

DOLLARS FOR DEGREES: Structuring post-secondary scholarships to increase student success

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Funded by

FSG  SOCIAL IMPACT ADVISORS



GREATER TEXAS FOUNDATION

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Our approach is founded on the beliefs that:

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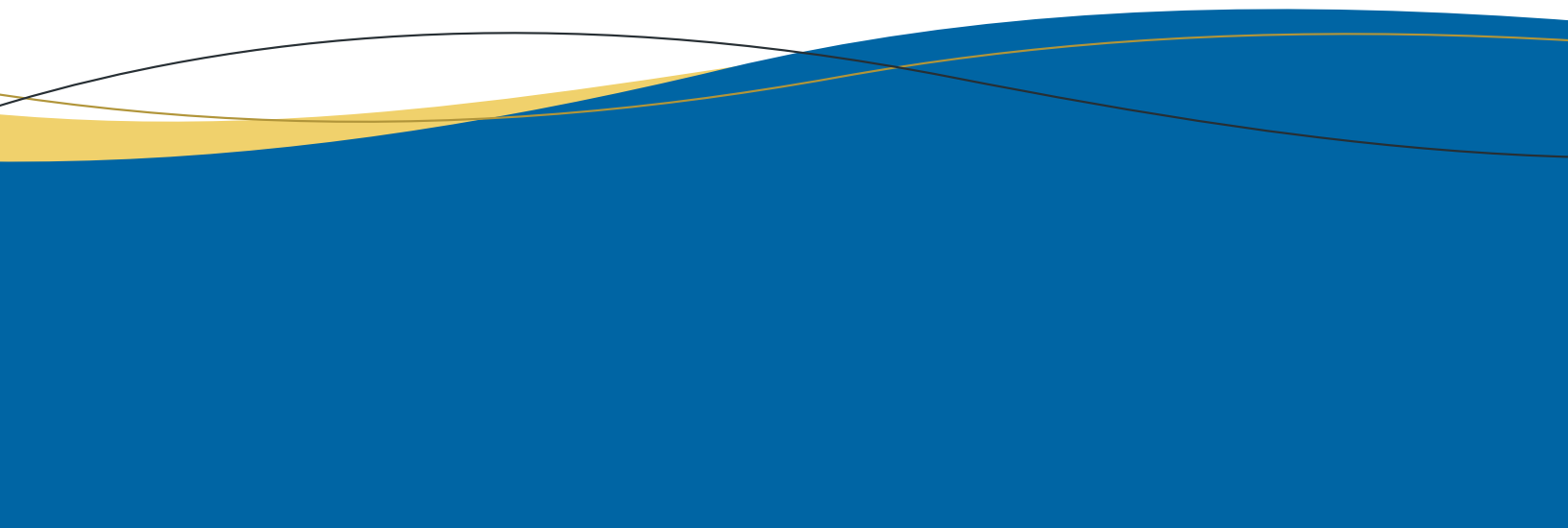
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About Greater Texas Foundation

Located in Bryan, Texas, Greater Texas Foundation supports efforts to ensure all Texas students are prepared for, have access to, persist in, and complete post-secondary education. The foundation puts particular focus on helping underserved and disadvantaged populations, and pursues its mission by forming partnerships, supporting research, sharing knowledge, and making grants. Since its 2001 inception, Greater Texas Foundation has invested more than \$30.7 million in Texas education, including more than \$10.3 million in scholarship grants for post-secondary institutions since 2003.

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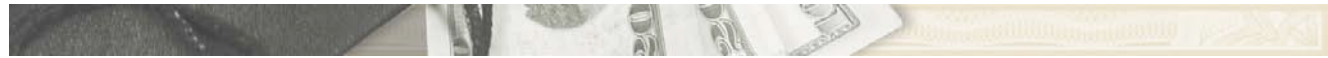


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EXECUTIVE SUMMARY

Introduction

College scholarships have long played an important role in ensuring *access* to post-secondary education in the U.S. However, we are now as a nation increasingly recognizing the imperative of focusing on post-secondary *persistence* and *completion* as well. An example of why this shift in focus has come about can be seen in data from the Texas Higher Education Coordinating Board which tracked the cohort of students who were 9th graders in 1997. Of those 250,000 students, thirty percent enrolled in post-secondary education and did not complete a credential within six years compared to twenty-nine percent who did not graduate from high school.¹ In absolute terms, seventy-five thousand students who graduated high school and enrolled in college left empty-handed. In response to this issue, forward-looking scholarship funders have an opportunity to structure and target their post-secondary scholarships so that they enable student success.

This Report

Greater Texas Foundation (GTF) engaged FSG Social Impact Advisors to examine how scholarship funders, including GTF, could design their programs to improve post-secondary persistence and completion, in addition to improving access. In the course of the research, we surveyed the secondary literature on scholarships, spoke with a number of national and Texas-based experts, conducted a focus group with financial aid officers at two and four-year post-secondary institutions in Texas, and incorporated the feedback of an expert panel of content advisors. A list of the advisors, interviewees, and focus group members is provided in the appendix. Additionally, case studies on the Dell Scholars and Pittsburgh Promise scholarship programs can be found in the appendix. It is also important to note that while this paper focuses on foundations, many of the lessons are applicable to individuals, civic groups, and other organization types that fund scholarships. Finally, while our research and interviews prioritized Texas given GTF's state-based purview, we believe the lessons are applicable across the country.

While conducting the research described above, we developed a solid fact base on the financial aid system in Texas, and how an understanding of that system might help scholarship providers design more effective programs. However, that same fact base can provide a better understanding of financial aid in Texas to any individual, family, or organization interested in helping Texas students afford and complete a post-secondary degree. With that in mind, we developed *Dollars for Degrees: Financial aid and its impact on post-secondary degree completion in Texas* as a companion piece to this report. Both Dollars for Degrees reports can be accessed at http://www.fsg-impact.org/ideas/item/dollars_for_degrees.html and at <http://greatertexasfoundation.org/2010/10/12/dollars-for-degrees/>.

¹ Texas Higher Education Coordinating Board, Tracking data on 1995 cohort of Texas 7th graders

Why Scholarships Are Important

Although private, third-party scholarships only account for two to three percent of the financial aid available to students nationally and about seven percent of the available grant-based aid,² they play a role far greater than their dollar amounts might suggest. First, scholarships are the most flexible funding, as they are neither necessarily tied to government eligibility requirements nor attached to particular institutions. Second, scholarships can be used to fill gaps in funding from other sources and increase students' ability to attend the institution of their choice. Third, private scholarships also help increase completion not only by reducing the debt burden students must assume but also by enabling students to attend a higher-quality post-secondary institution, to enroll full-time, or to work fewer hours while attending school.

Financial Need and Recommendations for Scholarship Providers

Many difficulties students have in accessing and completing a post-secondary education are the result of their financial situation and challenges they face related to the financial aid system itself. Trends and challenges affecting aid to students with financial need include:

- Total cost and net price of attendance are increasing³
- More students, particularly in higher need populations, are enrolling in community colleges, which have fewer resources than their four-year counterparts
- Placing into developmental education can negatively impact financial aid availability
- Transfer students have difficulty accessing financial aid
- Available grant funding declines over a student's college career
- Financial aid system is highly complex

These are all issues that scholarship providers may be in a position to address by strategically focusing and structuring their financial assistance to students. Specific recommendations to scholarship providers include:

- Support populations hindered by gaps in the financial aid system
- Provide multi-year awards
- Provide simple and transparent scholarships
- Provide funding that is predictable
- Build in incentives for academic success
- Avoid having scholarship funds displace institutional funds

Non-Financial Support and Recommendations for Scholarship Providers

According to recent research, scholarships are most effective at increasing post-secondary completion rates when combined with support services provided to students while they are still in secondary school and throughout their post-secondary education.⁴ Pre-enrollment non-financial support services include those that improve academic preparation, provide post-secondary application guidance,

² Institute for Higher Education Policy, "Private Scholarships Count," May 2005, p.1

³ *Net price of attendance* is the total cost of attendance less the total grants and scholarships the student receives. The *total cost of attendance*, or "sticker price," is the tuition and fees charged to students, along with living expenses and books and supplies.

⁴ Bowen, W, Chingos, M, McPherson, M., *Crossing the Finish Line: Completing College at America's Public Universities*, Princeton, 2009, p.162

and offer financial aid counseling. Effective private funders have also realized that providing post-enrollment support services that improve students' academic and social engagement as well as that provide financial guidance increase the likelihood their scholars will graduate with a postsecondary credential. Our research and interviews also suggest these services are most effective when they are proactive, individualized, and framed around scholars' strengths rather than their deficiencies.

Non-financial supports are crucial to the success of all underserved students, but they are most effective when they are customized to the circumstances and needs of specific populations. For example, community college students are often part-time, commuting, and/or balancing academic demands with the demands of jobs and families. On a similar note, although the same non-financial elements described above improve post-secondary completion rates for all racial/ethnic groups and genders, there are a few differences among effective approaches for specific demographic populations. For Hispanic students, in addition to the supports described previously, it is particularly important to create a community of support along the educational pipeline, take into account the influence of peers, and provide services that encompass their families. For African-American students it may be necessary to provide proactive support services as they are less likely to access them independently. Similarly, minority male students often do not seek out support services on their own and may be more receptive to incentive scholarships where they "earn" the funding by meeting established conditions.

Specific recommendations to scholarship providers include:

- Offer or ensure access to non-financial support services to supplement financial aid
 - Focus pre-enrollment services on academic preparation, application assistance, and financial aid guidance
 - Focus post-enrollment services on academic, social, and financial supports, including the availability of emergency funding
- Deliver non-financial support services proactively or make them required – particularly for African-American and minority male students
- Tailor non-financial support services to meet the needs of specific demographic populations
- Adapt programs to support community college students
 - Provide funding to expand existing support programs to scholarship recipients or create such programs
 - Create a sense of community and engagement
 - Provide additional resources for students who are working or who have families
- Partner to deliver services cost effectively

Recommendations for Structuring Overall Scholarship Program Approaches

Our research and interviews also resulted in three additional recommendations, which apply to the overall approach that a funder might take in the way it designs and implements its scholarship program:

- Make access, persistence, and completion the goal
- Focus scholarship funding on specific post-secondary institutions, populations, or geographies to achieve deeper impact
- Collect and use data on student outcomes to improve effectiveness

Conclusion

Across the nation, policy makers, government agencies, post-secondary institutions, and philanthropic funders are increasingly focused on the goal of improving post-secondary success rates. Private third-party scholarship providers have an important role to play in achieving that goal, and can do so by adjusting their strategies and programs to focus on post-secondary persistence and completion, rather than access alone. We hope this paper provides compelling evidence of the need for that shift as well as ideas and successful practices for how private scholarship funders can shape their programs accordingly. All scholarship funders, be they foundations, individuals, or civic groups, and regardless of the size of their investment, can implement many of these approaches. By providing students with tailored financial and non-financial support, scholarship funders can best help students complete their degrees and help keep the promise of post-secondary education vibrant for future generations of students.





INTRODUCTION

College scholarships have long played an important role in ensuring *access* to post-secondary education in the U.S. However, we are now as a nation increasingly recognizing the imperative of focusing on post-secondary *persistence* and *completion* as well. An example of why this shift in focus has come about can be seen in data from the Texas Higher Education Coordinating Board, which tracked the cohort of students who were 9th graders in 1997. Of those 250,000 students, thirty percent enrolled in post-secondary education and did not complete a credential within six years compared to twenty-nine percent who did not graduate from high school.⁵ In absolute terms, seventy-five thousand students who graduated high school and enrolled in college left empty-handed. In response to this issue, forward-looking scholarship funders have an opportunity to structure and target their post-secondary scholarships so that they enable student success.

Recent developments in the post-secondary education landscape are leading to a reconsideration of the role of scholarships. Tuition and fees at private and public post-secondary institutions have been rising at rates well above the rate of inflation for at least two decades.⁶ At the same time, a post-secondary degree or credential has become the indispensable passport to a good job at a wage that can support a family. A new report from the College Board dramatically illustrates the difference in life outcomes between college graduates and those with just a high school diploma: “From 2005 to 2009 the difference between the unemployment rates for those with a bachelors degree and those with a high school diploma increased from 2.3 to 5.1 percentage points. In 2008, four-year college graduates earned nearly \$22,000 more than those with just a high school diploma (\$55,700 vs. \$33,800).” Furthermore, these gaps are widening over time. The same report goes on to explain that, “the earnings of college graduates increased more rapidly from 2005 to 2008 than the earnings of high school graduates,” and, “in 2008, median earnings for women ages 25 to 34 with a bachelor’s degree or higher were 79 percent higher than median earnings for women with a high school diploma. The earnings premium for men was 74 percent. These earnings differentials were 60 percent and 54 percent, respectively, a decade earlier.”⁷

As the advantages of being a degree-holder have increased, the barriers to entry for students – not just cost, but also the complexity of the application and financial aid processes – have grown more difficult to overcome. Finally, increasing student debt burdens, acquired in order to pay the growing price tag for post-secondary education, are leading some students to drop out before completing their degrees, limiting the career choices of others, and causing many graduates to delay later life decisions such as starting a family or buying a home.

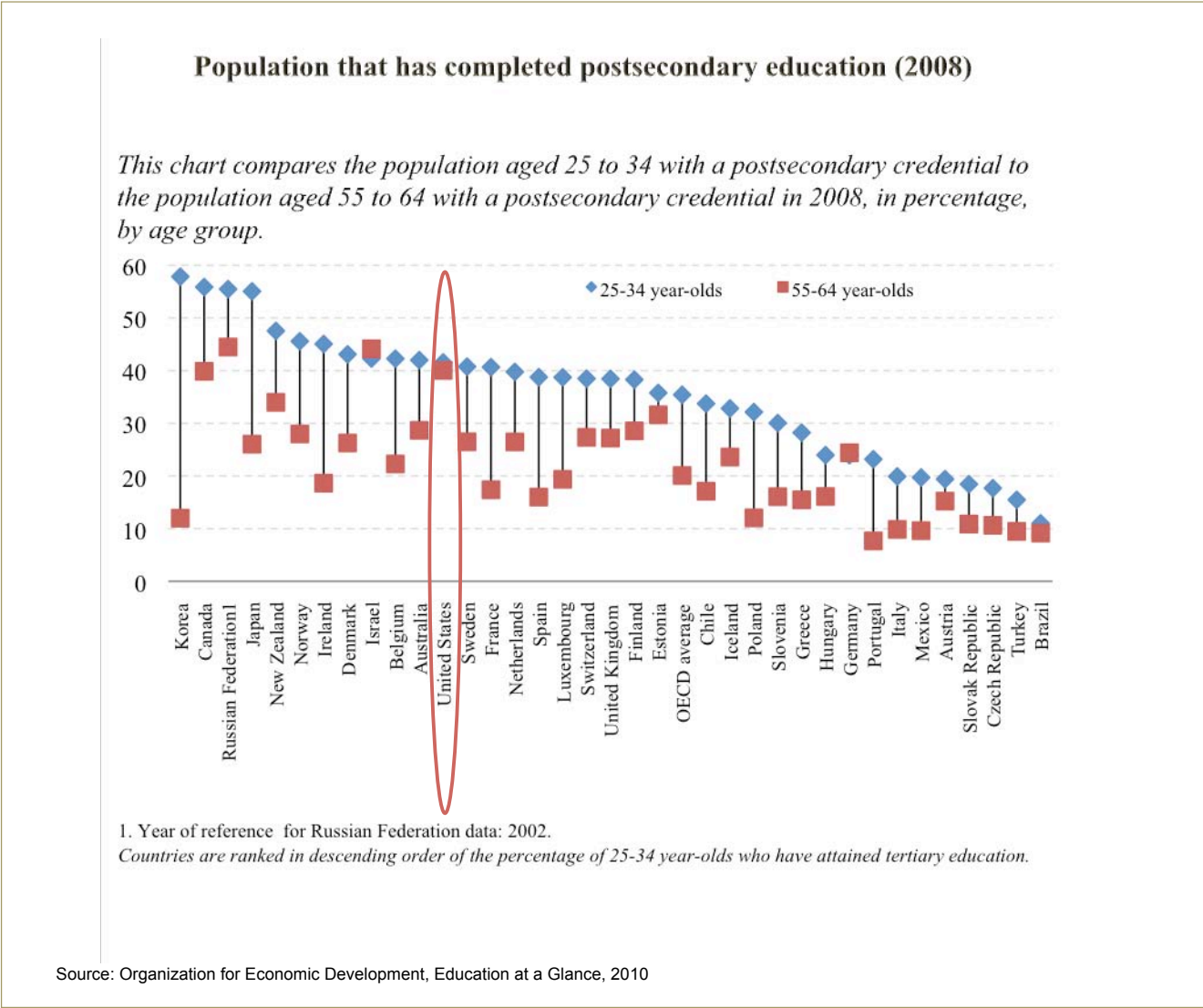
⁵ Texas Higher Education Coordinating Board, Tracking data on 1995 cohort of Texas 7th graders

⁶ College Board, “Trends in College Pricing 2009”

⁷ Baum, S., et. al., *Education Pays 2010: The Benefits of Higher Education for Individuals and Society*, College Board Advocacy and Policy Center, September 2010

The cumulative result of these changes is that, although the U.S. has improved access to college, there has been no corresponding increase in the percentage of young people completing their degrees or credentials. In fact, the United States is one of the few member countries of the Organization for Economic Cooperation and Development (OECD) where 25-34 year-olds are not better educated than 55-64 year-olds (see Exhibit 1). In other words, all gains the U.S. made in access over the past thirty years are lost by graduation day. As the U.S. stagnated, other nations made great progress, so that the U.S., which once led the world in post-secondary completion rates, is now ranked tenth overall.

Exhibit 1



Over the last few years, this phenomenon has caught the attention of researchers, policymakers, government agencies and philanthropic funders, including the U. S. Department of Education, the Texas Higher Education Coordinating Board, the Bill & Melinda Gates Foundation and the Lumina Foundation for Education. These groups, and many others across the country, have increasingly begun to focus on post-secondary persistence and completion.



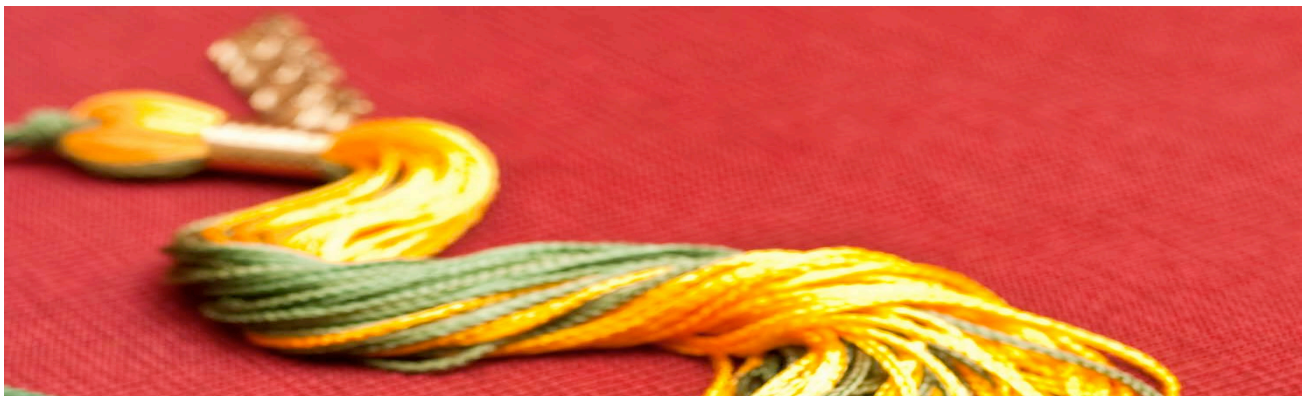
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In this paper, we report our findings and recommendations for how scholarship providers can more strategically focus their programs to improve not just post-secondary access, but also persistence and completion rates. As is the case with access to post-secondary education, some of the obstacles that prevent students from completing their studies are financial, and we found a number of ways that scholarship providers can structure the financial benefit of their programs to encourage successful degree completion. However, to improve post-secondary persistence and completion, particularly for underserved students, scholarship funders must be willing to go beyond dollars and provide or ensure access to non-financial supports as well. This paper will offer suggestions for how to do so.

It is also important to note that while this paper focuses on foundations, many of the lessons are applicable to individuals, civic groups, and other organization types that fund scholarships. Although our research and interviews prioritized Texas given GTF's state-based purview, we believe the lessons are applicable across the country.

While conducting the research described above, we developed a solid fact base on the financial aid system in Texas, and how an understanding of that system might help scholarship providers design more effective programs. However, that same fact base can provide a better understanding of financial aid in Texas to any individual, family, or organization interested in helping Texas students afford and complete a post-secondary degree. With that in mind, we developed *Dollars for Degrees: Financial aid and its impact on post-secondary degree completion in Texas* as a companion piece to this report. Both Dollars for Degrees reports can be accessed at http://www.fsg-impact.org/ideas/item/dollars_for_degrees.html and at <http://greatertexasfoundation.org/2010/10/12/dollars-for-degrees/>.





WHY SCHOLARSHIPS ARE IMPORTANT

Although private, third-party scholarship dollars account for two to three percent of the financial aid available to students nationally and about seven percent of the available grant-based aid,⁸ they play a role far greater than their dollar amounts might suggest. First, scholarships are the most flexible funding, as they are neither necessarily tied to government eligibility requirements nor attached to particular institutions. Second, scholarships can be used to fill gaps in funding from other sources and increase students' ability to attend the institution of their choice. Such aid is especially helpful because it almost always comes in the form of grants, which are shown by research to have a "substantial and significant impact on degree attainment."⁹

Private scholarships help increase completion by reducing the level of debt that students must assume. As one review of the research states, "accumulated debt has a negative effect on student persistence."¹⁰ Hispanic students, in particular, have a strong aversion to debt. Lessening or eliminating the debt burden they must assume would increase their likelihood of enrolling, persisting and completing a post-secondary degree. This is especially true if the scholarship enables a student to work fewer hours while attending school, enroll full-time, or attend a higher-quality post-secondary institution than he or she would have otherwise.¹¹

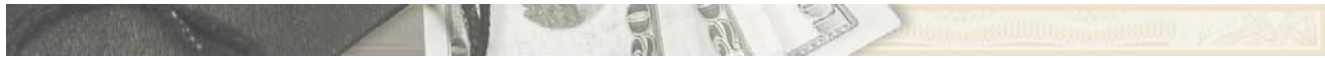


⁸ Institute for Higher Education Policy, "Private Scholarships Count," May 2005, p.1

⁹ Mundel, D., "What Do We Know About the Impact of Grants to College Students?," in Baum, S., McPherson, M. and Steele, P., eds., *The Effectiveness of Student Aid Policies: What the Research Tells Us*, 2008, p.30; referencing Dynarski, S., *The consequences of merit aid*, Working Paper No. 9400, Cambridge, MA, NBER, 2002 and Dynarski, S., *The new merit aid*, Working Paper No. 9400, Cambridge, MA, NBER, 2003

¹⁰ Hossler, D., et. al., "Student Aid and Its Role in Encouraging Persistence," in Baum, S., McPherson, M. and Steele, P., eds., *The Effectiveness of Student Aid Policies: What the Research Tells Us*, 2008, p.108

¹¹ "Student Aversion to Borrowing: Who Borrows and Who Doesn't," Institute for Higher Education Policy and Excelencia in Education, December 2007



FINANCIAL NEED AND RECOMMENDATIONS FOR SCHOLARSHIP PROVIDERS

Many difficulties students have in accessing and completing a post-secondary education are the result of their financial situation and challenges they face related to the financial aid system itself. These are both issues that scholarship providers may be in a position to address by strategically focusing and structuring their financial assistance to students. In this section, we will discuss the strictly financial obstacles the current aid landscape presents to students and present recommendations for how scholarship providers might help their scholars overcome them.

Trends and Challenges Affecting Aid to Students with Financial Need

Total Cost and Net Price of Attendance are Increasing

Tuition and fees at post-secondary institutions have been rising at rates well above the rate of inflation for at least two decades.¹² This trend has been exacerbated at public institutions because of funding cuts initiated by legislatures under pressure to balance state budgets in difficult economic times.¹³ Rising tuition, in combination with fewer grant dollars available from states, increases the net price of attendance for students and contributes to longer time-to-degree and lower completion rates, particularly for students in the lower half of the income distribution. Bowen, Chingos and McPherson found that, for students in the lowest income quartile, an increase of \$1,000 in net price is associated with a decline of 3 percentage points in the six-year graduation rate and 4.5 percentage points in the four-year graduation rate. The same pattern, with differences that were smaller in magnitude, was observed for students in the second-lowest income quartile. For students in the third and top income quartiles, there is virtually no relationship between net price and likelihood of graduation.¹⁴ In other words, “price and aid matter to student success in completing college and in shortening time-to-degree, and they matter much more for lower-income students than for others.”¹⁵ Pricing and aid have a greater impact on time-to-degree than on completion rates, since students often “stop out” of school to earn money for college through work to make up for insufficient aid or to avoid taking out loans.¹⁶

¹² College Board, “Trends in College Pricing 2009”

¹³ Ibid., in section on Institutional Revenues: Public Appropriations: “Nationally, state appropriations per \$1,000 in personal income declined from \$9.74 in 1989-90 to \$7.36 in 1999-2000, and \$6.50 in 2008-09.”

¹⁴ Bowen (2009), p.184

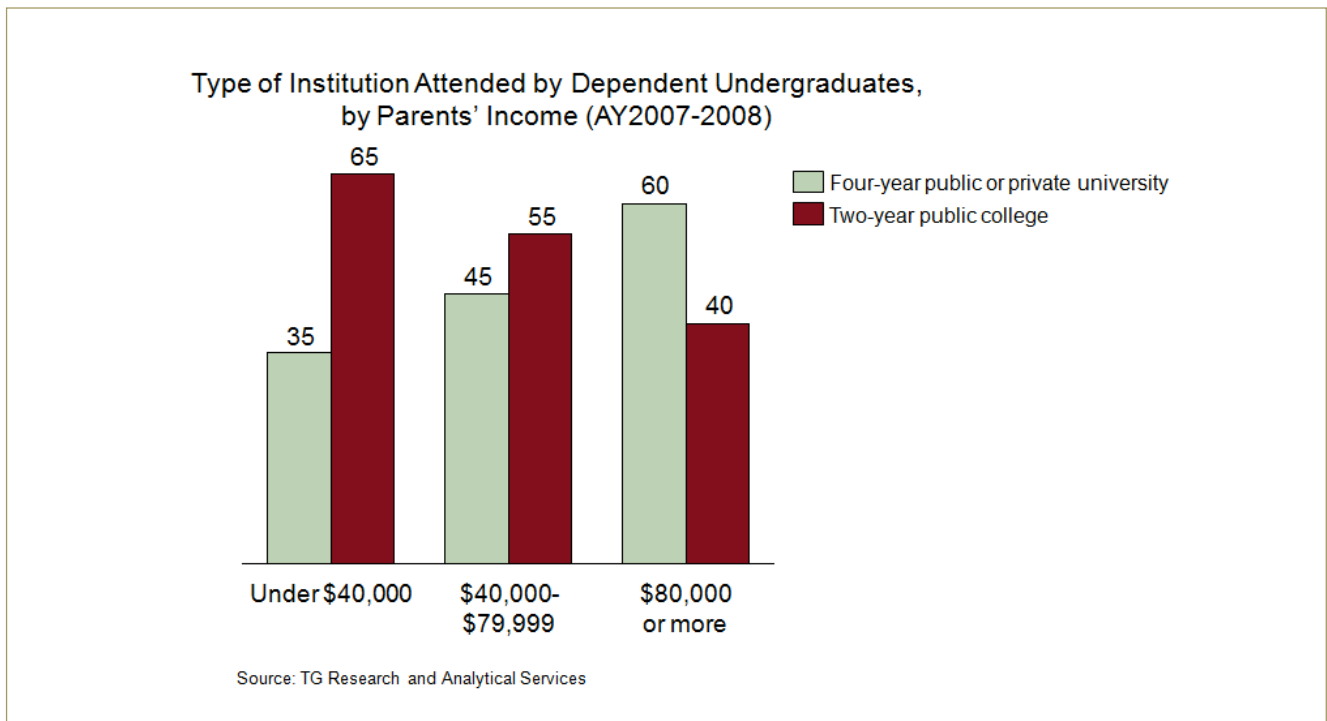
¹⁵ Ibid., p.189

¹⁶ Ibid., p.184

More Students, Particularly in Higher Need Populations, Are Enrolling in Community Colleges, Which Have Fewer Resources than Their Four-Year Counterparts

Across the country, community college attendance is growing. These institutions are also the point of entry into post-secondary education for a disproportionate percentage of underserved students. Two-year institutions, despite serving a lower-income population, have less access than four-year schools to grant aid from all sources – federal, state, institutional and private, third-party. We can see the effects of this in Texas, where lower-income students are far more likely to attend two-year public institutions than their more affluent peers. In 2007-08, 65 percent of dependent undergraduates whose parents’ income was less than \$40,000 attended two-year schools compared to 40 percent of those with parental income of greater than \$80,000 (see Exhibit 2).¹⁷

Exhibit 2

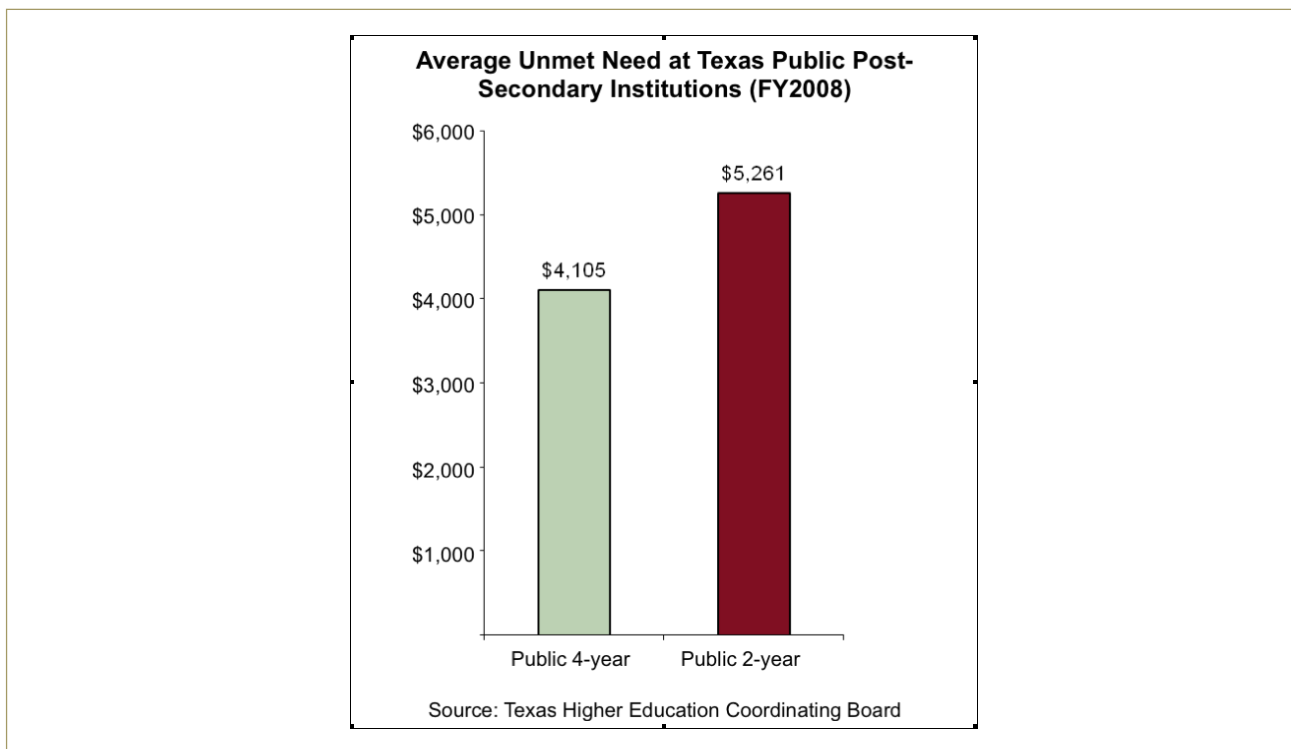


Additionally, despite the fact that two-year schools have a lower total cost of attendance than four-year schools, the levels of unmet student financial need are actually higher at two-year institutions than at four-year public institutions (see Exhibit 3).¹⁸

¹⁷ *State of Student Aid and Higher Education in Texas*, TG Research and Analytical Services, February 2010, p.24

¹⁸ *Report on Financial Aid in Texas Higher Education for Fiscal Year 2008*, THECB, June 2009, p.17

Exhibit 3



In addition to the low levels of aid funding available to community college students, these students face other challenges as well. Community college students often decide to enroll late in the academic year, and they miss financial aid filing deadlines which have become stricter as a way to ration scarce aid dollars. Many community college students do not file the Free Application for Federal Student Aid (FAFSA) at all. Student aid researcher and policy analyst Mark Kantrowitz shows that in 2007-08, only 43.9 percent of students at public two-year colleges submitted the FAFSA compared to 63.2 percent at public four-year institutions and 71.5 percent at private four-year institutions. Many of these students would be eligible for federal grant aid, which would enable them to reduce their loan or work burden, increase their likelihood of completing a degree, and reduce their time-to-degree.¹⁹

Placing into Developmental Education Can Negatively Impact Financial Aid

Another challenge that particularly affects community college students, due to the disproportionate numbers of them who require remediation, is financial aid complications arising from the need to complete developmental education requirements. In Texas, approximately 50 percent of community college freshman and 22 percent of university freshman enroll in at least one developmental education course.²⁰ This means that roughly one-third of students entering post-secondary education in Texas enroll in developmental education classes. The numbers are similar in many other states. Unfortunately, a large number of these students have difficulty completing their developmental coursework and do not advance to college-level classes.

¹⁹ Kantrowitz, M., "FAFSA Completion Rates by Level and Control of Institution," October 2009, available at www.finaid.org; see also College Board Advocacy and Policy Center, "The Financial Aid Challenge," May 2010

²⁰ Charles A. Dana Center, University of Texas at Austin, "The Cost of Developmental Education in Texas" in *Higher Education Performance Review prepared for the Legislative Budget Board*, March 2007

Therefore, many students lose their eligibility for federal aid before they even begin taking courses for college credit. Federal regulation limits financial aid for developmental classes to 30 attempted hours. Students who enroll in more than 30 hours of developmental courses cannot receive any federal aid, including Pell Grants, Supplemental Educational Opportunity Grants (SEOG) and Stafford loans to pay for additional developmental classes. One financial aid officer we spoke to said that 30 percent of students in his institution have had their federal aid eligibility suspended in this way.²¹ Students regain federal aid eligibility once they enroll in classes for college credit, but many drop out once they cannot pay for the developmental courses necessary to reach that point. Students who drop out having taken on debt for developmental education classes, but who do not then attain a credential are put in a particularly difficult financial situation. They have student loan debt but not the increase in earning power a degree would confer to help them pay off that debt. Scholarship funders could attempt to address the financial aid challenges of students who test into developmental education, but they should be aware that this is a population at relatively high risk of not completing their degrees.

Transfer Students Have Difficulty Accessing Financial Aid

Community college students who successfully complete their two-year program and wish to transfer to four-year institutions face a number of financial aid obstacles in doing so. For instance, due to eligibility rules for Texas state grants, if students do not receive certain grants (e.g., TEXAS grants or Texas Education Opportunity Grants) while enrolled in community college (which they are unlikely to do because of scarcity of grant funds at the community colleges), it is doubtful they will be able to get a TEXAS grant when they enroll in a four-year institution. Even if they are eligible, as transfer students, they have lower priority than current full time students and first-time freshmen in being awarded those funds. Lack of articulation agreements and differences in how GPA is calculated between two and four-year colleges can also hurt transfer students, who may suddenly find themselves without the requisite courses or GPA to qualify for aid upon enrolling at the four-year institution.²² This is particularly unfortunate, as this is a student population that has demonstrated persistence and success at their two-year institutions, making them a good bet to complete a four-year degree if financial circumstances allow them to do so.

Available Grant Funding Declines over a Student's College Career

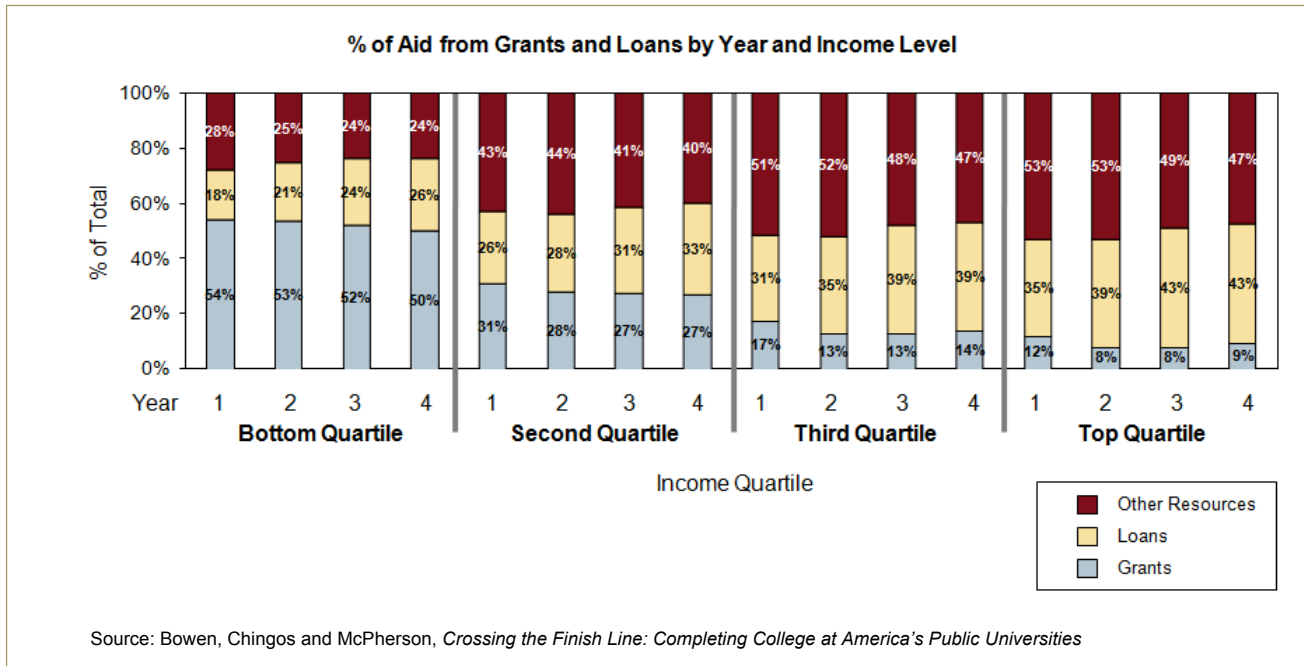
In addition to the initial net price, changes in net price over the duration of a student's college career also impact persistence and completion. In an analysis of a carefully selected sample of students receiving aid, the authors of *Crossing the Finish Line* found "in all but the bottom quartile, there was a significant drop in average grant aid after the first year." (See exhibit 4). This drop off results because many third-party grants and scholarships are designed to be awarded exclusively to incoming first-year students, and because multi-year scholarships may not be renewed after the first year if students do not meet the scholarship requirements (e.g., their GPA is too low). Post-secondary institutions do not seem to raise the amount of grant funding from their own pools to make up for the fall off of private scholarships a student may experience from year to year.²⁴

²¹ FSG focus group with THECB Financial Aid Advisory Committee, March 24, 2010

²² FSG focus group with THECB Financial Aid Advisory Committee, March 24, 2010

²⁴ Ibid., p. 307 (footnote 22)

Exhibit 4



Because increases in net price have little to no effect on time-to-degree or completion rates for students in the top two income quartiles, this is not worrisome for them. The fall off in aid mainly affects the prospects of students in the bottom half of the income distribution. For these students, the scholarships or grants they lose after the first year are generally made up either by increased loan amounts or income from work. Both options have negative effects on persistence and completion. Lower-income students are often more averse to loans than their higher income classmates and will often leave school to avoid increasing their debt burden. More hours spent at work mean less time for studying and for social activities that keep students engaged in campus life and increase their likelihood of completing a degree.

In addition to the drop off in private grant funding after the first year, there is another dynamic at work that also increases the financial burden on students and families over the course of a college career. Put simply, total cost of attendance rises over four years, but grant funding stays constant or decreases.²⁵ Students and families fill this gap with increased borrowing, or students work more or drop out. However they handle it, the reality of facing an increasing financial burden with each successive year of post-secondary attendance does not encourage students, particularly those most often at risk, to persist in and complete their degree programs.

²⁵ Bowen (2009), p. 181

Financial Aid System is Highly Complex

A final financial aid-related obstacle to post-secondary access, persistence and completion is the sheer complexity of the financial aid system and the uncertainty that results from that complexity. Understanding all the permutations of federal, state, institutional and private aid sources, of loans and grants and work study, of merit-based and need-based awards is overwhelming for students and parents, especially if they are not financially sophisticated to begin with. In addition, there are time lags in aid notification that have critical impacts on student decisions about whether and where to attend college.

As reported in *Crossing the Finish Line*, “A student’s aid package is generally determined only after the student has been admitted, and the student is generally informed of the aid offer less than six months before the beginning of school. This is a significant impediment to planning from the standpoint of deciding both whether and where to attend college. [Additionally,] most colleges perform these calculations and determine aid awards one year at a time. Usually the calculations take a similar form from year to year, but for a variety of reasons, students often face progressively higher net prices as they proceed through school. What looked like a reasonable plan starting out may seem less so as time goes on, and students are hampered in developing in advance a strategy for getting through their undergraduate career.”²⁶

Recommendations for Structuring the Financial Benefit of Scholarships

Private scholarships play an important role in decreasing net price for students with need and thereby increasing likelihood of completion and shortening time-to-degree. As the figures cited on page 10 show, even a \$1,000 scholarship can have a measureable effect on those metrics. In addition, private scholarship providers can help address the challenges outlined above by changing the way they structure the financial benefit they provide to students. Specific recommendations for how to do so follow.

Support Student Populations Hindered by Gaps in the Financial Aid System

Community college students in general have less access to aid and greater levels of unmet need than their four-year peers. Private scholarship funders might focus on community college students who are the likeliest to complete their degrees; for example, first-year students who arrive at college having already earned a number of credits through dual enrollment courses or early college high school models. Also, students who bypass developmental education and complete 30 or 60 credits are more likely to complete their degrees. A number of other student populations also face additional difficulties in accessing financial aid. According to the *Crossing the Finish Line* study, students who transfer to four-year colleges from community college are statistically as likely or more likely to finish their degrees than students who enter four-year colleges as freshmen, but these transfer students have less access to financial aid.²⁷ Students who dropped out of college, but were close to completion also have difficulty reentering the financial aid system. If private scholarship funders provided flexible funding to help relieve the disadvantages these students have in the aid award process, they could help ensure that promising students are not prevented from completing a degree by financial considerations.

²⁶ Ibid., p.156

²⁷ Ibid, p.230

Provide Multi-Year Awards

Private scholarship providers can help compensate for the structural decline in grant funding over a student's college career by providing renewable multi-year awards that span the duration of a student's attendance. From the point of view of encouraging degree completion, a multi-year funding approach is preferable to non-renewable one-year awards. As one interviewee put it, "a student is better off receiving \$750 every year for four years than \$3,000 once."²⁸ Scholarship providers could even structure their scholarships so the grant amounts increase in successive years to help even out the decline from other sources.

Provide Simple and Transparent Scholarships

Grant programs that are easy to understand can increase enrollment, persistence and completion rates.²⁹ Programs such as the GI Bill, the Georgia HOPE program and the DC Tuition Assistance Grant program have improved college enrollment rates and can be described to a student or parent in a sentence or two. For example, the Georgia HOPE scholarship program pays the full tuition and fees at any public institution in Georgia for high school students with GPAs of 3.0 or above. The program has increased bachelor degree attainment rates by five to ten percent.³⁰ Anything that private scholarship funders can do to structure similarly straightforward programs will help increase persistence and completion rates among students they fund.

Provide Funding that is Predictable

Predictable funding helps students better plan for their college expenses both before and after they matriculate, preventing sudden financial shocks that can drive students out of school or extend their time-to-degree. In Texas, many private funders only provide scholarships for the first year of school which results in a funding deficit in subsequent years that often forces students to take on more loans, work more hours, or take time off from school to work. A more effective practice may be to provide funding over the course of the student's education within reasonable limits. Funders who do this will often guarantee funding for up to five to six years in order to allow students to take a hiatus from school if needed. Additionally, it is important for funders to guarantee scholarships to students earlier on in their high school careers (before their senior year) so that scholars can determine which schools they will be financially able to attend and can make more informed decisions about where to attend. Knowing early on that scholarship funding will be available can change behavior and expectations, raising academic ambitions and achievement among students who might otherwise feel college is unattainable.

²⁸ Phone interview with Sandy Baum and Michael McPherson, April 12, 2010

²⁹ Bowen, p.160; Baum, S., McPherson, M. and Steele, P., eds., *The Effectiveness of Student Aid Policies: What the Research Tells Us*, 2008, p.30

³⁰ Bowen, Chingos, McPherson, *Crossing the Finish Line* (2009), p.160

Build in Incentives for Academic Success

There is preliminary evidence that providing grants that have some level of academic achievement, GPA and/or course load requirements is effective at getting students academically engaged. However, the effectiveness of such grants requires that academic support services are available for the grant recipients so they have some help in their efforts to comply with the requirements.³¹

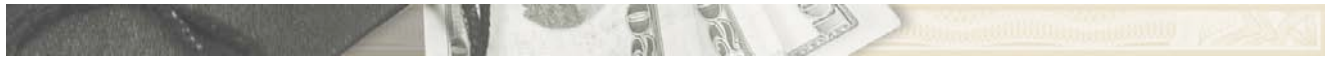
Avoid Scholarship Funds Displacing Institutional Funds

To have a positive financial impact, scholarship dollars must actually reduce the net price the student pays. This does not always happen due to the effects of displacement, a practice by which financial aid officers use private scholarship funds to displace grant funds from other sources that the student would have received if he or she had not received the private scholarship. These funds are then distributed to another student with need. As Michael McPherson, president of the Spencer Foundation, and Sandy Baum, senior policy analyst at the College Board, state, “The best thing is to displace loans and work rather than displacing institutional grants.”³²

Unfortunately, it can be quite difficult to prevent displacement. Our interviewees stated that one of the most effective ways for third-party scholarship providers to do so is to work with their institutional partners to develop specific agreements that prohibit displacement of third-party scholarship funding. For example, each year, the Terry Foundation sets up individual meetings with the institutions to which they provide scholarship funding. In these meetings, they adjust their scholarship aid for students to ensure their funds are not displaced. Another approach, which is labor-intensive for the scholarship provider, is to award the scholarship dollars after the student has received his or her financial aid award letter from the institution. The Houston Endowment takes this approach in awarding grant aid to its Jones Scholars, but each student’s case must be handled manually by a staff member at the Endowment.



³¹ Angrist, J., Lang, D., and Oreopoulos, P., “Incentives and Services for College Achievement: Evidence from a Randomized Trial,” Report IZA DP 3134, Institute for the Study of Labor, Bonn, October 2007.



NON-FINANCIAL SUPPORT AND RECOMMENDATIONS FOR SCHOLARSHIP PROVIDERS

To bolster their financial assistance to students, many private funders have begun to offer non-financial support services to their scholars. Bowen, Chingos and McPherson confirm the wisdom of this emerging practice, showing that scholarships are most effective at increasing post-secondary completion rates when combined with support services provided to students while they are still in secondary school and throughout their post-secondary education.³³

Susan Dynarski, a researcher based at the University of Michigan, summarizes her findings on this topic thus: “tuition reduction can be an effective and socially efficient method for increasing college completion. However, this approach alone will not keep the bulk of dropouts from leaving college. The programs studied in [this] paper drove to zero the direct costs of schooling for many entering students, yet even with this offer of free tuition a large share of students continued to drop out of college. This suggests that the direct costs of college are not the only (or even the central) impediment to degree completion.”³⁴ Lawrence Gladieux and Watson Swail, former directors of policy analysis at the College Board, maintain that “enrollment and success in post-secondary education are influenced by many factors: prior schooling and academic achievement, the rigor and pattern of courses taken in secondary school, family and cultural attitudes, motivation and awareness of opportunities – not just ability to pay.”³⁵ To increase post-secondary completion rates private funders can help counteract some of those other factors by offering students access to support services when they are in high school as well as after they enroll in a post-secondary institution.

Pre-Enrollment Non-Financial Support Services

In establishing its Talent Search and Upward Bound programs (both part of the federal TRIO programs), the federal government recognized the effectiveness of providing non-financial support services to students in middle and high school as a complement to federal financial aid. Similarly, some effective private scholarship providers offer these types of services to their scholars to increase their likelihood of post-secondary degree completion. As described below, secondary academic preparation, post-secondary application guidance and financial aid counseling are three of the most effective pre-enrollment support services shown to increase post-secondary completion rates. Private funders should consider either providing these services or ensuring their scholarship recipients have access to these services.

³³ Bowen (2009), p.162

³⁴ Susan Dynarski, *Building the Stock of College-Educated Labor* (Summer 2007)

³⁵ Gladieux, L. and Swail, W.S., “Financial Aid Is Not Enough: Improving the Odds of College Success,” *The College Board Review*, No. 185 (Summer 1998)

Academic Preparation

As one analyst states, “the academic intensity of the student’s high school curriculum still counts more than anything else in pre-collegiate history in providing momentum toward completing a bachelor’s degree.”³⁶ Therefore, many of the effective support services (academic tutoring, early college high schools, dual enrollment, etc.) offered to middle and high school students are designed to ensure that students take challenging courses that prepare them for college-level, credit-bearing courses. For example, the Dell Scholars program only accepts applications from students who have completed an approved college readiness program (e.g., GEAR UP, Upward Bound) that includes rigorous coursework. Dell Scholars’ higher level of academic preparation helps increase their chances of success in post-secondary education.³⁷ As Marcus Martin, former CEO of Education is Freedom notes, “college aspiration is not the same thing as preparation. You cannot make up four years of high school academics in four months of college.”

Post-Secondary Application Guidance

In addition to academic preparation, it is important for high school students to have access to post-secondary counseling or guidance services that support them through the college application process. For example, the College Access Foundation of California provides funding to organizations that not only re-grant scholarships to low-income and underrepresented students, but also support those students in the college selection, application and financial aid processes while they are in high school. The College Access Foundation believes that “adding scholarships to college preparation and support services will increase the likelihood that a broader group of students, not just high achievers already on a college track, will enroll and graduate from college.”³⁸

In addition to preparing students to complete college applications, counselors can help ensure that students apply to colleges where their likelihood of completion is higher. For example, in *Crossing the Finish Line*, Bowen, Chingos and McPherson found that African-American men and Hispanic students are more likely to graduate when they attend more selective schools.³⁹ Support with college planning and applications in high school helps ensure students are applying to these more selective schools and are not intimidated by the total cost of attendance at selective institutions.

However, it is very difficult for high school counselors, who must each work with hundreds of students, to provide individualized support. In Texas, the ratio of students-to-counselors is 437 to one.⁴⁰ The ratio is often even higher at high-poverty schools, or schools with a large Hispanic or African-American student population. Some federal programs, such as TRIO and GEAR UP, as well as nonprofit organizations like Project GRAD and Education is Freedom, help fill this gap by providing individualized college counseling to underserved students. The implication for scholarship providers is to consider how they might ensure students have access to college counseling.

³⁶ Clifford Adelman, *The Toolbox Revisited: Paths to Degree Completion From High School Through College* (February 2006)

³⁷ <http://www.dellscholars.org/public/>

³⁸ <http://www.collegeaccessfoundation.org/Libraries/Downloads/CAFC-Blueprint.sflb.ashx>

³⁹ Bowen (2009), p. 209

⁴⁰ NCES Common Core Data (CCD), “State Nonfiscal Survey of Public Elementary/Secondary Education: 2006-2007 School Year”

Financial Aid Counseling

Underrepresented students and families benefit from counseling regarding the financial aid process. Jennifer Engle, Assistant Director for Higher Education at the Education Trust, and Vincent Tinto, a Pell Institute Senior Scholar and Distinguished University Professor at Syracuse University's School of Education, note that "with more adequate resources, more low-income, first-generation students could afford to enroll in four-year institutions or attend full-time, both of which would increase their chances of earning four-year degrees."⁴¹ These authors found that providing workshops for students and their families about the financial aid process and supporting them in filling out the FAFSA reduced financial barriers by increasing students' chances of receiving sufficient financial aid. Engle and Tinto noted that increased financial aid literacy about the options available to students helps improve the quality of students' financial aid packages (e.g., more grant and work-study aid, less use of loans). The availability and quality of aid packages is important for low-income students as it may change their decision on whether to attend a 2-year institution (where students are often less likely to complete their degree) or a 4-year institution.⁴²

In *Crossing the Finish Line*, the authors found that institutions with lower net prices have higher graduation rates; an effect that is particularly strong for low-income students. As discussed earlier, for students in the lowest income quartile, an increase of \$1,000 in the net price was associated with a decline of 4.5 percent in the 4-year graduation rate and 3 percent in the 6-year graduation rate.⁴³ Through this effect, financial aid counseling for students can help increase the graduation rates of post-secondary students, especially if it focuses on encouraging students to attend post-secondary schools with the most comprehensive financial aid package and the lowest level of unmet need for the student. For example, private funders could provide scholarships for students that complete programs such as Education is Freedom, a Dallas-based nonprofit that provides comprehensive college access services including strategic financial counseling. Education is Freedom wants its students "to not only graduate from college, but to do so with the least amount of debt possible." Staff works individually with students "to analyze which school and which combination of scholarships and loans is most financially feasible in the long term."⁴⁴ In effect, this organization helps students make strategic financial decisions about college to ensure they have the greatest chance of completing their post-secondary education.

⁴¹ Jennifer Engle and Vincent Tinto, *Moving Beyond Access: College Success for Low-Income, First-Generation Students*, Pell Institute, 2008

⁴² Terenzini, P., Cabrera, E., and Bernal, A., *Swimming Against the Tide: The Poor in American Higher Education*, The College Board, 2001

⁴³ Bowen (2009), p. 184

⁴⁴ <http://www.educationisfreedom.com/Home/WhatisEIF/HelpPayingforCollege.aspx>

Post-Enrollment Non-Financial Support Services

The third element of the federal government’s TRIO program, the Student Support Services, was implemented due to the effectiveness of providing support services to post-secondary students. Similarly, many effective private funders have realized that providing post-enrollment support services increases the likelihood their scholars will graduate with a post-secondary credential. For example, the Dell Scholars program is based on the belief that earning a bachelor’s degree is a key component to achieving one’s potential as an adult and that “more than a check” is required “to provide Dell Scholars with everything they need to begin and complete college.”⁴⁵ Therefore, Dell Scholars invests heavily in robust non-financial supports for its students including access to technology, scholar networking, additional academic resources, and mentoring for college students.

Academic Engagement

Several types of activities are helpful in engaging students academically. These activities include academic advising and counseling, academic supports (e.g., study halls, study groups, tutoring, and college success and study skills courses), personal interactions with faculty (e.g., first year seminars, individual mentoring), and career counseling and internships. For example, Wallin Education Partners in Minneapolis provides scholarships to students but also has access to the academic records of their scholars so they can track each student’s performance. If a student is struggling academically, Wallin advisors (in collaboration with campus liaisons) intervene and offer strategies for the scholars to improve their performance, such as connecting students to on-campus tutoring services.⁴⁶

One method of encouraging or requiring students to engage in academic support services is providing “incentive scholarships.” Typically, incentive scholarships award students funding provided they maintain a certain GPA and/or course load. There is evidence these types of scholarships are effective at improving academic performance. Angrist and Oreopoulos found that offering a “combination of monetary incentives for achievement and support services was most effective at increasing persistence in college...incentives therefore had the immediate short-term effect of increasing the rate at which students sought academic support.”⁴⁷ In the report, *Helping Low Wage Workers Persist in Education Programs*, the authors yielded similar results for students receiving incentive scholarships at community colleges. In this study, students receiving incentive scholarships passed more courses, earned more credits, withdrew from fewer courses, and registered for more courses than the control group.⁴⁸ It is important that these incentive scholarships be offered in tandem with academic support services. As Marcus Martin points out, “if you give [students] money, they are going to work harder, but what are you doing to make them work smarter?”

⁴⁵ www.dellscholars.org

⁴⁶ <http://www.wallinpartners.org/college-partners>

⁴⁷ Angrist, J., Lang, D., and Oreopoulos, P., “Incentives and Services for College Achievement: Evidence from a Randomized Trial,” Report IZA DP 3134, Institute for the Study of Labor, Bonn, October 2007

⁴⁸ Richburg-Hayes, L., “Helping Low-Wage Workers Persist in Education Programs,” MDRC Working Paper, February 2008)

Social Engagement

Many researchers have found that social engagement activities increase the likelihood of post-secondary completion. These activities include mentoring programs, peer mentoring programs, orientations and summer bridge programs, counseling, mental health support, clubs/campus activities, cohort programs, and learning communities.⁴⁹ A number of successful scholarship programs, including the Dell Scholars and the Jack Kent Cooke Foundation's programs, require their scholarship recipients to participate in one or more of these activities.

Financial Guidance and Supplemental Emergency Funding

Providing access to additional financial guidance and emergency funds for students once they are in college can help ensure they remain enrolled and complete their degree. Effective supports include consultations with financial aid staff, assistance with FAFSA completion, financial literacy programs, and emergency funds for crises (e.g., medical emergencies, loss of housing, child care, car repairs). Financial aid officers in Texas who participated in an FSG focus group recognized the need for each of these services. They also highlighted the fact that while most financial aid offices provide some form of these supports, they are understaffed and do not have the capacity to proactively reach out to students who need the services most.⁵⁰ Private funders may be able to provide these services for their scholars to ensure that students have adequate ongoing financial guidance and support. For example, several programs, such as the Gates Millennium Scholars program and the Dell Scholars program, make their staff available to students to discuss financial aid issues.

Structuring Non-Financial Support for Greatest Impact

Three additional themes that are critical to offering effective non-financial support services emerged from our research and interviews:

- **Proactive Supports:** The most effective services, regardless of the type of service, are proactively provided to students based on their assessed need for those services and not on their expressed desire to receive them. In many cases, these supports are even required.
- **Individualized Supports:** Services are most successful when they are tailored to the individual student. The Southern Regional Education Board's interviews with institutions that have successfully improved degree completion rates "identified personal support as a primary reason for institutions' relative success in degree completion."⁵¹
- **Strength-Based Supports:** Non-financial supports should be framed as strength-based as opposed to deficit-based services. Framing communications around the goals of non-financial support services in such a way that participating students do not feel as though they are behind academically or socially is important. Successful programs are often framed around themes of leadership for students who are scholars and achievers.

⁴⁹ Learning Communities are groups of students that take a set of courses together. Typically, the courses are organized according to a theme or problem that allows for interdisciplinary or cross-subject learning.

⁵⁰ FSG Focus Group with Financial Aid Officers in Texas, March 24, 2010

⁵¹ *Promoting a Culture of Student Success*, Southern Regional Education Board, April 2010

Differences in Non-Financial Supports for Two-Year Students

The majority of research on effective non-financial supports for post-secondary students has focused on interventions that are effective in a four-year degree setting. Comparatively little research has been done to understand whether these practices translate to two-year institutions and some of the less traditional student populations they serve.⁵² In one study for MDRC, Rogéair Purnell and Susan Blank classify the services community colleges offer into five categories including: academic guidance and counseling, academic supports (e.g., tutoring, remedial support, study skills), personal guidance and counseling, career counseling, and supplemental services (e.g., childcare subsidies, transportation passes, book or supply vouchers).⁵³ These five supports are very similar to what exist at four-year institutions and have been linked to student success. However, community colleges face different implementation issues than four-year institutions as described below.

Lack of Resources to Offer Services

Much of the existing research on non-financial supports for community college students “points to the value of making student services as comprehensive as possible, so that they can address the full breadth of academic, personal and financial problems that nontraditional students face.”⁵⁴ Though these types of services may exist at some community colleges, they typically do not receive much funding. As W. Norton Grubb, David Gardiner Chair in Higher Education at the University of California at Berkeley, notes, “Like other services that do not directly generate enrollments and therefore revenues, guidance and counseling have often been peripheral to community colleges.”⁵⁵ Community college students are less likely to have access to support services than their counterparts at four-year institutions, making it even more imperative for private funders to offer support services to community college students. Additionally, given their relative lack of resources, community colleges typically cannot proactively provide services to at-risk students and monitor their success or the schools do not prioritize doing so. This decreases the likelihood that students will access services, even when they are offered, and increases the chance that services will come too late to be useful.

Difficulty Reaching Non-Traditional, Part-Time, and/or Commuting Students

Generally, community colleges lack the residential infrastructure that many four-year institutions rely on to deliver support services. These institutions have to find different ways of engaging students on campus because they serve many non-traditional student populations (e.g., students who have children, are older, attend part-time, work and live off-campus) who do not spend much extracurricular time at the school. One researcher points out that the classroom might be the only place where community college students “interact with one another and with faculty, the only place where they can be effectively engaged in learning. If high expectations and high support are not experienced in the classroom, they are not likely to be experienced elsewhere.”⁵⁶ In *High Expectations, High Support*, the authors further argue that community colleges “can address this challenge by making engagement strategies and support services inescapable, either by integrating them into the classroom experience, making them mandatory, or otherwise bringing them to

⁵² Bailey, T., and Alfonso, M., *Paths to Persistence: An Analysis of Research on Program Effectiveness at Community Colleges*, Lumina Foundation for Education, January 2005

⁵³ Purnell, R., and Blank, S., *Support Success: Services that may help low-income students succeed in community college*, MDRC, 2004

⁵⁴ Purnell and Blank (2004)

⁵⁵ Grubb, W., *Getting into the World: Guidance and Counseling in Community Colleges*. Norton, 2001

⁵⁶ *High Expectations High Support*, Community College Survey of Student Engagement, 2008 Findings

students.”⁵⁷ Additionally, community college professors are more likely than their four-year counterparts to be part-time faculty and have fewer incentives to engage students outside the classroom by holding extra office hours or advising student organizations.⁵⁸ Lastly, non-traditional students enrolled in community college are more likely than traditional students to require services such as childcare, transportation, or emergency funding to help manage the demands of juggling work, families and school.

Differences in Non-Financial Supports for Hispanic, African-American and Minority Male Students

Generally, the same non-financial elements described above improve post-secondary completion rates for all racial/ethnic groups and genders. However, there are a few differences among effective approaches for specific demographic populations.

Hispanic Students

For Hispanic students, in addition to the supports described previously, creating a community of support along the educational pipeline is critical to improving degree attainment. Deborah Santiago, Vice President for Policy and Research at Excelencia in Education, highlights the fact that “[Hispanic] students tend to enroll in colleges in their own community, so there is a rich opportunity to align educational services in the K-16 pathway to better support students.”⁵⁹ A remarkable example of how effective this sort of alignment can be is in El Paso, where the University of Texas at El Paso and El Paso Community College partnered with local school districts to create the El Paso Collaborative for Academic Excellence. This partnership also includes business, industry and civic organizations that are focused on increasing college readiness. This collaborative encourages a “college-going culture” throughout the entire community which helps to increase post-secondary graduation rates for Hispanics. Serving one of the poorest regions in the country, the Collaborative has helped increase high school graduation rates to almost 80 percent and doubled the number of students receiving college degrees.

Hispanic students are more influenced by the choices of their peers than other student populations. In *The Influence of Academic and Environmental Factors on Hispanic College Degree Attainment*, the authors found that “peer effects – measured here by the odds that a student’s high school classmates were going to attend a four-year college – have been found to be a critically important determinant of college-going plans of Hispanic high school students.”⁶⁰

⁵⁷ Ibid.

⁵⁸ Pusser, B., and Levin, J., *Reimagining Community Colleges in the 21st Century: A Student Centered Approach to Higher Education*, Center for American Progress, December 2009,

⁵⁹ *Modeling Hispanic Serving Institutions: Campus Practices that Work for Latino Students*, Deborah Santiago, June 2008

⁶⁰ Arbona, C., and Nora, A., “The Influence of Academic and Environmental Factors on Hispanic College Degree Attainment,” *The Review of Higher Education*, 30.3 (2007): 247-269

Lastly, Hispanic students require services that encompass their families. In another study, Deborah Santiago and Travis Reindl, Director of State Policy and Campaigns at CommunicationWorks, found that programs are more successful when they recognize that “college decisions for [Hispanic] students – more than for other students – require family involvement to ensure college-track participation.”⁶¹ This ensures the entire family has the same information from which to make decisions about college.

African-American Students

George Kuh, Chancellors Professor of Higher Education at Indiana University, found that African-American students were less likely to seek out or participate in support services such as those highlighted above. Kuh also demonstrated that engagement in non-financial support services “has a compensatory effect for African-American students relative to white students in that as the African-American students become more engaged, they also become more likely to surpass white students in the likelihood that they will persist.”⁶² Kuh suggests that providing proactive support services to African-American students is a highly effective intervention and that funders can increase the chance African-American students will complete their degree by doing so.

Additionally, psychological interventions focused on the “stereotype vulnerability” of African-American students have been shown to increase academic performance for this population. “Stereotype vulnerability” refers to the idea that negative group characterizations can prove threatening to individuals who are part of that group. Interventions that deemphasize stereotypes and encourage self-affirmation have been shown to reduce this vulnerability.⁶³

Male Students of Color

Similarly to African-American students, other minority male students often do not seek out support services on their own. As described in *Terms of Engagement: Men of Color Discuss Their Experiences in Community College*, the men of color in the study found that “living up to the expectations of manhood sometimes stood in the way of engagement.” The authors further found that “men in the study felt that asking for help from others was in direct conflict with their notions of being their ‘own man’ – independent, self-reliant, and breadwinning for themselves and their families.”⁶⁴ The high value that minority males place on independence increases the importance of providing them with proactive supports or making it mandatory for them to access such supports as a scholarship requirement.

⁶¹ Santiago, D., and Reindl, T., *Taking Stock: Higher Education and Latinos*, Excelencia in Education, 2009

⁶² Kuh, G., “High Impact Educational Practices: What are They, Who has Access to Them, and Why They Matter,” Association of American Colleges and Universities, Washington, DC, 2008.

⁶³ www.reducingstereotypethreat.org

⁶⁴ Gardenhire-Crooks, A., et. al., *Terms of Engagement: Men of Color Discuss Their Experiences in Community College*, MDRC, March 2010

It can also be important for men of color to maintain a role as the family provider. For many minority males, it is part of their culture and norms to work while also attending school. Often these students feel the need to earn what they are given. As such, minority males may be more receptive to incentive scholarships. As the authors of *Terms of Engagement* noted “the appeal of [incentive] scholarships is that...they are structured such that students must ‘earn’ their scholarship money by meeting certain academic standards.”⁶⁵

Recommendations for Structuring Non-Financial Elements of Scholarship Programs

Armed with the findings above, scholarship funders can build a number of non-financial elements into their programs to make them more strategic and effective. However, these services require additional resources.

Offer or Ensure Access to Non-Financial Support Services to Supplement Financial Aid

Coupling scholarships with non-financial support is one of the most effective ways to increase post-secondary completion rates. However, it is important that these services are proactive, individualized, and tailored to type of institution and target population. Different funders may be inclined to provide services at different stages of students’ progress from secondary to post-secondary education. The set of services that is helpful to students before they enroll in post-secondary education is different from the set that is useful once they are enrolled, but support at either stage can help boost persistence and completion rates. More specifically:

- **Pre-Enrollment Services Should Focus on Academic Preparation, Application Assistance, and Financial Aid Guidance**
 - *Academic Preparation*: Ensure students are prepared academically for post-secondary education. Investments in this element can range from providing tutoring to students to supporting an early college high school, to advocating for greater availability of dual enrollment classes in underserved districts.
 - *Post-secondary Application Guidance*: Provide support in the post-secondary application process directly, via high schools, or via nonprofit providers to help scholars navigate the system and ensure they use critical information such as an institution’s selectivity and graduation rate when deciding which college to attend. Many students do not fully understand how great an influence such institutional characteristics have on their chances of completing their degree and choose a school based exclusively on geography, convenience or the presence of friends.
 - *Financial Aid Counseling*: Through partnership or direct interventions, help students navigate the financial aid process (e.g. completing the FAFSA) and encourage students to consider factors such as net price (after grant and scholarships) and lifetime return on investment when choosing a school. Ensure students and families are not discouraged from attending more selective colleges due to their high “ticket prices,” even if the actual net cost would be lower than at less selective schools with less financial aid resources.

⁶⁵ Ibid.

- **Post-Enrollment Services Should Focus on Academic, Social, and Financial Supports, Including the Availability of Emergency Funding**

- *Academic Engagement*: Provide access to or require participation in academic advising and counseling; academic supports (e.g., supplemental instruction, study groups, tutoring, and college success and study skills courses); personal interactions with faculty (e.g., first year seminars, research opportunities, individual mentoring); career counseling and advising; as well as opportunities for internships, co-ops, and study abroad.
- *Social Engagement*: Provide access to or require participation in mentoring programs, peer mentoring programs, orientations and summer bridge programs, counseling, clubs/campus activities, cohort programs, and/or learning communities.
- *Financial Guidance and Support*: Offer access to financial aid staff or advice, assistance with the FAFSA (this is an ongoing need that does not go away upon initial matriculation), financial literacy programs, and emergency funds for crises (e.g., medical emergencies, loss of housing, etc.).

Deliver Non-Financial Support Services Proactively or Make Them Required – Particularly for African-American and Minority Male Students

Support services are critical for success, whether they are provided directly by the funder (as in the case of the Dell Scholars program), by a nonprofit provider, or by the secondary or post-secondary institution. Scholarship providers could make the provision of such services a requirement for students who receive scholarships. Additionally, scholarship providers may be in a position to influence how these services are provided at colleges that wish to receive their funding. Given that our research and interview findings suggest that African-American students and minority males are especially reluctant to reach out for support, any programs directed at helping these student groups succeed should consider incorporating frequent, active engagement strategies or require participation as a condition of the scholarship.

Tailor Non-Financial Support Services to Meet the Needs of Specific Demographic Populations

Although non-financial supports generally improve student persistence and completion rates across the board, they can often be made more effective if they are designed to build on the particular strengths and address the particular challenges of specific demographic populations. Based on our research and interview findings, programs directed at helping Hispanic students might consider grouping scholars into peer groups or cohorts and building in a high level of family engagement throughout the process. Programs directed at helping African-American students or minority male students in general might offer additional support to address stereotype vulnerabilities.

Adapt Programs to Support Community College Students

Given the continued growth of community colleges and the role they play as the most frequent point of entry to post-secondary education for underserved students, scholarship providers should develop programs that directly address issues unique to community colleges. Specifically, scholarship funders should take into account that community colleges serve non-traditional student populations, may have large numbers of students who are commuters, and have very limited resources to provide counseling and aid support. Much remains to be learned about what approaches will work in the community college environment, but we can make some preliminary recommendations based on the current state of knowledge.

- **Provide Funding to Expand Existing Support Programs to Scholarship Recipients or Create Such Programs.** A number of community colleges have honors programs or other intensive support approaches, usually focused on a small cohort of students (e.g. the Rising Star program in the Dallas Community College District). Scholarship funders could fund the expansion of these programs to include their scholarship recipients. In the absence of existing programs, scholarship providers might consider developing and launching such programs themselves at schools where they have large numbers of scholars.
- **Create a Sense of Community and Engagement.** In the non-residential community college environment where students often do not linger on campus after class, it is even more important to build the sense of engagement that keeps students enrolled in school. Funders can establish cohort programs, identify faculty or peer mentors for scholars, require students to be involved in on-campus activities (as possible), leverage technology to keep scholars connected with each other and the school, or provide funds for on-campus work study.
- **Provide Additional Resources for Students Who Are Working or Who Have Families.** Community college students are often working full or part-time, caring for children or parents, or both. As such, their academic careers are highly vulnerable to disruptions such as a sick child or a failed transmission. Scholarship providers might therefore reserve funds and provide access to services to address such emergencies. Additionally, they may need to change scholarship eligibility requirements and put in place new supports to accommodate and re-engage students who may need to “stop out” of school.

Partner to Deliver Services Cost Effectively

Smaller funders should think about partnering with post-secondary institutions, high schools, nonprofits, and potentially other funders to provide non-financial support services or track student outcomes for their scholars. In partnering with other organizations focused on the same goals, funders not only will increase their impact and reduce their costs but will also be able to focus their work and leverage their organizational strengths. One example of a successful partnership is the Pittsburgh Promise, a scholarship program that helps all Pittsburgh public school students plan, prepare, and pay for post-secondary education in Pennsylvania. This partnership was created by the Pittsburgh Foundation, is supported by Pittsburgh Public Schools, and is funded by a community of investors. Different partners provide different kinds of support. For example, the Pittsburgh Public Schools are accountable for helping students plan and prepare for post-secondary education. Whereas raising funds for the programs from major donors, employers and individual contributors is a community-wide effort.



RECOMMENDATIONS FOR STRUCTURING OVERALL PROGRAM APPROACHES TO IMPROVE EFFECTIVENESS OF SCHOLARSHIP PROGRAMS

In the previous sections, we highlighted findings and provided recommendations on how scholarship providers can structure the financial and non-financial elements of their programs. We conclude the paper with a few recommendations for how scholarship providers might alter their overall program approach to be more strategic and effective.

Make Access, Persistence, and Completion the Goal

Although this recommendation may seem obvious from the title of the paper, we feel it is important to explicitly suggest that scholarship providers focus their missions, strategies, and goals not just on post-secondary access, but on persistence and completion as well. College enrollment in America has grown almost 35 percent since 1970, but college completion rates have remained stagnant over the same period.⁶⁶ As the Bill & Melinda Gates Foundation notes in its strategic plan, “the payoff doesn’t come with enrolling in college; the payoff comes when a student gets a post-secondary degree that helps them get a job with a family wage – and that’s not happening nearly enough.”⁶⁷ Scholarship providers therefore need to not only ensure students have the resources and support to apply to and enroll in college but also make certain they have the financial and non-financial support they need throughout their post-secondary education so they can persist and complete their programs.

Focus Scholarship Funding on Specific Institutions, Populations, or Geographies to Achieve Deeper Impact

Some scholarship programs narrow their focus to a particular set of institutions, a specific population, or a specific geographic region. By creating a more targeted, strategic approach to their giving, they are better able to align their program to the needs and circumstances of their student and partner schools, customize services to their scholars, and make more efficient use of their resources. By focusing resources in any (or all) of these ways, private scholarship funders will also be better able to implement best practices that may be resource-intensive and track the impact of their scholarships.

- **Focus on a Specific Set of Institutions.** By partnering with a few institutions, funders are able to focus their time and resources on relationships most important to them. Building relationships with key institutions gives funders more influence at those colleges, allowing them to manage displacement issues, create incentives for institutions to provide non-financial services to their scholars, group their scholars into peer networks or cohorts, and more easily track progress of scholars. An added advantage of this approach is that less administrative burden (e.g., in managing relationships with schools) is placed on staff at scholarship providers who work with a narrow set of institutions.

⁶⁶ <http://www.gatesfoundation.org/learning/Documents/postsecondary-education-success-plan-executive-summary.pdf>

⁶⁷ Ibid.

- **Focus on a Specific Student Population.** Funders can focus on key populations experiencing large gaps in funding, such as community college and transfer students or on specific demographic populations experiencing college-attainment gaps such as Hispanic, African-American, low income, and/or first-time college-going students. By doing so, funders can best individualize financial and non-financial support for greatest impact.
- **Focus on a Specific Geography.** Funders can identify regions with the highest financial needs or the greatest opportunity to have impact on college attainment rates. Doing so will provide many of the benefits outlined in the sections above and has the added benefit of making it easier to visit scholars, engage with their families, or group them in peer learning or support networks.

Collect and Use Data on Student Outcomes to Improve Effectiveness

Many funders do not currently track the progress of, or outcomes for, their scholarship students. They therefore do not know whether the students they have funded have completed their degrees or not, nor do they know how long students might be taking to complete their degrees or what obstacles may be slowing down or halting their progress. Tracking student outcomes allows funders to see whether their scholarships are helping students complete post-secondary education. It also can allow them to continually refine their programs and understand where students need additional supports. The students also often benefit from having someone track their outcomes. Such tracking reveals when students may be falling behind and allows the institution or scholarship provider to inquire into the reasons and intervene proactively to offer additional support.





CONCLUSION

President Obama has issued a rousing call for the United States to recapture its former leadership in post-secondary education, boldly stating his goal that “by 2020, America will once again have the highest proportion of college graduates in the world.”⁶⁸

Private third-party scholarship providers have an important role to play in achieving that goal, and can do so by adjusting their strategies and programs to focus on post-secondary persistence and completion, rather than just access. We hope this paper has provided compelling evidence of the need for that shift as well as ideas and successful practices for how private scholarship funders can reshape their programs accordingly. All scholarship funders, be they foundations, individuals, or civic groups, and regardless of the size of their investment, can implement many of these approaches. By providing students with tailored financial and non-financial support, by focusing on specific populations, and by partnering with post-secondary institutions and others, scholarship funders can best help students complete their degrees and help keep the promise of post-secondary education vibrant for future generations of students.



⁶⁸ Barack Obama, “Remarks of President Barack Obama - Address to a Joint Session of Congress,” Released by the White House Press Office, February 24, 2009



APPENDIX: CASE STUDY OF DELL SCHOLARS

Overview

Based in Austin, Texas, Dell Scholars is a scholarship program of the Michael and Susan Dell Foundation (MSDF) that awards 300 scholarships annually and has provided more than \$31 million in scholarships since 2004. This scholarship program is aligned with MSDF's overall strategy to improve student performance and increase access to education. One goal of Dell Scholars is to improve the outcomes of underserved students through the opportunities that a bachelor's degree, in particular, can provide.

Key Program Elements

Provides Scholarships that Are Easy to Understand and Predictable. By providing \$20,000 scholarships for students to complete their bachelor's degree over a 6-year period, Dell scholarship recipients have access to predictable funding that is flexible enough to allow for hiatuses if necessary and makes a four-year degree affordable.

Targets a Specific Student Population. Dell Scholars offers need-based scholarships to young people who are low-income, have a desire to succeed, are often first generation college students and have overcome significant obstacles to pursue their education. The program "places greater emphasis on a student's determination to succeed than just academic record and test scores."⁶⁹ In fact, students only need a GPA of 2.4 to qualify for the program, but are only chosen if they have demonstrated a desire and ability to succeed despite facing significant obstacles. In choosing this target population, Dell Scholars can tailor the support services provided to their scholars for greatest impact.

Provides Pre-Enrollment Non-Financial Services via Partners. Dell Scholars requires that students participate in an approved college readiness program (e.g. GEAR UP, Upward Bound, AVID) for a minimum of two years. By participating in these programs, scholarship recipients receive rigorous academic support that can increase their chance of degree completion.

⁶⁹ Dell Scholars Website: www.dellscholars.org

Provides Post-Enrollment Non-Financial Services. Dell Scholars “provides its students with resources and mentoring beyond initial financial assistance to ensure they have the support they need to obtain a college degree.”⁷⁰ The program provides students non-financial services throughout their post-secondary education including: access to technology, a private scholar networking community, individualized mentoring and advising from Dell staff, time-management skills training, access to social and emotional support, and financial aid counseling. To help scholars maximize their financial aid, Dell Scholars staff counsel scholarship recipients to delay distribution of their Dell scholarship if they already have sufficient funds to cover their first semester or their freshman year. In addition, staff helps students analyze the financial aid packages from different schools and decide which college to attend.

Uses Technology and Data to Improve Effectiveness. Dell Scholars relies heavily on technology to streamline processes, track outcomes, and build relationships with students. For example, much of the scholar screening process is completed by an online algorithm that has been refined over time to narrow down the pool of applicants to those who best meet the program’s criteria. Dell Scholars staff then read the high-potential applications to ultimately select scholars. Additionally, technology is used to track scholar outcomes. At any given time, the organization knows where their scholars are attending school and how many have graduated. They also track scholars’ grades using technology to identify and proactively provide additional support to students whose grades are slipping.

Results

To date, the Dell Scholars Program has had significant success with a retention rate (percentage of students who have remained enrolled in post-secondary education) of almost 95 percent, which is well above the national average of 23 percent for students with similar profiles.⁷¹



⁷⁰ Dell Scholars Website: www.dellscholars.org

⁷¹ Ibid.



APPENDIX: CASE STUDY OF THE PITTSBURGH PROMISE

Overview

Launched in 2007 with a \$100 million commitment from the University of Pittsburgh Medical Center, The Pittsburgh Promise is an innovative, regionally-focused scholarship program designed to help students graduating from Pittsburgh Public Schools pursue post-secondary education with the long-term goal of enhancing the economic prosperity of the city. The Promise is implemented via a strong partnership between the Pittsburgh Foundation, who operates the program, Pittsburgh Public Schools, the Community College of Allegheny County (CCAC), and the Pittsburgh business and philanthropic community. Saleem Ghubril, Executive Director of the program states, “the goal of the Pittsburgh Promise is to increase post-secondary completion rates from 25 percent of graduating high school students to 80 percent.”

Promise scholars receive up to \$5,000 each year for up to four years that can be applied to the total cost of attendance at any eligible post-secondary institution or technical school in Pennsylvania. The Pittsburgh Promise is structured as a “last dollar” scholarship, in that funds are dispersed to cover the remaining cost of tuition and fees after students receive their federal and state aid. Students who already have scholarships that cover the cost of attendance are still eligible to receive a \$1,000 grant.

Key Program Elements

Provides Scholarships that Are Easy to Understand and Predictable. Key to the success of The Pittsburgh Promise is the simplicity and predictability of the scholarships. Pittsburgh Public School students are told that “all you have to do is dream big and work hard. The Pittsburgh Promise will give you a scholarship to help pay for an education after high school. We promise...money will not be a factor that prevents you from attending.” This scholarship is available to any Pittsburgh Public School student who have been accepted to a pre-approved school, has attended Pittsburgh Public Schools from 9th-12th grade, has a 2.5 GPA, and a 90 percent attendance rate. Students know from the start of their education within the Pittsburgh Public School system that if they work hard, they will receive scholarship funding they can depend on over a four-year period.

Structures Scholarships as Incentive Grants. Students remain eligible for The Pittsburgh Promise scholarship as long as they complete a full-time course load, maintain a 2.0 GPA, complete and submit the FAFSA each year, and submit their grades to the Promise.

Provides Pre-Enrollment Non-Financial Supports. The school district commits to provide students with a solid academic foundation, high expectations, and college preparation. Through its “Excellence for All” reform agenda, the district is making the academic curriculum more rigorous and increasing student access to mentoring, tutoring, and enhanced counseling services. Through its Pathways program, district personnel meet with parents, guardians, teachers, and counselors of third, sixth, and ninth grade students to identify and resolve issues that might affect students’ chances of attending college. Tutoring, mentoring (via partnerships with community-based organizations), and/or counseling services are then provided to students as needed. Students also receive support in the college application process through a partnership with Kaplan. Kaplan provides SAT preparation, college application support, and financial aid counseling.

Provides Post-Enrollment Non-Financial Supports at CCAC. The Promise developed a strong support program for the large number of its scholars who attend CCAC. Says Ghubril, “We wanted to create a community without a dorm setting.” Students who enter CCAC through the Promise experience their first year with other Promise students in a cohort. The Promise requires its scholars at CCAC to take two classes together during their first year. During the first semester, students take a one-credit course on academic and personal development, which introduces students to community and campus resources while also teaching strategies for becoming successful academically, including time management, coping skills, and tips on strengthening interpersonal relationships. The class also serves as the hub for supportive services, including academic, career, transfer and personal counseling, training and assessment. During the second semester of their first year, students take a second one-credit course on leadership. The Pittsburgh Promise pays the salaries of the three employees who teach the two required courses and function as guidance counselors for Promise students. CCAC also provides several services to Promise scholars including career counseling, transfer services to help students plan a smooth transition to a 4-year college, personal and academic counseling, childcare, and tutoring services.⁷²

Results

Given that The Pittsburgh Promise began in 2007, it is too early to determine its impact on graduation rates. However, Promise scholars attending public two-year schools have a persistence rate of 73 percent compared to 60 percent for their peers at similar institutions. Promise scholars at private two-year schools have a persistence rate of 77 percent compared to 72 percent for their peers. Scholars at four-year public and private schools have similar retention rates as their peers (78 percent and 74 percent respectively).

⁷² CCAC’s website: <http://www.ccac.edu/default.aspx?id=137171>

APPENDIX: LIST OF ADVISORS

Advisory Group		
Name	Title	Organization
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Jacob Fraire	Assistant Vice President	Texas Guaranteed Student Loan
George Grainger	Director of Research and Planning/ Senior Grant Officer	Houston Endowment
Jill Kramer	Senior Program Officer	Lumina Foundation for Education
Tina Milano	Former Executive Director	Cleveland Scholarship Programs
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Additional Advisors		
Name	Title	Organization
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Don Thompson	Independent Consultant	Greater Texas Foundation

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John Fitzpatrick	Executive Director	Communities Foundation of Texas/Texas High School Project
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Lauren Hirsh	Coordinator, External Scholarships	University of North Carolina, Chapel Hill
Mark Kantrowitz	Director of Advanced Projects	Fastweb
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Michael McPherson	President	The Spencer Foundation
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Patricia Steele	Research Associate	The College Board
Amy Weinstein	Executive Director	National Scholarship Providers Association

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Advisory Group

An advisory group made up of key practitioners and experts in the education field provided vital counsel for this project. FSG sincerely thanks them for their guidance and insight.

- Kevin Byrne, Portfolio Director, U.S. Education, Michael & Susan Dell Foundation
- Jacob Fraire, Assistant Vice President, Texas Guaranteed Student Loan
- George Grainger, Director of Research and Planning/Senior Grant Officer, Houston Endowment
- Jill Kramer, Senior Program Officer, Lumina Foundation
- Tina Milano, Former Executive Director, Cleveland Scholarship Programs
- Patti Ross, Vice President, Coca-Cola Scholars Foundation
- Jay Sherwin, Former Vice President for Programs, College Access Foundation of California
- Oscar Sweeten-Lopez, Manager, Dell Scholars, Michael & Susan Dell Foundation
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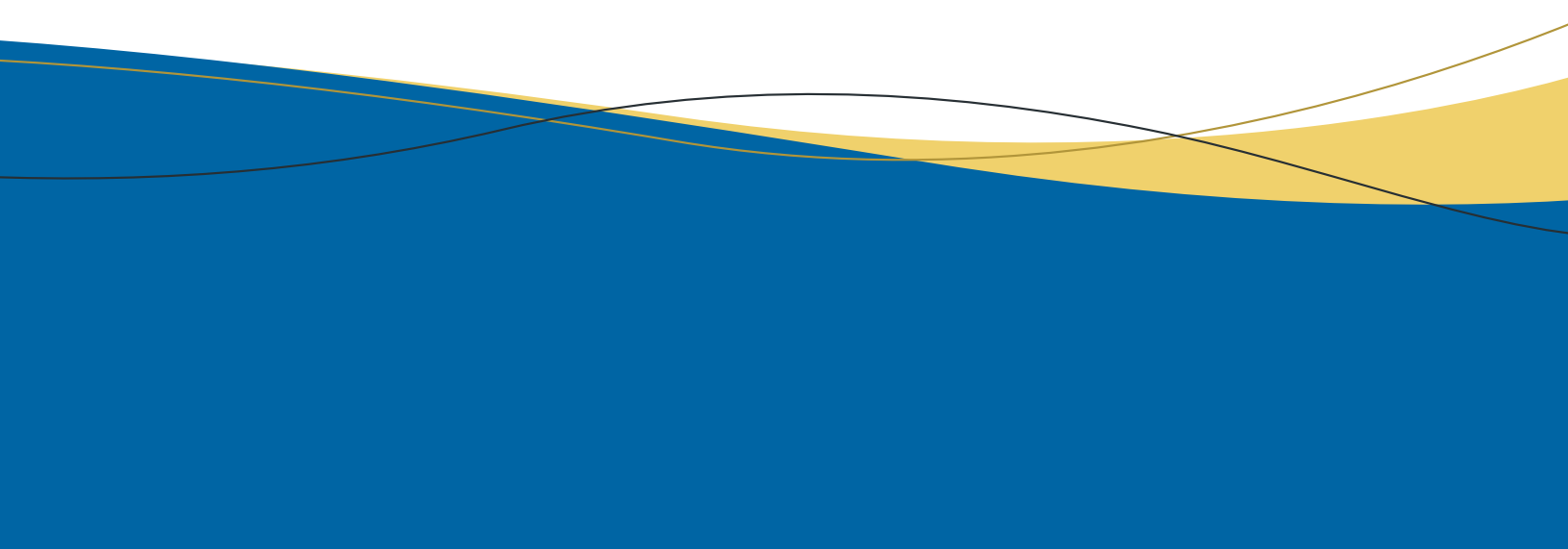
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Disclaimer

All statements and conclusions, unless specifically attributed to another source, are those of the authors and do not necessarily reflect those of any individual interviewee, the funders, or members of the advisory group.





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