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Editor's Column

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Editor's Column

This marks the first issue of the *Journal* of this golden anniversary year for the National Association of Student Financial Aid Administrators. In it, our authors wrestle with important and persistent questions about the relationships between different forms of financial aid and persistence as well as student loans. A search of the *Journal's* articles shows that persistence and student loans have been discussed in over 210 articles since 1972, the year NASFAA founded the *Journal*.

Although these topics are not new to the *Journal* or the field, we find there is still much to learn and understand. For example, Ishitani and McKittrick, in their article on student loan default rates, wrestle with the crucial question of whether default rates are a function of institutional actions, student characteristics, or a combination of both. In the second article, Olbrecht, Romano, and Teigen explore the relationships between merit-based aid, family's ability to pay, and student retention, with implications for how institutions package financial aid for students. Finally, Bruecker reviews *The Real College Debt Crisis: How Student Borrowing Threatens Financial Well-being and Erodes the American Dream*, in which authors William Elliott III and Melinda K. Lewis examine student indebtedness and propose Children's Savings Accounts as an alternative to student loans.

I also want to take a moment to remember the life and work of Robert P. Huff, who passed away on March 7, 2016. Bob served as founding editor of NASFAA's *Journal of Student Financial Aid* (1971-1981), authored numerous student aid research studies, wrote three books on NASFAA's history, and served countless students as director of financial aid for Stanford University. In 1984, NASFAA named its recognition of outstanding contributions to scholarly literature in student aid the "Robert P. Huff Golden Quill Award" in his honor, and over the years presented him with both the Golden Quill and two Allan W. Purdy Distinguished Service Awards. His legacy of promoting student aid research will continue to benefit students, financial aid administrators, and researchers far into the future.

Jacob Gross
Editor