

## High College Costs, Low Aid Burden Struggling Families

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A report released today by The Education Trust documents how the financial-aid policies of colleges, universities, states, and the federal government together limit — rather than expand — access to higher education for millions of low-income young people.

Data on the “net price” of college — that is the amount that families must pay after all sources of grant aid are accounted for — for every college and university in the country, were recently released for the first time by the U.S. Department of Education. “Priced Out: How the Wrong Financial-Aid Policies Hurt Low-Income Students” uncovers a new and disheartening picture of college opportunity for low-income students. The Ed Trust analysis reveals that the average low-income family must pay or borrow an amount roughly equivalent to 72 percent of its annual household income each year — just to send one child to a four-year college.

Middle-class and high-income families fare much better on college costs. They contribute amounts equivalent to just 27 percent and 14 percent of their yearly earnings, respectively.

Astoundingly, only five institutions out of 1,186 with comparable data had a net price (total attendance cost minus total grant aid) of \$4,600 or less, a graduation rate of at least 50 percent, and at least 30 percent enrollment by students from low-income families. What’s more, not a single public flagship university, private nonprofit, or for-profit institution is represented on that list.

Amid this bleak news, one institution emerges as a powerful exception: Berea College. In fact, Berea’s singular pricing model prevented it from being included in the overall net-price analysis. This Kentucky liberal arts school offers all of its students a tuition-free college education.

With a focus on the Appalachian region, Berea largely enrolls students of modest means, and manages to support their studies through a sizeable endowment, required work-study, and a “plain living” budget. The college can point to academic success as well, having boosted its six-year graduation rate from 50 percent in 2002 to 65 percent in 2009.

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The five other institutions that met our relatively conservative criteria for affordability, access, and success all belong to public university systems: the University of North Carolina at Greensboro, City University of New York (CUNY) Queens College, California State University–Fullerton, CUNY Bernard M. Baruch College, and California State University–Long Beach. All are based in states which outpace their peers in providing need-based financial aid. What’s more, each of the five universities has a clear commitment to closing gaps of access and success between high-income and low-income students, and between students of color and white students.

At Berea College, President Larry Shinn sees opening college doors to all as a matter of institutional will and strategic use of aid. “If we choose to give merit aid to those who don’t need it,” he said, “we’re wasting our dollars.”

Fonte: [The Education Trust](#)