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# Packaging and Equity: Historical Perspectives

By Rupert Wilkinson

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*For many college enrollment managers, preferential/differential packaging of student aid is the name of the game. How old is the game, and how old is its tendency to favor low-need students over high-need students? The author argues that such student aid packaging is essentially very old, but new pressures and refinements have given it a new inequity.*

Preferential packaging—reducing the self-help (loan and job) component of a financial-aid package for specific students—is by definition discriminatory. It favors some students over others. Although it has been around for a long time, not until recently has preferential packaging attracted anything close to the public debate over no need merit scholarships. This is partly because it is need-based and partly because the way it works is so technical and full of numerical formulas, that many college faculty and alumni don't have the foggiest idea if their own institutions do it and what it means.

Of course, financial aid professionals are intricately familiar with preferential packaging. As more and more colleges package aid awards in more sophisticated ways, it seems a good time to take a long view of the matter. How old is preferential packaging and how much has its social fairness changed?

Preferential packaging today tends to discriminate, directly or indirectly, against low-income students despite some packaging that favors minorities and other disadvantaged groups. Also, deliberately preferential packaging has existed for a good 170 years if not more, but its tendency to be tougher on low-income students is much more recent.

Preferential packaging based on academic record only started to favor low-need students after academic seriousness and quality ceased to be the special mark of "poor scholars." The main shift here became pronounced after the GI-Bill generation of students. (All GI-Bill students got an enhanced aid package since their federal grants covered all tuition plus books and maintenance.) Preferential packaging that *directly* discriminates in favor of low-need students is even more recent. For many years American colleges have used financial aid to raise revenue by increasing enrollment, but using preferential packaging to increase net tuition revenue by enrolling low-need rather than high-need students was not generally established until the 1980s.

This study focuses on institutional aid at *private* colleges, since these have been the leaders in preferential packaging. In a 1994 survey, 64% of reporting private colleges and 34% of reporting public colleges said they did "preferential/differential packaging," and the more expensive colleges did it most (NACAC, 1994). The higher the gross tuition fee, the more incentive to vary the price discounts by varying the package.

The main research for the study, to be elaborated in a book on student aid in America, consists of archive work at 36 four-year institutions and interviews with administrators and others at 67 institutions between 1991 and 1998. Most of these colleges are selective private institutions but they include state universities and private and public commuter colleges.

## Preferential Aid Packaging Types

What, then, are we talking about? Preferential packaging has become a complex beast. To make it easier to examine, I propose the following classification, coining some new jargon, redeploing some old, and borrowing some language from tax economics.

**1. Same-need differential packaging.** At the same level of need, as calculated by the same methodology, different students carry different amounts of self-help. The commonest form of same need differential packaging among private colleges is aimed to reward and attract academic high-performers (NACAC, 1994; Wick, 1993). This tends to favor low-need students due to correlations between family incomes and academic achievement, especially when measured by test scores. Some colleges, using wide and sensitive admissions criteria of academic promise, claim that their same need differential packaging has no economic class bias, but this is unusual. The socioeconomic implications of two other uses of same need differential packaging—favoring talent in the arts and athletic ability—are more uncertain; they may well have no economic bias. On the other hand, a fourth use of such differential packaging at private colleges—reduced self-help and bigger grants for selected minorities to increase their representation—clearly tends to favor low-income groups. At the time of writing the legal future of this packaging is unclear but it is constitutionally safer than outright minority scholarships.

**2. Regressive packaging.** Self-help levels directly favor low-need students. Versions include:

- Giving extra grants to students with less than average need.
- Capping the grants for low-academic, high-need students (thus combining regressive packaging with academically based same differential need packaging).
- Putting some institutional grant money into the financial-aid package *before* filling in the package with loans and work-study. This can mean that all or almost all of a very low need is met by grant.
- Giving grants to all aided students up to the same percentage of their estimated need. This may look equitable but means that students with greater need carry greater self-help.
- Regressive packaging may reflect a real concern that financing college is a particular burden to middle or upper-middle income families, but it is often done to contain financial-aid costs and boost net tuition revenue by getting more low-need students.

**3. Progressive packaging.** Self-help levels directly favor high-need students. This usually consists of reduced loans and increased grants for specific categories such as first-generation-college with very high need—groups unused to high levels of debt. Some top-of-the-line colleges that “can afford their principles,” as others sometimes put it, practice only this kind of preferential packaging. It is more common, however, for colleges to use it as a limited offset to more extensive academically based same need differential packaging and regressive packaging. Like same need differential packaging for minorities, it buys social diversity at a cheap price because it goes to relatively few students (Ehrenberg and Murphy, 1993; Gladieux, 1983). All of these preferential-packaging types are departures from *standard packaging* (a.k.a. equity

packaging) in which all aided students have the same self-help level except for those students whose need is below that level; those students get no grant (Kurz, 1993). This practice seems to be most common among low-tuition colleges that do not go in for elaborate price discounting (NACAC, 1994) and a few highly prestigious and selective institutions that feel no need to make special offers to attract the most desirable students. Standard packaging means that student loans are higher in relation to low family incomes than to higher ones. The justification, in terms of equity, looks at the earnings of the students themselves after they graduate. The assumption is that the college gives all its aided students roughly equal opportunities to repay their loans out of future earnings. (In line with this at least one Ivy League university reduces self-help just for those high-need foreign students who are likely to return to countries with very low per capita incomes.)

This kind of packaging, even when viewed from a strictly egalitarian standpoint does not divide colleges into positive and negative models as neatly as an outsider might suppose. Among private institutions claiming to meet all need, several Ivy League universities that by and large stick to standard packaging set much higher self-help levels than the most regressive packages at some other, high-priced colleges. These highly competitive schools are so sought after that they can afford to require students to stretch more.

Furthermore, packaging policies that discriminate against high-need students do not necessarily *reduce* the number of high-need students that enroll at the college. Much depends here on the college's enrollment situation and its budgeting systems. Let us take two extreme cases out of many possible combinations. (1) A college will minimize its enrollment of high-need students when it is fully enrolled and when preferential packages, increasing the enrollment of low-need students, are taken out of a fixed financial-aid budget. This reduces the grants given to needier students and needy students have to be admitted to make up the class anyway. (2) An under-enrolled college, using preferential packages simply to *add* highly desired, low-need students without depleting the grants given to other students, will not thereby reduce its enrollment of high-need students.

## Historical Precedents

How new are these complex arrangements? The *ingredients* of diverse packaging go back to colonial times. First there was the scholarship grant, starting in 1643 with Lady Mowlson's £100 for a "poor scholler" at Harvard, with preference in future years for a "pious...kinsman" (Morison, 1935). This carried into America an English tradition of aiding poor scholars for church service, though the term "poor" could be quite relative. Thus Mowlson's gift went first to the son of the Harvard Overseer and fund-raiser, the Rev. Thomas Weld of Roxbury parish—a good "living"—who was only poor compared with rich Boston merchants. (Alas, young Weld, already a junior at Harvard, soon lost his scholarship. Caught burglarizing his uncle's house in Cambridge, he was personally whipped by President Dunster, and expelled!) Despite this murky start, many private colleges, right through the nineteenth century, instituted "beneficiary" grants for needy students before no-need "open competition" or honors scholarships. Along with athletic scholarships, merit

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awards largely developed in the twentieth century as colleges tried to upgrade themselves in the classroom as well as on the playing field.

The other elements of today's packages have old roots too. In the seventeenth and eighteenth centuries colleges sometimes gave credit—in effect lending tuition charges—though extensive student loans were not developed till the 1810s and 1820s when church “education societies” started lending as well as giving to “deserving” students (Allmendinger, 1975). Campus jobs such as waitering, bell-ringing and “monitoring” (taking registration in classes) also go back to colonial times and were extended in the early 19th century, though needy students often relied on outside jobs, including school-teaching, to get through college.

What of preferential packaging? When student demand for aid exceeded supply, a rudimentary preferential package operated: grant aid was rationed by requiring superior merit in the recipient. As early as the 1660s a Harvard appeal for scholarship funds envisaged the careful selection of recipients with “choise abilities” (Allmendinger, 1975). Until the 1820s, however, the donors of Harvard scholarships for needy students seem to have valued piety and moral character above sheer academic ability (Harvard, 1839, 1844, 1947). Elsewhere, the founding religious mission of colleges produced packaging based on future *occupation and service*, favoring students destined for the ministry. The Charity Fund that created Amherst College in 1821 gave in effect full-tuition grants to all ministerial students but these had to be paid back (i.e. converted to a loan) if the student did not go into the church within five years of graduating (Tyler, 1873). In the nineteenth century similar arrangements were made at Rutgers and at Princeton where the loan for non-church-students was what we today would call income-contingent: the recipient was morally obliged to pay it back if he could do so “without financial embarrassment” (Princeton Trustees, 1896).

The first *scaling* of need-based aid according to academic ability may again have been at Harvard. In the 1830s “beneficiaries” are reported to have received “moderate sums of money in proportion to their standing as scholars” (Cushing, 1890). This scaling of “pecuniary aid” for “indigent” students was well established by the 1870s (Thwing, 1878). Amherst College introduced freshman need-based scholarships on a similar principle in the late 1890s.

Neither type of preferential packaging—religious or academic—was likely to favor low-need applicants till well into the twentieth century. (This happened, paradoxically, as elite colleges became more diverse socially, especially after World War II.) As late as 1920 less than 3% of 23 year-olds had a college degree. Going to college was so atypical a path for most people that poor students who did go were apt to be highly motivated with some cultural tools for taking on the syllabus. The image of the poor scholar as a Bible-fed, country boy or girl was not pure myth, especially since most of the population until the 1940s was rural or small-town. Of course there were other poor students including urban Jews and Catholics. The fact remains that throughout the nineteenth century and well into the twentieth, college administrators and observers often saw poor students as academically serious, and rich students as “frivolous.”

The financial motive behind much of today's preferential packaging has old roots because colleges often used student aid to increase or maintain enrollment and net revenue. Historically, American colleges have tended to be under-enrolled. Much of this goes back to the early nineteenth century, to the ambitions of "booster" towns and proliferating religious sects building their own colleges, often ahead of demand (Rudolph, 1962; Boorstin, 1965). As they beat the bushes for students, financial aid became a form of price discounting to get partial-fee-payers who otherwise would not come at all, thus depriving the college of fee income. Over time this rationale was explicitly articulated (Princeton Trustees, 1896; Northwestern University, 1935a, 1935b). None of this, though, involved a deliberate pursuit of low-need rather than high-need students. Financial-aid policies did not discriminate against high-need students as a means of increasing net revenue.

## Postwar Developments

The history of preferential packaging after the Second World War divides into two periods. From the *1940s to 1970s*, especially from the mid-1950s, financial aid went professional. Packaging became more systematic (more careful mixing of grants with loans and jobs), but policies and attitudes toward preferential packaging varied widely. From the *late 1970s to the present*, preferential packaging became computer-sophisticated, and more and more colleges went for deliberately regressive policies.

## 1940s-1970s

Two background trends were important here. First, poorer students became less likely to be better students. By the early 1960s prestigious colleges had become far more selective academically, and as standardized admissions testing became more widespread, there emerged a large "cognitive elite," geared to passing tests and doing well in college (Dunham, 1966; Herrnstein and Murray, 1994). College became the predominant middle-class route to careers, but SAT performance correlated with family income (King, 1957).

The second trend of the time was the big postwar inflation of private college costs and tuition fees, relative to national income per capita (Carter, 1966). As more students at a college needed aid, the aided proportion reached further up the income scale (Bender, 1960). Together these two factors made it more likely that preferential packaging, based on academic achievement, would favor low-need students, though income data is lacking on this.

By the early 1960s, preferential packaging based on academic and other talent was in place at many private colleges, but practices and policy attitudes varied widely; some colleges used only grants; some did not use student jobs (Moon, 1962; Sanders, 1963). Variety was the name of the game in other, related areas too. In the mid-1960s several Ivy League universities led the way into full "need-blind" admissions, aimed to admit students without reference to their need and to meet all that need. For many colleges that could not afford this, however, it was often tempting at the margin to aid two or three low-need students rather than one high-need student.

Packaging and other student-aid policies were also shaped by *organization*: the emergence of a financial-aid *profession*, based at campus level on the centralized financial-aid office bringing under one roof all aspects of student

assistance (Brooks, 1986; Russo, 1995). The birth of the College Scholarship Service (CSS) in the 1950s, followed by federal loans (from 1958) and federal work-study and educational opportunity grants in the 1960s, all encouraged colleges to employ financial aid experts who could convert streams of data, mounds of government regulations and different kinds of aid into individual student packages.

On issues of policy the new professionals were faced with two, sometimes opposite, sets of demands. From the original founding of CSS they inherited a professional ethos that exalted *need* as the basis for deciding not only who got aid but—in subsequent refinements—how that aid was mixed (College Board, 1968, 1970). At the same time, as college employees, they had to provide admissions directors and their chiefs with tools for varying aid on grounds other than strict need. Racial crisis, curiously, seemed to harmonize these requirements. In the wake of the civil rights movement and, especially the assassination of Martin Luther King Jr. in 1968, financial aid administrators willingly helped construct preferential packaging and special scholarships for minorities. It was easy to feel here that African-Americans and other minorities suffered profoundly from great “need” even when some of them were not poor.

### Late 1970s-1990s

This period was extremely difficult for American colleges. Budgets and enrollment policies were whipsawed by trends that, added together, encouraged preferential packaging and made it more regressive.

- **Federal cuts.** As the federal deficit became a national issue, big-government liberalism lost out to fiscal conservatism, especially with regard to spending on low-income groups (Orfield, 1992; Tidrick, 1995). One casualty was the real value of Pell grants. Along with other cuts in federal aid to higher education, this had an impact on college budgets. So did federal cuts elsewhere in the economy, inducing more social agencies to turn for money to charitable giving. This made it harder for college fund-raisers to grow endowments and solicit gifts, including for scholarships (Starr, 1992).
- **Tuition growth outpaces income growth.** From the early 1960s to 1980-81, private-college tuition, room, and board stayed about level as a proportion of median family income. From the early 1980s these costs soared in proportion to incomes, which increased very little. Thus, private universities' average tuition, room, and board stayed at about 32% of median household income through the 1960s and 1970s; by 1991, it was 49% (Baum, 1994). As more students qualified for need-based aid, college spending on student grants escalated too, despite a general shift in student aid from grants to loans.
- **Costly demographics.** A decline in the traditional college-age population offset a continuing increase in the proportion of high-school graduates going to college and a growing number of older students. As a result, overall college enrollments, which had climbed continually from World War II, began to level off (Breneman, 1994). This made it harder for under-enrolled colleges to improve their finances by increasing student numbers. A decline in the proportion of undergraduates majoring in

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liberal arts and sciences (as opposed to business and other vocational studies) was not good news either for many liberal arts colleges (Starr, 1992). Private colleges in general had much less of a seller's market than they had had in the baby-boom years of the 1960s. The situation strained college budgets as private colleges competed among themselves and against state colleges with expensive new programs, services and facilities.

- **A culture turns tough.** Job insecurity and a growth in one-parent families joined, paradoxically, with high consumer spending and a growing “sense of entitlement” (Kurz, 1995) to make middle-class families less ready to invest big money in any but the most prestigious college education—let alone pay more taxes to sustain federal and state student aid. Students for their part—especially those with attractive talents, a “college confident” background, and access to educational consultants—were readier now to challenge financial-aid offers and bargain for more.

Alongside this consumer individualism, “diversity” values were now entrenched in the culture. Many mainstream students, like faculty and administrators, did not want their campuses to look too “lily-white” or be too “homogeneous.” This meant more spending on financial aid for minorities. There were also political and social pressures on colleges to retain “need-blind” admission, and the great majority of colleges (public and private) reporting on this claimed to do so (NACAC, 1994), though most private colleges—at all tuition levels except the highest—did not meet all need.

In the face of all these pressures, preferential packaging became an attractive policy option (Duffy and Goldberg, 1997). Behind the seemingly open gates of need-blind admissions, preferential packaging offered trade-offs between economic fairness and other considerations—maximizing net tuition revenue, looking good in the selectivity ratings, buying hard-to-get talent, recruiting minorities. Some of these goals could be met by merit scholarships, but these were usually expensive whereas preferential packaging could economize on aid while remaining ostensibly true to need-based principles. (This may help explain why, according to one survey of private colleges, “no-need academic awards” as a proportion of all institutional grant aid climbed from 13% in 1984 to 17% in 1989 but was no higher in 1992: Wick, 1994.) For the many colleges that found themselves in tight competitive and financial situations, preferential packaging offered a fine-tuned alternative to raising all grants and reducing self-help (attractive to students but expensive) and reducing all grants and raising self-help (money saving in the short run but unattractive to students). Preferential packaging, instead, promised ways of effectively *varying* the grant/self-help mix between students. This could cost more if it raised some grants more than it lowered others but—some experts argued—this did not have to be so.

Enter here the concept of *enrollment management*, integrating admissions, financial aid, institutional research, and services designed to help keep students in college (Dixon, 1995). The term seems to have been coined in the early 1970s, but its concern with maximizing net tuition revenue came well before that goal was linked to preferential packaging (Elliott, 1974). A transitional



figure in this was William Ihlandfeldt, Dean of Admissions at Northwestern University, who increased black enrollment there in the 1960s and then developed pragmatic arguments for generally expanding need-based aid (Ihlandfeldt, 1974). His subsequent book, *Achieving Optimal Enrollments and Tuition* (1981) mentioned preferential packaging as a means to these goals but did so briefly and not altogether happily.

An important development in the 1980s was econometric modeling aided by new computer programs. Applicants were increasingly analyzed and segmented according to their characteristics. Consulting firms, focusing on “leveraged financial aid,” encouraged colleges to stress *yield-analysis* as well as *need-analysis*—*willingness* to pay as well as *ability* to pay. The financial-aid packages that resulted were apt to favor strong students with bargaining power, and these tended to have relatively low need; indeed it was often a goal to get more high-academic, low-need students. It is true that conceptions of “optimal enrollment” frequently involved preferential packages for “under-represented minorities” and some low-income groups, but as already suggested, these tended to be part of a limited trade-off concealing policies that overall favored low-need students.

This picture of the 1980s and 1990s is a simplification. It says nothing for instance, about preferential packaging that goes beyond need, combining need-based aid with merit awards. It does not discuss the growth of disagreement about how to measure need and—exploiting this—the temptation to favor some students by jumping them into a more generous measurement of need (e.g. Federal Methodology). Colleges still vary a great deal in the complexity of their packaging, and it is not clear if an upturn in the college-age population will reduce competitive pressures to manipulate aid.

## Need-Based Aid

Need-based or not, financial aid has historically been a part of college marketing but there is now more discrimination *within* need-based aid against the economically weak. College enrollment management has followed a general business trend toward analytical strategies that deal differently with different segments of the market.

In several important ways, however, colleges—even private ones—are *not* like business firms. The critical difference for this study is that *a college's customers are also a college's suppliers*—and some more than others. Students can bring qualities that enhance a college and attract other students. Scholarships historically have been used, both inside and outside “need,” to attract good suppliers. From this standpoint, preferential packaging that favors ability and talent among the needy is just a refinement of very old policies. It fits, however, a tendency among private colleges, starting before World War II and gathering force after it, to seek to upgrade themselves on the academic status ladder. Although student diversity has long been an educational goal, among competing demands for limited resources, colleges spent money on expensive academic programs rather than wide access (Freeland, 1992).

Even within this value-system, however, there are long-run costs in excessive preferential packaging, just as there are in excessive merit aid. Insofar as these policies are reactions to peer institutions offering similar

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inducements they run the risk of expensive, diminishing returns as the institutions try to outbid each other (Riggs, 1994; McPherson and Schapiro, 1994). It is by no means clear that preferential packaging can always pay for itself by attracting enough students with low enough need. Even when they do achieve this, these policies are liable to cause offensive distinctions within an increasingly money-aware student body. Put simply and starkly, most preferential packaging today is unfair.

Against this claim a defender of the system might apply to preferential packaging the social argument used by Michael S. McPherson and Morton Owen Schapiro in favor of merit scholarships (McPherson and Schapiro, 1991, 1994, 1997). According to this argument, merit scholarships—and by extension, academically-based preferential packaging—may distribute to lower-status colleges relatively talented students who would otherwise have gone to more privileged institutions where they would not have gotten a “special deal.” So far this argument is only a hypothesis. To my knowledge there is no study of the effects of merit grants or preferential packaging on student choice between different tiers of colleges. It is striking, moreover, that in my interviews with enrollment and financial aid administrators, this social argument was seldom offered. Indeed, most of my interviewees did not seem to know of it. Instead they defended merit scholarships and academically selective preferential packaging, as something the college had to do to meet competition from its peers (or from honors programs at cheaper, state colleges).

To call simply for the abandonment of all preferential packaging other than “progressive” packaging would obviously be futile as well as insensitive to the market situation of many colleges, let alone the complex issue of special packaging for minorities. The fact remains that most preferential packaging is a departure from the principle of extending educational opportunity by giving aid according to need. Remedies, aimed at limiting preferential packaging, should address both the financial and the academic-competitive sources of it since the two overlap. Financially, much of the problem lies in escalating institutional costs tempting colleges to try to maximize tuition revenue by favoring low-need students. The problem of cost escalation, now increasingly under discussion, is beyond the scope of this article but some of the answer probably lies in colleges deciding not to “beat the Joneses” in everything, and in more consortial arrangements to share and exchange programs (Commission on National Investment, 1997; Clotfelter, 1996).

In the same cooperative spirit, college leaders might recall that the College Scholarship Service itself was created in the early 1950s partly to ensure that scholarship price wars, waxing at a time of curtailed federal student aid (the tailing off of the GI Bill), did not divert money from the needy. In a renewal of CSS principles, groups of peer institutions might agree to limit the proportion of student aid given as merits and their variations in need-based packages. In the wake of the Justice Department’s antitrust suit against the Ivy League and MIT, many colleges have been leery of cooperating and exchanging information on financial aid policies. The Need-Based Student Aid Antitrust Protection Act of September 1997 does permit colleges to agree to base all aid on need, and to agree on principles of professional judgment in applying

need-analysis as long as the colleges concerned practice need-blind admissions. (They do *not* have to meet all need). Like previous, similar legislation, the Act only runs to a “sunset” date—in this case, September 30, 2001—and it is not clear that it would permit colleges to control preferential packaging within need, and to limit rather than ban merit scholarships outside need. A new act is therefore needed. The very pursuit of it might educate the public and its leaders about the financial aid crisis in America’s colleges.

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