from each institution to meet monthly for a year and granted them one course release per semester. The charge to the group was three-fold: identify common outcomes for the first-year writing/composition courses, develop a common evaluation scheme, and disseminate this common framework to writing instructors at all the campuses.

When the Writing Project members first met in the summer of 2003, they took turns making speeches that highlighted their wariness: *Community college students are a different population—we have to face many challenges that instructors in four year schools don't face. ... We tried a collaboration in the 1970s and it never went anywhere. ... Are we doing this for political reasons or because we really think it will help our students? ... My department worked for two years to develop a set of learning outcomes, and they won't want to discuss it any more. ...* Then they got down to work.

The first step was to compare their institutions' existing course outcomes, leading to the immediate realization that their course goals overlapped substantially. They identified six learning outcomes shared by all their campuses: *Writing; Critical Reading; Audience, Purpose, and Voice; Thesis; Organization; and Research Documentation*. But they also discovered critical curricular differences among the campuses. The community colleges typically teach writing in the first semester and a combined writing and literature course in the second semester, whereas the four-year institutions teach two semesters of writing and a separate literature course. After wrestling with this difference, the group agreed that although the curricula at the institutions may vary, the six core writing outcomes would remain constant. Thus, they agreed on a set of common learning outcomes while reserving the right of individual campuses and instructors to add outcomes and content to the writing courses.

The Writing Project faculty then moved on to the evaluation process. After examining a number of alternatives, the group settled on a rubric, using the labels *Novice, Practitioner, and Expert* to describe three levels of competence in student writing. This resulted in an 18-cell grid of the specific qualities that would prompt an evaluator to rate a piece of writing as Novice, Practitioner or Expert on each of the six writing outcomes. The group engaged in many spirited discussions of wording and concepts, the record probably going to a 45-minute round on whether to use the term “argument” or “position” in the rubric. Throughout the discussion, the Writing Project faculty conscientiously avoided jargon by reminding themselves that the primary purpose of the rubric would be to communicate instructors' expectations to students.

### Spreading the News

Because the 10 initial faculty members of the Writing Project represented a tiny minority of the hundreds of instructors who teach writing at the CONNECT campuses, their next challenge was to build consensus around using the common outcomes. The Writing Project members initiated discussions among their full-time faculty colleagues but soon realized that their main target had to be the army of adjunct faculty members and teaching assistants who staff most composition sections.

The group initiated an annual Composition Conference bringing together 80 to 100 full- and part-time writing instructors from all the campuses to share learning outcomes, evaluation standards and pedagogical practices.

At the first Composition Conference, participants demonstrated the convergence among individual evaluation standards through “norming” sessions. Attendees were placed in small groups, mixed as to institution and full- or part-time status, and asked to evaluate three short pieces of student writing based on the Novice/Practitioner/Expert rubric. When the small groups compared their ratings, they discovered that each group had independently

arrived at identical ratings of each student paper. This showed the faculty members that they belonged to a community of writing instructors with shared understandings of good writing, regardless of institutional location or position.

The Writing Project members realized that an annual conference, while important for generating excitement and community-building, was of limited use for writing instructors struggling on a daily basis with developing new course materials and pedagogy. They decided to publish an online resource guide for all CONNECT writing faculty. This drew the attention of the Calderwood Writing Initiative, which supported the work of gathering resource material and constructing a web site accessible to CONNECT faculty and anyone else interested in writing resources. The foundation, which supports expository writing in New England, intends the site, [www.CONNECTsemass.org/writing](http://www.CONNECTsemass.org/writing), to inspire other regional collaborations between community colleges and four-year institutions.

When the Writing Project members present their work at conferences, an audience member inevitably asks: “How do you get the faculty from a university, a state college and three community colleges to collaborate on something as sacred as course content and evaluation practices? Is there something in the water there?” The initiative is indeed beginning to change the nature of faculty interaction at participating campuses. Intercampus conversations have spread from writing to math and other areas of the curriculum.

The Writing Project experience points to several ingredients for a successful and lasting collaboration among different types of institutions.

First, peer-to-peer interaction with others in the discipline is a powerful tool for faculty collaboration, reducing barriers between two- and four-year institutions and between adjuncts and full-time faculty.

Second, a focus on common student learning outcomes and successful pedagogy allows all instructors

to address a common goal: creating a good teaching and learning environment.

Finally, leadership must come from the top, with the blessing and financial support of presidents, provosts and deans.

CONNECT chief academic officers are confident that faculty

collaborations will help community college students succeed in four-year colleges. They look forward to assessments that show all our graduating seniors are on a level playing field, regardless of where they completed their general education program. And they take pride in the spirit of unity being

created among the institutions' diverse faculties.

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*Nancy Kleniewski is provost and vice president of academic affairs at Bridgewater State College and facilitator of the CONNECT Writing Project. Email: nkleniewski@bridgew.edu.*

## E X C E R P T S

## COLLEGE AND THE CAMPAIGN TRAIL

## A Big Liability for Edwards

*From "Poison Ivy," freelancer Steven Stark's Aug. 1, 2007 Boston Phoenix column on "what's dooming John Edwards's campaign to be the Democratic nominee" ...*

**E**dwards's problem is different, and it's not even about his politics. It's about a piece of paper that hangs—or doesn't hang—on the wall of his office. Edwards, you see, didn't go to Harvard or Yale.

In the Democratic landscape of 2007, that doesn't seem as if it should be a problem. But you'd have to go back to 1984 to find a Democratic nominee (Walter Mondale) who didn't attend one of those elite universities for either college or graduate school. Before that, a number of Democratic also-rans, including Gary Hart, Paul Tsongas, and Jerry Brown, were also graduates of either Harvard or Yale. And the pattern will continue in 2008 if either Hillary Clinton (Yale Law) or Barack Obama (Harvard Law) wins the nomination.

It's a trend that harkens back to the old country, where it's assumed all leaders belonged to the same debating club at Oxford. Even other Ivy League schools—such as Columbia, Princeton and Penn—don't seem to be good enough for the Democrats, much less the Atlantic Coast Conference schools of Clemson, North Carolina State and the University of North Carolina, at which Edwards received his education. ...

The Democrats used to be "the party of the people," and still aspire to that title. But fundraising (particularly now that all serious candidates spurn public funding) and primary politics have been taken over by the well-educated elites for whom Harvard and Yale are the Holy Grails.

These voters and donors all dream of having their kids attend the best Ivies, especially now that the upward path to mobility in America is no longer membership in a labor union—once the backbone of Democratic politics—but is admission to a selective college.

Meanwhile, the elite press is now dominated by former classmates of the candidates. That's a marked change from a generation or two ago, when the best reporters often didn't finish college, but instead worked their way up from the police to the political beat.

To these people, Edwards doesn't pass muster. It's not that he's not smart—he clearly has an impressive intellect. It's much more subtle and insidious: if there's one unstated lesson these select schools teach you, regardless of how much money your family actually has, it's how to act like a member of the upper class. ...

## Barack's Lesson in Empathy

*From Barack Obama's commencement speech this past spring at Southern New Hampshire University ...*

**I** have learned a few lessons here and there about growing up... the first lesson came during my first year in college. Back then I had a tendency, in my mother's words, to act a bit casual about my future. I rebelled, angry in the way that many young men in general, and young black men in particular, are angry, thinking that responsibility and hard work were old-fashioned conventions that didn't apply to me. I partied a little too much and studied just enough to get by.

And once, after a particularly long night of partying, we had spilled a little too much beer, broke a few too many bottles, and trashed a little too much of the dorm. And the next day, the mess was so bad that when one of the cleaning ladies saw it, she began to tear up. And when a girlfriend of mine heard about this, she said to me, "That woman could've been my grandmother, Barack. She spent her days cleaning up after somebody else's mess."

Which drove home for me the first lesson of growing up: The world doesn't just revolve around you.

There's a lot of talk in this country about the federal deficit. But I think we should talk more about our empathy deficit—the ability to put ourselves in someone else's shoes; to see the world through those who are different from us—the child who's hungry, the laid-off steelworker, the immigrant woman cleaning your dorm room.

As you go on in life, cultivating this quality of empathy will become harder, not easier. There's no community service requirement in the real world; no one forcing you to care. You'll be free to live in neighborhoods with people who are exactly like yourself, and send your kids to the same schools, and narrow your concerns to what's going on in your own little circle.

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## D A T A C O N N E C T I O N

- Of 41 valedictorians of Boston high schools in 2007, number who were foreign-born: **21**
- Chance that a New England biotechnology company has at least one foreign-born founder: **1 in 4**
- Percentage increase in total number of Massachusetts firms, 1997 to 2002: **5%**
- Percentage increase in number of Asian-owned Massachusetts firms during the same period: **44%**
- Average 2006 compensation of five highest-paid female executives in Massachusetts: **\$2,256,819**
- Of five highest-paid male executives: **\$14,174,363**
- Percentage of U.S. school districts that have increased time for English and math in elementary schools since the No Child Left Behind Act became law in 2002: **62%**
- Average combined increase in English and math among the districts reporting increased time: **42%**
- Percentage of U.S. school districts that have cut time from one or more other subjects or activities at the elementary level, including science, social studies, art and music, physical education, lunch and recess, under NCLB: **44%**
- Average cut in these subjects since NCLB was passed: **31%**
- Percentage of U.S. adults who say learning about the environment in school is as important as math or English: **68%**
- Of 71 hazardous industrial chemicals studied by the Alliance for a Clean and Healthy Maine, number found in the system of study volunteer Russell Libby, director of the Maine Organic Farmers and Gardeners Association: **41**
- Ratio by which methylmercury in the hair of Maine House Majority Leader Hannah Pingree exceeded the national median: **5-to-1**
- Number of for-profit "career colleges" in the United States: **2,694**
- Number of students who completed career college programs during 2005: **495,474**
- Approximate percentage of career college students who are the first generation in their families to pursue higher education: **50%**
- Approximate percentage of 2006 SAT-takers who would be the first generation in their families to pursue higher education: **35%**
- Percentage of first-generation college students who reported working more than 20 hours per week during their last year of high school: **22%**
- Percentage of non-first-generation college students who did: **15%**
- Percentage of first-generation students who expect to get a job to pay for college expenses: **55%**
- Percentage of non-first-generation students who expect to get a job to pay for college expenses: **45%**
- Percentage-point increase since 1987 in share of first-generation students who expect to get a job to pay for college expenses: **14**
- Percentage-point increase in share of non-first-generation students who do: **8**

**Sources:** 1 *Boston Globe*; 2,3,4 Immigrant Learning Center; 5,6 *NEJHE* analysis of *Boston Business Journal* data; 7,8,9,10 Center on Education Policy; 11 GfK Roper Consulting; 12,13 Alliance for a Clean and Healthy Maine; 14,15,16 Career College Association; 17 The College Board; 18,19,20,21,22,23 UCLA Higher Education Research Institute

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