

OPINION | JOSHUA STECKEL

Let's make it easier for low-income students to apply for financial aid



SHUTTERSTOCK

By Joshua Steckel | MARCH 25, 2016

In just a little over a week, many colleges will be sending out their decision letters. This is generally a quiet time in the news cycle about the college admissions process. Applications are in and now all the seniors have to do is sit back and wait — or so the narrative goes.

But for my students, most of whom are from low-income households and will be the first generation of their families to attend college, the experience of this moment in the college admissions process is very different.

Take, for example, one of my students who spent her February vacation working on a supplemental form that several of the colleges to which she applied require for her application for financial aid to be considered complete. Each of those colleges had its own iteration of the form — most of them call it an Income-Expense Report — but the gist is always the same: Students from families with very low income need to explain how it is possible to live on such a small amount of money.

Most of my students do forms like these themselves. Parents generally want to be involved and supportive, but it is hard when they are unfamiliar with the process, work multiple jobs, or don't speak English fluently.

In this case, it was the student who had to gather benefit statements from multiple government agencies. She had to report her family's monthly allocation from the Supplemental Nutrition Assistance Program (SNAP or, more commonly, food stamps) and to calculate the value of the free lunch benefit she and her siblings are eligible to receive every day at school. She had to report the value of the monthly housing subsidy her parent receives toward their rent in one of

Brooklyn's largest public housing complexes, and the value of the vouchers her family receives from the Home Energy Assistance Program (HEAP) toward the cost of heat and electricity.

Buyers beware before taking on student loan burden

“It behooves parents to be smart consumers of higher education.” —
John Zurick

But wait, there's more. She had to calculate the total net cost of food, housing, and utilities to her family each month after receipt of these benefits, and itemize estimates for all other categories of expenses: clothes for the family, subway fares not covered by school, the cost of maintaining her and her parent's cell phone lines, and all household supplies. She had to document the monthly cash grant assistance her family receives through the Human Resources Administration (HRA), as part of the Temporary Aid to Needy Families (TANF) program. And, finally, she had to crunch the numbers, to show that the \$501 they received each month was sufficient. Though in reality, of course, there were months when it wasn't.

For low-income students, getting into college isn't enough. Colleges where students are offered admission are not choices if they cannot afford to go. The most significant hurdles in the process of applying for financial aid and securing adequate funding for higher education are generally not visible in the public conversation about the college admissions process. We ask the most of the students who have the least.

The issue of college affordability is usually talked about as if the problem is a lack of good information, that students and their families don't understand how the financial aid system works. The key fix, in this line of thinking, is convincing low-income students and families that they can afford a college with a sticker price of well over \$60,000 a year if they just apply for financial aid. But, in reality, the process for applying for that financial aid can be so onerous that it discourages talented students from even trying to navigate it.

The Free Application for Federal Student Aid, a crucial form that unlocks financial aid for college, is a notorious roadblock. Though there has been a strong push to simplify the questionnaire, it remains an obstacle for students who need public funding to afford college.

But the FAFSA is nothing compared to the CSS Profile, the additional financial aid application required by many private colleges. The CSS Profile is approximately 20 pages long. It requires reporting of three years of family income and queries

students and families about details like monthly rent, out-of-pocket medical and dental expenses, and make, model, and year of any cars owned.

Perhaps the very worst parts of the CSS Profile, though, are the special steps required of students from single-parent households to prove that it is not possible for an absent parent to complete an additional, analogous version of the form, called the Non-Custodial Parent Profile (NCP). There is no standard protocol for making a request to waive the NCP requirement. Each college offers its own particular, Kafkaesque combination of numbingly bureaucratic procedural requirements and the disclosure of intimate, sometimes painful detail from students' personal and family histories.

Some require completion of more forms, with questions like, "When was your last contact with non-custodial parent?" and "What was the nature of that contact (e.g., letter, visit, phone call, etc.)?" Others require letters from the student and parent describing the family situation and justifying the waiver request. Still others require one or more letters from a third party, verifying the accuracy of the student and parent's descriptions of the family situation.

All fall my students ask me when the process will end. They have worked so hard to get where they are. They have run most of their lives uphill. By this time of year, they are so tired. What is hardest for me to stomach about this moment

in the process, though, is that my students have to accept that they have been racing toward a false finish line. In actually submitting their college applications, they have reached the goal that many, themselves often included, thought they would not reach. But now, as exhausted as they are, they see before them another half-marathon, which they must run to ensure that all they have worked for up to this point will matter. Nor does it escape my students' understanding that many other applicants, different from them primarily in that they need less, get to sit back and rest now, for the remainder of the race.

If we truly aspire to a system in which higher education functions as an engine of equity and mobility, then what we're working with currently is very poorly conceived. There is a terrible injustice to the special litany of obstacles we throw into the path of the most vulnerable young people. Our efforts at change must take a closer look at the experiences of first-generation and low-income students, and the work must always be rooted in empathy.

Joshua Steckel is a school counselor. He is coauthor of "Hold Fast to Dreams," a narrative nonfiction account of the lives of ten New York City public school students told over six years, as they work to make it to and through college.

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user_4424035 03/24/16 10:44 PM

This is why we are in this student loan mess. Perpetuate the myth that everyone should go to college, maintain very high tuitions and college salaries through easy financing. Crazy system which has harmed millions of people giving them useless degrees and high debt. How about encouraging people to go to trade schools and learn a valuable, useful skill? Other than the fact most people don't want to work that hard, this is far better, less expensive and usually more lucrative path. Get government out of as much of our lives as possible.

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GAOErnst 03/25/16 01:18 AM

Maybe you should go live in India since you are such a fan of the caste system. We all benefit when individuals from lower income backgrounds attend college. As a society, we need to get better at capping costs (Should UMass' losing football team really be subsidized with the hard earned dollars of all students?) and increasing aid.

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Antietem 03/24/16 10:58 PM

The solution is to provide assistance with forms rather than eliminate the questions.

The schools want their limited aid to be used in the best possible way. There are degrees of being poor. Consider three families with identical incomes: one with subsidized rent, one paying market rent, one living with relatives rent free. Their ability to support a college student varies. This information helps schools make better decisions.

And, there are also parents who lie and hide income and assets, including some non-custodial parents. If there is a living second parent, why should private donors or taxpayers subsidize his or her decision not to support their college bound child? Why should the aid of other needy students be reduced to subsidize parents who can afford to contribute but choose not to?

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GAOErnst 03/25/16 01:21 AM

And why should the students be punished just because a non-custodial "parent" has opted out of paying for tuition? Is that the 18-year-old's fault? And yet he is the one who suffers due to the adult's decision.

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