

Improving College Enrollment for Low Income Minority Students Philadelphia City School District

Applied Policy Project

Prepared by Matthew Moore for Harlem Lacrosse

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Executive Summary

Financial aid literacy plays an important role in planning and attending college. It is concerning that the majority of low income students do not know about federal aid, state aid, student loans, and scholarships.¹ Non-white students are less likely to attend college than their counterparts.² Therefore, the target population will include low income minority students in the Philadelphia City School District.

According to the Census Bureau and PEW report, the percentage of college graduates in Philadelphia is 30.9%, falling below the national average of 32.6%.³ For those who are able to attend a four-year institution, the average college student in Pennsylvania graduates with more than \$37,000 in debt leaving Pennsylvania students with the second highest debt nationally.⁴ In order for Harlem Lacrosse to bridge the gap of college affordability and college attendance, they must consider these three alternatives. By using program effectiveness, feasibility, and time of execution as my criteria for all of the alternatives, I will make a well-informed decision on which option would be best for Harlem Lacrosse, as noted below:

Option 1: Maintain the status quo and take no proactive action: Allow present trends to continue and stay up to date with the new FAFSA application changes.

Option 2: Establish an IDA program to incent early savings toward college education: Implement a program through a partnership with United Way that would allow for students to start saving for college.

Option 3: Financial Aid Literacy Program to encourage borrowing: Partner with the Philadelphia Education Fund to create a college-going culture in the Philadelphia City School District.

I am recommending a hybrid approach of the financial aid literacy program in partnership with the Philadelphia Education Fund in conjunction with the “status quo” alternative. This approach ensures that while Harlem Lacrosse works to further implement their Free Application for Federal Student Aid (FAFSA) application program in their schools in the Philadelphia City School District, students will also receive financial aid literacy support to encourage college savings and college financing. The overall goal of this partnership is to create a college going culture given PEF’s expertise in this field.

¹ Paving the Way: How Financial Aid Awareness Affects College Access and Success. (2008). The Institute for College Access and success.

² *Eliminating Barriers to Postsecondary Success*. (2019). The Kresge Foundation.

³ Owens, N. (2020). *Reimagining the Role of Postsecondary Education and Its Impact on Poverty*.

⁴ Ibid

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Honor Statement

On my honor as a student, I have neither given nor received unauthorized aid on this assignment.

Signature: *Matthew Moore*

Disclaimers

The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy, University of Virginia. This paper is submitted in partial fulfillment of the course requirements for the Master of Public Policy degree. The judgments and conclusions are solely those of the author, and are not necessarily endorsed by the Batten School, by the University of Virginia, or by any other agency.

Defining the Problem

Introduction

In this report, I will be researching college enrollment rates for students in Pennsylvania to get a better understanding of what programs impact students in the Philadelphia City School District. Explaining and interpreting the landscape of Pennsylvania in relation to federal, state, and institutional aid will allow for Harlem Lacrosse to have a better understanding of policies and programs that are already in place. To explain the importance of this topic, a review of possible consequences HL students can face if they do not attend college will be conducted.

A concise review of existing literature will be conducted to provide a recommendation of what Harlem Lacrosse can do to increase enrollment in the target population. Since Harlem Lacrosse has made a significant impact in college enrollment in New York, existing programs will be used in conjunction with my recommendation.

Problem Statement

A recent study conducted by the National College Access Network found only 5% of Pennsylvania's postsecondary institutions were deemed "affordable"⁵ in 2018.⁶ As tuition costs in Pennsylvania rise every year, the federal Pell grant is not helping these students as much as it used to. With students not receiving the adequate financial aid at the federal level to attend college, low-income students rely on state and private financial aid scholarship opportunities in order to afford college, resulting in lower attendance rates, an increase in dropout rates, and an increase in student loans. State funding for higher education in Pennsylvania, from 2008 to 2019, dropped by 33.4%, the sixth worst in the country.⁷ Students receive an average of \$2,538 less funding, ranking ninth worst when compared to other states.⁸ The trends in Pennsylvania disproportionately affect the target population of low income minority students in the Philadelphia City School District. The financial aid system is complex and difficult to navigate, making it a bigger issue to low income students than the lack of funding itself.⁹ Without appropriate education on financial literacy and mentorship, students and their parents miss an opportunity to take advantage of the funds available to them. These low-income students in the Philadelphia City School District are lacking education on the financial aid opportunities that are out there. The problem is not solely that there are not enough funds available to these students, these students do not adequately know how to take advantage of these opportunities.

⁵ "affordable"- That institution's average federal, state, and institutional grant award + The average federal loan disbursement + The expected family contribution of the average Pell Grant recipient + An average Federal Work-Study award + The contribution of summer wages < Average cost of college

⁶ Torsella. "EDUCATES: Initiatives to Revitalize Higher Education in Pennsylvania." Pennsylvania Treasury, 2020.

⁷ Mekeel, D. (2021). *Cost of college in Pennsylvania is rising while state funding is decreasing* – *The Mercury*.

⁸ Ibid

⁹ *A New Course for Higher Education: Strengthening Access, Affordability, and Accountability*. (2020). The Bipartisan Policy Center.

Client Overview

The lack of federal and state funding and financial aid literacy affects Harlem Lacrosse and their goals. Harlem Lacrosse “strives to empower students to set high expectations for themselves, achieve their goals and break the cycle of poverty by providing daily study halls, mentoring, push-in academic support, experiential and service-learning with character building lacrosse instruction.”¹⁰ With all that Harlem Lacrosse does for these students, they want to create a culture where going to college is the new norm. In Pennsylvania, Harlem Lacrosse lacks the knowledge and resources needed to help finance their students' college education. Harlem Lacrosse will not be able to change the distribution of aid the federal government gives out to low income students. In order to solve this issue, a thorough understanding of federal and state aid opportunities is key to providing students with the necessary resources to apply and receive the aid they need. For Harlem Lacrosse specifically, the importance of financial aid education and student loan education is the most realistic and effective way to send more students to college.

“Harlem Lacrosse provided a consistent relationship with students when many other aspects of school were turned upside down.” — Baltimore parent

2019-2020 Harlem Lacrosse Impact Report



Philadelphia, Pennsylvania

¹⁰ *Our Mission*. (2021). Harlem Lacrosse. Retrieved October 26, 2021

Background: College Affordability

Over the last 10 years, tuition rates for higher education have increased while states have severely cut funding, resulting in students needing to pay more for college.¹¹ This is making it harder for them to apply, enroll, and graduate.¹² “Rising tuition can deter low-income students and students of color from college”¹³, resulting in an increase in inequality in postsecondary education. For “every \$1,000 increase in tuition at four-year non-selective public universities, diversity among full-time students decreased by 4.5 percent.”¹⁴ In 1974-75, the average cost of a public four-year college was \$7,715; in 2016-17, it was \$19,488, a 253 percent increase.¹⁵ There is a myriad of reasons for this affordability gap, which starts with a lack of aid and ends with students not having the necessary knowledge to understand the application processes.

Federal Aid: The Pell Grant

A Federal Pell Grant does not have to be repaid. To receive this aid, a student submits a Free Application for Federal Student Aid (FAFSA). The amount of aid a student receives depends on their Expected Family Contribution (EFC), which is their “family's taxed and untaxed income, assets, benefits, family size and the number of family members who will attend college or career school during the year.”¹⁶ To calculate how much aid a student receives, it depends largely on the Cost of Attendance (COA) at each school. The COA is “a sum of tuition and fees, the cost of room and board, the cost of books, supplies, transportation, loan fees, and miscellaneous expenses.”¹⁷ To find out how much financial aid you will receive:

“Cost of Attendance (COA) – Expected Family Contribution (EFC) = Financial Need”¹⁸

The “average college costs for undergraduate students across public and private institutions increased 148 percent since 1974.”¹⁹ With this rise in college costs, the “federal support for low-income students through Pell Grants only increased by 20 percent.”²⁰ In 2016–17, the maximum Pell Grant was \$5,815, with an undergraduate full-time student's average costs being \$23,091.²¹ Undergraduates who “qualify for Federal Pell Grants receive between \$639 to \$6,345 per year, with the average award being \$3,900.”²² Regarding who receives the aid, “the federal government is most likely to award grants to students attending private, for-profit colleges, with 62% of students at these institutions receiving federal grants.”²³ The higher costs of college have made it significantly harder

¹¹ Mitchell, M., Leachman, M., & Saenz, M. (2019). *State Higher education funding cuts have pushed costs to students, worsened inequality*.

¹² Ibid

¹³ Ibid

¹⁴ Allen, D., & Wolniak, G. C. (2018). When college tuition goes up, campus diversity goes down. The Conversation. Retrieved November 28, 2021,

¹⁵ Protopsaltis, S., & Parrott, S. (2017). *Pell Grants—A Key Tool for Expanding College Access and Economic Opportunity—Need Strengthening, Not Cuts*. Center on Budget and Policy Priorities.

¹⁶ Lopez, A.-M. (n.d.). *How To Negotiate Your Financial Aid Package – Colleges of Distinction*.

¹⁷ *What does cost of attendance (COA) mean? | Federal Student Aid*. (n.d.).

¹⁸ Lopez, A.-M. (n.d.). *How To Negotiate Your Financial Aid Package – Colleges of Distinction*.

¹⁹ Protopsaltis, S., & Parrott, S. (2017). *Pell Grants—A Key Tool for Expanding College Access and Economic Opportunity—Need Strengthening, Not Cuts*. Center on Budget and Policy Priorities.

²⁰ Ibid

²¹ Ibid

²² *Financial aid statistics*. EducationData. (2021, August 15). Retrieved October 6, 2021

²³ Ibid

for students to afford, regardless of their socioeconomic status. For low income students, it makes it even more difficult. Federal aid covers a small portion of the student's cost to attend college. They are now forced to depend on state and private programs to receive the aid they need. Students look to loans to help pay for college, which low-income students are reluctant to do.

Federal spending of the Pell Grant Program trends



Source: Federal Pell Grant Program End-of-Year Report and Other Annual Data Reports. (2020, July 7). [Reports; Datasets; Statistical Reports]. US Department of Education (ED).

State Aid

State grants, unlike the Pell Grant, often have smaller and stricter budgets and are unable to accommodate all eligible students.²⁴ “In Wisconsin and several other states, this means that aid applications are processed on a first-come first-served basis, based on when the student files the FAFSA.”²⁵ Because of this, students with low incomes, who normally apply for financial aid after higher income students, are disadvantaged.²⁶

“Between school years 2008 and 2019, after adjusting for inflation: Funding fell by \$3.4 billion nationally; 37 states cut per-student funding, six of them by more than 30 percent: Alabama, Arizona, Louisiana, Oklahoma, Mississippi, and Pennsylvania.”²⁷ In a study done by the Hechinger Report in 2017, 900,000 students did not receive the state financial aid they applied for because the states did not have enough money.²⁸ In Pennsylvania, “state funding for higher education is among the lowest in the country, forcing higher tuition among state-supported schools and a corresponding

²⁴ Anderson, D. M. (2020, August 31). *How can state financial aid best meet the needs of low-income students?* RAND Corporation

²⁵ Ibid

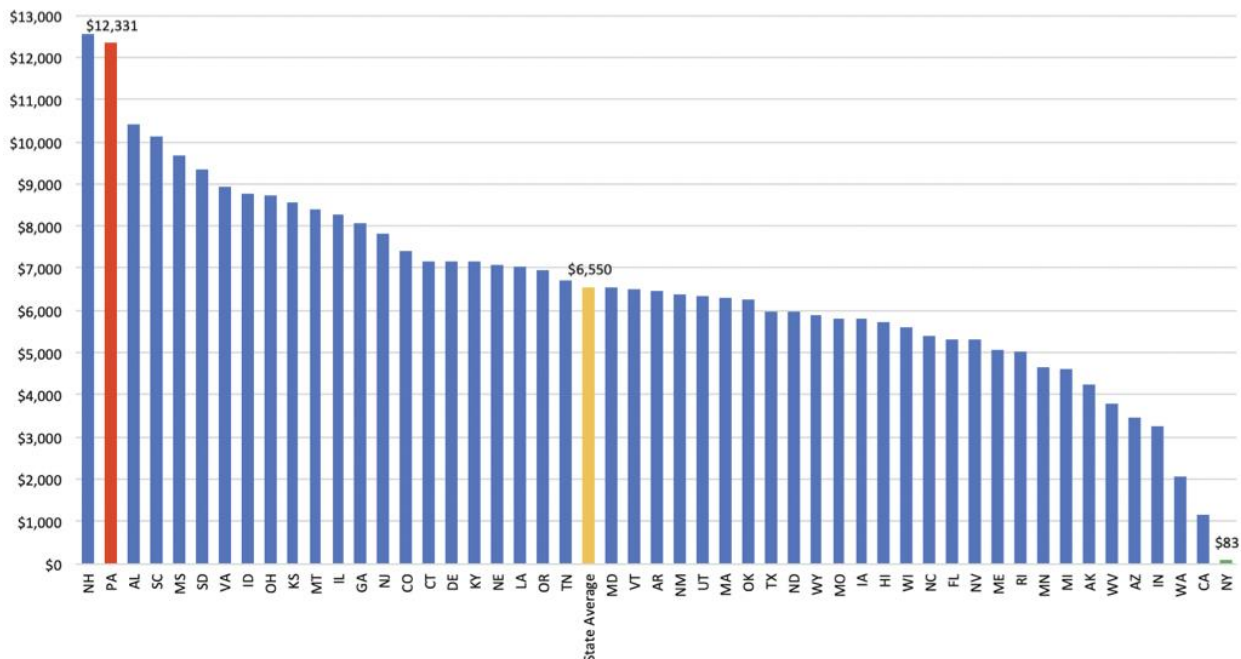
²⁶ Ibid

²⁷ Jackson, V., & Saenz, M. (2021). *States Can Choose Better Path for Higher Education Funding in COVID-19 Recession*. Center on Budget and Policy Priorities.

²⁸ Kolodner, M. (2021, April 8). *Eligible for financial aid, almost one-third of students never get it*. The Hechinger Report.

high debt load among graduates and those who drop out because they can't afford to finish a degree.”²⁹ The Education Trust ranks states by the affordability gap, “which is the net price of college minus the average amount low-income students receive in aid minus the income earned from working 10 hours per week at each state’s minimum wage.”³⁰ As seen below, Pennsylvania ranks second to last, whereas New York ranks the most affordable.

Affordability Gap for Low-income Students at Public 4 Year Institutions (By State)
Net Price-Income earned for working 10 hours/week = Affordability Gap



Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component

Student Loans

Nationally, since the fall of 2019, “the average federal student loan debt rose 4.0% from \$35,097. During that same period, the average private student loan debt rose 12.66% from \$48,750.”³¹ Pennsylvania has “the third-highest rate of student loan debt in the country, according to a 2020 study by LendEDU.”³² Due to the lack of federal and institutional aid, low income students are forced to use student loans to pay for their tuition. Low income students lack the resources needed to correctly finance their college expenses.

As student loans increase, research has shown that low income students may be over-budgeting or under-budgeting for their college education. Many low-income students in New York are receiving enough aid to attend college, but they are still responsible for non-tuition expenses like “MetroCard’s, textbooks, technology, and childcare that

“64% of 2019 graduates in Pennsylvania took on debt, and the average borrower had \$38,521 in student loans.”

Source: Editorial: High cost of college education puts Pa. economy at risk. (2021, March 20). Thereporteronline

²⁹ Editorial: High cost of college education puts Pa. economy at risk. (2021, March 20). Thereporteronline.

³⁰ The Public College Affordability Gap Looms Large for Pennsylvania Students. (2020)

³¹ Average Student Loan Debt [2021]: By Year, Age & More. (2021). Education Data Initiative.

³² Editorial: High cost of college education puts Pa. economy at risk. (2021, March 20). Thereporteronline.

add thousands to the cost of college and are a key factor in persistently low graduation rates.”³³ Within the lowest income quartile, 11% of students earn a bachelor’s degree within 6 years, compared to 58% of the highest income quartile.³⁴ As a result, many students are forced to join the workforce while in college in order to pay for books, meals, transportation, etc. Living cost estimates for college students in Washington, DC ranged from almost \$9,000 to over \$20,000, while colleges in Milwaukee have estimated costs starting lower at just over \$5,000 but peak the same as DC at roughly \$20,000.³⁵ By underestimating living expenses, low-income students and families are unable to finance their college education correctly. This results in families paying more than what they accounted for.

Financial Aid Literacy

Many parents and students lack the knowledge to accurately estimate the cost of college. The Sallie Mae Fund and Harris Interactive conducted a survey in 2003 which “involved 1,090 telephone interviews of parents and 811 students aged 18 to 24.”³⁶ The results showed that “parents with incomes under \$25,000, three out of four cannot identify scholarships, grants, or loans as sources of financial aid.”³⁷ “Many students have limited knowledge of financial aid: 65 percent of students who are planning to attend college do not name grants as a source of financial aid, 72 percent do not name scholarships, and 71 percent do not name loans.”³⁸ This study showed that the majority of low income students are not aware of the different ways they can receive financial aid. Low income students lack the resources needed to make informed decisions regarding ways to receive aid. Financial Aid awareness is key for low income students to receive the aid they deserve. The best way to do this is through college readiness programs that offer financial aid educational workshops.

Consequences: Why this Problem Matters

For Harlem Lacrosse students, attending college is a way to escape systemic poverty. The biggest and most important consequence to this issue is not receiving a college education. Attending college has been proven to lower crime rates, increase overall health, and decrease wealth inequality. States with greater college enrollment rates and higher investments in postsecondary education experience less crime.³⁹ Individuals who graduate college, on average, have higher incomes and “can easily purchase healthy foods, have time to exercise regularly, and pay for health services and transportation.”⁴⁰ Furthermore, “college graduates with a bachelor's degree typically earn 66 percent

³³ Center for an Urban Future (CUF). “Opportunity Costs: Affording the True Costs of College in NYC.” Accessed October 18, 2021

³⁴ Whitmire, R. (2019). *Alarming Statistics Tell the Story Behind America’s College Completion Crisis: Nearly a Third of All College Students Still Don’t Have a Degree Six Years Later.*

³⁵ Coker, Crystal, and Jennifer Glynn. “Making College Affordable: Providing Low-Income Students with the Knowledge and Resources Needed to Pay for College.”

³⁶ Paving the Way: How Financial Aid Awareness Affects College Access and Success. (2008). The Institute for College Access and success.

³⁷ Paving the Way: How Financial Aid Awareness Affects College Access and Success. (2008). The Institute for College Access and success.

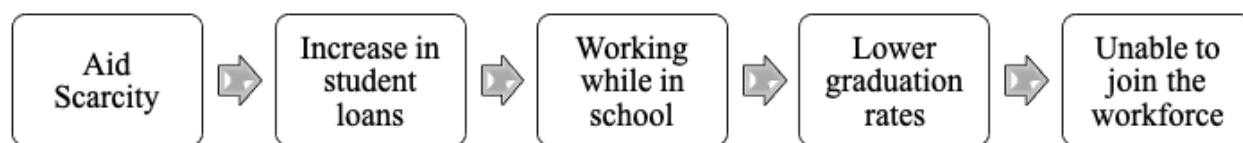
³⁸ Ibid

³⁹ *Education and Crime—Criminal Justice—IRsearchNet.* (n.d.). Retrieved December 1, 2021

⁴⁰ *Why Education Matters to Health: Exploring the Causes.* (2015). Center on Society and Health.

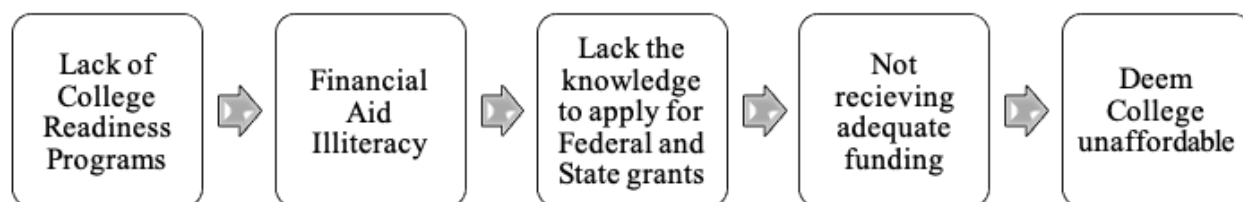
more than those with only a high school diploma; and are also far less likely to face unemployment.”⁴¹

The lack of aid low income students receives results in a list of consequences. As seen below, as students look to finance their education, they look to student loans. In order to pay off their student loans, they are forced to go to work full-time while they are taking classes. This can be overwhelming, and results in students dropping out. “One-third of low-income student borrowers at public four-year schools drop out, a rate 10 percent higher than the rest of student borrowers overall.”⁴² In 2020, 65 percent of all jobs required postsecondary.⁴³ As this number is rising, more low income students who do not have a post-secondary degree will not be able to join the workforce and escape poverty.



Lack of Financial Aid Education

One of the major issues low income students and families face is financial aid literacy. This process is often deemed confusing and lengthy. Grants and scholarships differ from state to state, and so do their applications. When students and parents lack knowledge needed to apply for these grants, it results in missed deadlines. These missed opportunities result in low income students not receiving the aid they need to finance college. As missed application deadlines build on one another, students often lose hope of attending college because it is becoming too expensive.



Equity Implications

In a 2016 report, “the National Center for Education Statistics attributed living in poverty during early childhood to lower levels of academic performance beginning in kindergarten and extending through elementary and high school.”⁴⁴ At an early age, low income students are already at a disadvantage in the classroom. These low-income students continue to suffer this disadvantage when trying to finance their college education, further increasing inequality between high- and low-income individuals.

⁴¹ College Affordability and Completion: Ensuring a Pathway to Opportunity | U.S. Department of Education.

⁴² Thompson, M. (2016). Why Student Loan Debt Harms Low-Income Students the Most—Talk Poverty.

⁴³ Carnevale, A., Smith, N., & Strohl, J. (2020). Recovery: Job Growth and Education Requirements through 2020. Georgetown Public Policy Institute.

⁴⁴ Taylor, K. (2017). Poverty’s Long-Lasting Effects on Students’ Education and Success—INSIGHT Into Diversity.

Increases in graduation rates among low income students would make significant strides towards decreasing wealth disparities, ending systemic poverty, and decreasing inequalities between high-income and low-income individuals. “The wealth gap between America’s richest and poorer families doubled from 1989 to 2016.”⁴⁵ As college graduation rates have the potential to increase wealth, low income students can help lower wealth disparities. A parent’s education has a direct impact on the future wealth outcomes of their children.⁴⁶ Higher graduation rates among low income students can build more generational wealth, making strides toward ending systemic poverty.

Improving Affordability: What has been done?

A growing body of work at the federal and state level has sought to identify practices and programs that will make college affordable for low-income students. Below I highlight six important mechanisms that have been addressed and/or need to be addressed to help improve college affordability for low-income students. For Harlem Lacrosse, these mechanisms are most relevant to create real change for their low-income students in Pennsylvania.

Clarifying Financial Aid

Financial literacy is the understanding of how to manage personal finances.⁴⁷ “Knowing how it works and how to budget, invest, and borrow can help students make better financial decisions.”⁴⁸ In order for low income students to receive aid, they need to have the ability to understand what packages are available and what they are eligible for.

The first step for many families is reviewing the financial aid packages they receive from each school. Some are filled with acronyms and abbreviations, others lump scholarships and loans together. “Seventy percent of offers put loans and grants together, which feels like one big gift for low income students.”⁴⁹ Aid includes money from loans, “even though students would have to pay that money back. Some schools lumped in work-studies, which pays students as they work throughout the semester and doesn't help cover tuition when the bill is due at the beginning of the year.”⁵⁰

In 2012, The U.S. Department of Education created the “Financial Aid Shopping Sheet”. The form was created to allow students to easily compare institutions and their financial aid opportunities.⁵¹ “The goal of this consumer based template was to have institutions universally use the same format and terminology, resulting in increased clarity and transparency for families trying to figure out the cost of college.”⁵² Although the Department of Education created this form,

⁴⁵ Horowitz, J., Igielnik, R., & Kochhar, R. (2020, January 9). Trends in U.S. income and wealth inequality. *Pew Research Center's Social & Demographic Trends Project*.

⁴⁶ Konish, L. (2021). *How well college graduates do financially depend on their parents*. Retrieved December 1, 2021,

⁴⁷ Financial Literacy 101—Financial Aid. (n.d.). Retrieved November 28, 2021

⁴⁸ Ibid

⁴⁹ Nadworny, E. (2019, April 10). Confused By Your College Financial Aid Letter? You’re Not Alone. NPR.

⁵⁰ Ibid

⁵¹ Coker, Crystal, and Jennifer Glynn. “Making College Affordable: Providing Low-Income Students with the Knowledge and Resources Needed to Pay for College.”

⁵² Coker, Crystal, and Jennifer Glynn. “Making College Affordable: Providing Low-Income Students with the Knowledge and Resources Needed to Pay for College.”

institutions were not required to use this template.⁵³ “According to the New America & UAspire study, in the last 6 years since the introduction of the Shopping Sheet, less than half of the colleges and universities that receive federal financial aid have incorporated this standard form into their award letter format.”⁵⁴

The FAFSA Simplification Act was passed into law as part of the Consolidated Appropriations Act in early 2021.⁵⁵ Research shows that FAFSA applications have been down, which is a result of how difficult they are to complete. According to one source, the applications are “cluttered with confusing terminology, and other densely worded documents are a surprisingly significant barrier to students - especially students who don’t have college counselors to help them or parents with higher educations.”⁵⁶ The bipartisan deal reduces the number of questions from 108 to 36.⁵⁷ Although this Act was passed, it will not go into effect until 2023. It must be noted that even though the FAFSA application is becoming easier, students may lack the knowledge to understand what it is and how to apply.

Inability to Standardize & Lack of Data

The financial aid shopping sheet that was established in 2012 did not create a standardized financial aid letter for low income students nationwide. Unless the federal government changes current policy and mandates this mechanism, it will not be effective. Since less than half of the colleges who received federal aid used this standardized financial aid letter, it does not solve the problem of making financial aid easier to understand. Since the FAFSA Simplification Act has not gone into effect yet, we do not have the adequate data to come to a conclusion about if it is beneficial or not to low-income students. In theory, it will make it easier for students to apply, with fewer questions, but students need to know when and how to apply in order to receive aid.

Encouraging savings

A study conducted by Gallup has found that 32% of families making below \$35,000 have put money aside for college.⁵⁸ Families who are lower income save, on average, less as their income decreases. This shouldn’t surprise many, but this is a major reason why low income students do not have the finances to attend college. 529 plans were invented to help families that have this issue. They are tax advantaged savings plan to incentivize saving for college.⁵⁹ There are many tax advantaged savings plan out there, but low income families are unaware of them. The Education Data Initiative has found that in 2021, 54% of parents were aware of 529 plans.⁶⁰ The literature suggests the importance of savings, where students who save \$500 are 25% more likely to enroll in college.⁶¹

⁵³ Amrein, F. (2019, March 11). Financial Aid Award Letters Decoded: Financing Aid Shopping Sheet Updated. PayForED.

⁵⁴ Ibid

⁵⁵ Blagg, Kristin, and Matthew Chingos. “How Will the New Pell Grant Formula Affect Students?” Urban Institute, August 5, 2021.

⁵⁶ Johnston, Andy. “One Surprising Barrier to Success in College: Understanding Higher Education Lingo.” The Hechinger Report, June 14, 2019.

⁵⁷ Blagg, Kristin, and Matthew Chingos. “How Will the New Pell Grant Formula Affect Students?” Urban Institute, August 5, 2021.

⁵⁸ Huelmsman, M. (2009). *The Case for Helping Low-Income Families Save for College*. New America.

⁵⁹ SEC.gov | *An Introduction to 529 Plans*. (2018).

⁶⁰ *College Saving Statistics [2022]: Average Savings & 529 Balance*. (2021). Education Data Initiative.

⁶¹ Schaffer, K. (2018). *College Savings Plans Increase College-Going Rates*. Savingforcollege.Com.

Drawbacks

College savings accounts and 529 plans will not finance all of a student's college expenses. It is often difficult for families to save for college, knowing that it won't even cover half the costs. There is disincentive to save because of the increasing cost of tuition and lack of aid. Regarding student savings, students are often reluctant to save because they do not know how to manage their money and are unaware of the resources that were created to help them.

Establish clear policies regarding financial aid eligibility requirements

In the past, students did not know how much aid they would receive after completing the FAFSA. The FAFSA Simplification Act “guarantees minimum or maximum Pell Grants to students whose family incomes are below a given threshold based on the federal poverty level.”⁶² This change in policy will go into effect July 1st, 2023. Furthermore, the Expected Family Contribution concept will be replaced by the Student Aid Index, a new, but similar way to track students' financial needs. Financial aid administrators are now able to make adjustments to the cost of attendance on a case-by-case basis. The replacement of the Expected Family Contribution with the Student Aid Index will begin July 1, 2023.

“Students from families who earn up to 175 percent of the federal poverty line, or up to 225 percent for single parents, will automatically qualify for a maximum grant. Those who make up to 275 percent of the poverty line, or 325 percent for single parents, are guaranteed at least the minimum.”

Source: Flores, A., & Anguiano, V. (2020, December 23). Congress' Down Payment on Higher Education's 2021 Needs. Center for American Progress.

Distribution Challenges

Under the FAFSA Simplification Act that will go into effect in 2023, there will be no change in the amount of aid a student receives. This act fails to increase aid to students in the lowest socioeconomic quartile.

“The share of students receiving Pell will increase modestly, from 42 to 45 percent, and the average Pell award amount will hold steady at around \$3,900. Although many students will receive a Pell grant award similar to what they would have received previously, some students will see substantial changes.”⁶³

Although there are clearer policies regarding eligibility requirements, this does not mean students will receive more money, it just clarifies how much money they will receive before filling out the FAFSA.

Prioritize need-based institutional grants

Each state has different policies and programs to combat college affordability. There are states with joint partnerships with colleges and universities to provide service and funding to help low-income students. Some states have little programs and policies in place to solve this issue, forcing low-income students to rely on the Pell Grant. Recently, the Consolidations Act of 2021

⁶² Blagg, Kristin, and Matthew Chingos. “How Will the New Pell Grant Formula Affect Students?” Urban Institute, August 5, 2021.

⁶³ Blagg, Kristin, and Matthew Chingos. “How Will the New Pell Grant Formula Affect Students?” Urban Institute, August 5, 2021.

provided \$22 billion for the Higher Education Emergency Relief Fund (HEER).⁶⁴ These funds are “allocated to higher education institutions based upon the number of full-time Pell Grant recipients they have.”⁶⁵

New York

New York has two prominent programs in place to help students. The Higher Education Opportunity Program (HEOP), “is a partnership between the State of New York and its independent colleges and universities, which provides economically disadvantaged and educationally underprepared New York State residents the possibility of a college education.”⁶⁶ The state of New York also maintains the Search for Education, Elevation, and Knowledge (SEEK) program, which “provides special academic, financial, and counseling assistance to students entering college for the first time.”⁶⁷ The program is “designed to help students succeed in a rigorous college setting in order to advance the course of equality in higher educational opportunity at the City University of New York.”⁶⁸ Since this program offers financial and counseling assistance, low-income families are more educated on scholarships and programs, resulting in more funding for their children to attend college. With this knowledge, families are able to apply to more grants and scholarships, causing New York to spend \$1.16 billion in student financial aid dollars, ranking 3rd in the United States.⁶⁹

Pennsylvania

The Pennsylvania Higher Education Assistance Agency (PHEAA), established in 1970, is an independent state agency that distributes state-funded college scholarships and provides modest grants and loans to Pennsylvania students. It has since morphed into one of the largest loan providers in the nation, managing a portfolio worth more than \$425 billion.⁷⁰ The PHEAA still provides grants for low-income students, and is “expected to be able to maintain its maximum grant award of \$4,525 for the 2021-22 year.”⁷¹ This agency was created to help low-income students afford college, but has turned into a business model that offers low interest rates for student loans.

“The student loan debt for Pennsylvania residents is \$68 billion, among the highest in the nation, averaging more than \$39,000 per student. Approximately 70 percent of Pennsylvania students are burdened with student loans to afford college.”

Source: Nellie Bly Scholarship Program Will Help at Least 44,000 PASSHE Students Afford College. (2021). Pennsylvania Pressroom.

In the end, it does help students attend college, but with a cost. Low-income students may have little knowledge on the concepts of student loans, and are reluctant to receive them because they know they have to be eventually repaid.

Governor Wolf has introduced the Nellie Bly Scholarship program, which helps “full-time undergraduate students at the 14 Pennsylvania State System of Higher Education (PASSHE)

⁶⁴ Lee, T. (2020). *Education Provisions in the Consolidated Appropriations Act, 2021*. AAF.

⁶⁵ AAF. “Education Provisions in the Consolidated Appropriations Act, 2021.” Accessed October 17, 2021.

⁶⁶ “Arthur O. Eve Higher Education Opportunity Program | Daemen College.” Accessed October 17, 2021.

⁶⁷ *The Percy Ellis Sutton SEEK Program*. (n.d.).

⁶⁸ “The Percy Ellis Sutton SEEK Program.” Accessed October 26, 2021.

⁶⁹ Education Data Initiative. “Financial Aid Statistics.” Accessed October 26, 2021.

⁷⁰ Hardison, Elizabeth, Pennsylvania Capital-Star December 13, and 2019. “PHEAA, Explained. How an Obscure Pa. State Agency Became One of the Nation’s Biggest Student Loan Servicers.” *Pennsylvania Capital-Star* (blog), December 13, 2019.

⁷¹ “PA State Grant Program: Frequently Asked Questions | PHEAA.” Accessed October 26, 2021.

universities who have a household income of under \$104,800.”⁷² This scholarship program targets students in the lowest economic quartile, and will pay for tuition and fees in full if eligible. To receive this scholarship the student must “agree to stay in Pennsylvania after graduation for the same number of years for which they receive the benefit or the scholarship becomes a low-interest loan.”⁷³ Although this program offers free tuition and fees, students are required to stay in Pennsylvania post-graduation, which may be a drawback for students.

Institutional Aid Limitations

It must be noted that institutional aid varies from state to state, and it is the students’ prerogative to apply for scholarships. If a student cannot distinguish the differing programs in each state, they are unable to apply and receive aid. Low-income students’ lack of knowledge in this area can cause them to pay more for college, take out loans, and even refrain from attending college.

Methods for estimating non-tuition costs

Living costs play a critical role in planning for college. “Underestimation of living expenses can mean insufficient financial aid; overestimation can lead to students borrowing more money than they need.”⁷⁴ Methods include surveys, which are often skewed in either direction. At schools with high-income students, living expenses are overestimated because they are living in places with higher rent, more expensive food, etc. “Under-resourced students may underreport costs because they are missing meals, sleeping in their cars, or couch surfing.”⁷⁵ About 23% of students at California, Berkeley reported that they skipped meals to save money.⁷⁶ “On the other hand, students at colleges that overestimate the cost of attendance could be saddled with unnecessary debt.”⁷⁷

Establish College Readiness Programs

“Research suggests that students are more likely to enroll in and successfully complete college if they have the knowledge of the college system, and more specifically, knowledge about financial aid.”⁷⁸ College readiness programs are not mandated by the federal government, which means it is up to each state and high school to require these courses. In Pennsylvania, there is “The Pennsylvania College Access Program, a nonprofit statewide educational workforce development outreach program working to provide assistance to individuals completing applications for college, business and technical schools.”⁷⁹ This nonprofit organization partners with private and charter schools and offers after school counseling. The Philadelphia Education Fund, a more well-known nonprofit in Pennsylvania, created a college access program, which offers “one-on-one advising, college readiness workshops, recruiter sessions, college visits, and four signature events conducted in their freshman, sophomore, junior, and senior years.”⁸⁰ The program partnered with 16 Philadelphia

⁷² Nellie Bly Scholarship Program Will Help at Least 44,000 PASSHE Students Afford College. (2021). Pennsylvania Pressroom.

⁷³Ibid

⁷⁴Coker, Crystal, and Jennifer Glynn. “Making College Affordable: Providing Low-Income Students with the Knowledge and Resources Needed to Pay for College.”

⁷⁵Nathanson, Rebecca. “Tens of Thousands of College Students Have Nowhere to Sleep - Rolling Stone.” Accessed October 26, 2021.

⁷⁶ Savchuk, Katia. “Hunger at UC Berkeley: A Sizeable Share of Students Are Financially Forced to Skip Meals | California Magazine.” Accessed October 25, 2021.

⁷⁷ “The True Cost of Bad ‘Cost of Attendance’ Estimates - Berkeley Public Policy Journal.” Accessed October 26, 2021.

⁷⁸ Rosa, M. L. D. L. (2006). Is Opportunity Knocking?: Low-Income Students’ Perceptions of College and Financial Aid. *American Behavioral Scientist*, 49(12), 1670–1686.

⁷⁹ Directory of College Access and Readiness Programs. (n.d.). Retrieved November 28, 2021

⁸⁰ College Access Program. (n.d.). The Philadelphia Education Fund. Retrieved November 30, 2021

schools, serving 4,000 at-risk low income students. Although there is no data on how this specific program affects low income students in Pennsylvania, literature has shown that there is a positive correlation on college readiness programs and financial aid literacy.⁸¹

Lack of Exposure

Although this program is beneficial to the students who are in these schools, there still is a gap in who receives these resources. “School district funding shortages mean college counseling is not fully available in every Philadelphia public high school.”⁸² This puts a lot of pressure on school counselors, who are “influential in disseminating financial aid information to low income students.”⁸³ On average, about 85% “of high school seniors hear about financial aid from teachers, counselors, or coaches.”⁸⁴ Specific programs that educate low income students on financial aid are key to helping students finance their education. School counselors may have little knowledge of the financial aid opportunities that are available at the federal and state level.

Lessons from the Literature

The literature reviewed here suggests two alternative means for a student to receive aid: by federal and state government. At the federal level, recent changes in Pell Grants and the FAFSA make it easier for students to apply and receive aid. Although there has been progress in Pell Grant accessibility and FAFSA simplification, there is an educational gap in the financial aid process for low-income students. The National College Attainment Network (NCAN) has found that, in 37 states, the average FAFSA completion rate in higher-income school districts surpassed that of lower-income school districts by about 7 percentage points.⁸⁵ With these new changes to the Pell Grant application and its eligibility requirements, low-income students should surpass higher-income students, but they are not because of the educational gap between the two groups. Since Pell Grant aid does not cover the rising cost of tuition, state programs are established to minimize this cost. Pennsylvania’s strategy is to offer low interest rates on student loans, but the state does not take into account the effect loans have on low income students, which often forces them to work while at school. “Grants have been shown to at least be effective in influencing student decisions if designed properly, whereas research suggests that loans are less effective in increasing enrollment.”⁸⁶ Regarding non-tuition costs, the literature lacks policies and programs that combat this issue. Data is apparent on this issue, but unreliable; no policies or programs have been enacted to fix this issue.

Harlem Lacrosse aims “to empower the kids who are most at risk for academic decline and dropout to rise above their challenges and reach their full potential.”⁸⁷ To increase college attendance, Harlem Lacrosse can look to these alternatives. First, due to the increasing educational gap between high-income and low-income students, Harlem Lacrosse can look to Pell Grant and FAFSA application programs to help motivate and educate students and families to become aware of this process. In the Philadelphia City School District, Harlem Lacrosse can offer student loan

⁸¹ Rosa, M. L. D. L. (2006). Is Opportunity Knocking?: Low-Income Students’ Perceptions of College and Financial Aid. *American Behavioral Scientist*, 49(12), 1670–1686.

⁸² *College Program Impact*. (2021). The Philadelphia Education Fund.

⁸³ Paving the Way: How Financial Aid Awareness Affects College Access and Success. (2008). The Institute for College Access and success.

⁸⁴ Paving the Way: How Financial Aid Awareness Affects College Access and Success. (2008). The Institute for College Access and success.

⁸⁵ Debaun, Bill. “Students in Higher-Poverty School Districts Are Less Likely to Apply for Financial Aid - National College Attainment Network.” Accessed October 25, 2021.

⁸⁶ Long, Bridget. “Making College Affordable by Improving Aid Policy.” University of Texas at Dallas, 2010.

⁸⁷ Harlem Lacrosse. “Our Mission.” Accessed October 26, 2021.

training and financial aid literacy programs where students will be able to learn and finance their college education. The literature suggests the importance and effectiveness of a college-going culture in low income minority schools. With the alternatives noted below, the execution of such partnerships will allow HL to create a college-going culture in Philadelphia City School District schools and increase college enrollment.

Alternatives and Criteria for Evaluation

Identifying Alternatives

College affordability is a macro issue, and is unfeasible for Harlem Lacrosse to change federal and state policy. Therefore, I look to feasible options for HL such as financial aid literacy resources, college savings accounts, and application programs. Financial aid illiteracy has resulted in many HL students not receiving the sufficient amount of aid they need to afford college. Research has also shown that students lack the knowledge on how to finance their college education. To increase college attendance, Harlem Lacrosse can look to the alternatives below.

Maintain the status quo and take no proactive action

“Harlem Lacrosse participants demonstrated high levels of academic performance, consistently passing their classes and improving GPAs over the last school year.”⁸⁸ The HL model consists of study halls, tutoring, push-in Academic support, admissions counseling, college trips, community partners, and service learning. Knowing this, they could operate under the status quo and allow present trends to continue. With new legislation that is being implemented in 2023, Harlem Lacrosse can discover that the new legislation does, in fact, make it easier for their students to apply and receive the sufficient aid they need. Under the new FAFSA Simplification Act, low income students who fall below the threshold will know they will receive the maximum grant immediately after filling out the FAFSA. This trend can lead to college becoming more affordable and more importantly, result in students having a better understanding on how to finance their education.

- Who: This alternative depends on implementation of the Consolidations Act of 2021 which will go into effect in July of 2023
- What: Legislation that allows under-privileged youth to receive sufficient aid
- When: 2023
- Where: Philadelphia City School District

Establish an IDA program to incent early savings toward college education

An Individual Development Account (IDA) is “a type of savings account designed to help low-income individuals build assets and achieve financial stability and long-term self-sufficiency.”⁸⁹ Students from low income families who save up to \$100 are more likely to go to college than those who did not save.⁹⁰ Harlem Lacrosse’s main goal is “to empower the kids who are most at risk for academic decline and dropout to rise above their challenges and reach their full potential.”⁹¹ Their full potential is attending college and breaking out of poverty.

Harlem Lacrosse can partner with United Way of Greater Philadelphia and Southern New Jersey (UWGPNJ) to create a College Savings Account (CSA) for Harlem participants. This College Savings account has been named the “Lubert IDA program” by the UWGPNJ. “Research on IDAs has shown that poor families can save and build assets if provided institutional supports

⁸⁸ Harlem Lacrosse. “Our Mission.” Accessed October 26, 2021.

⁸⁹ Kagan, J., & Rasura, E. (2021). *Individual Development Account (IDA)*. Investopedia.

⁹⁰ Kezar, A. (2009). Increasing Access for Low-Income Students and Making Financial Education a Priority for Higher Education. Liberal Education

⁹¹ Harlem Lacrosse. “Our Mission.” Accessed October 26, 2021.

parallel to the incentives available to middle- and upper-class families.”⁹² United for Impact has a similar mission to that of HL, therefore, it would be feasible for HL students to participate. This program will consist of a matched savings account and mandatory financial literacy education.

How does it work? A Harlem Lacrosse student opens an account with UESF, a community partner of United Way, and they start saving monthly. Regarding program requirements, they must be a resident of Philadelphia, Delaware or Montgomery counties in PA, and must qualify for the Earned Income Tax Credit (EITC). Participants will be required to attend “3 hours of financial literacy class— savings, budgeting, and credit. Lastly, all savers must make minimum deposits and participate in the program for at least six months before funds will be matched.”⁹³ To be qualified, students must be a “senior in high school, have a minimum 2.5 GPA, planning to attend a 4-year college or university, or a freshman enrolled in a 4-year degree program at a college or university.”⁹⁴ The qualified uses of the college saving accounts consist of tuition and fees, books and supplies, and test prep courses. “UWGPNJ will match \$ 3 for every \$1 saved up to \$500 for a total contribution of \$1,500.”⁹⁵ Participating students will earn \$2,000 total for post-secondary education⁹⁶. This partnership will allow for students to save early on and more importantly, learn how to finance their education.

Harlem Lacrosse raised \$45 million in donations in their first 10 years, giving to individuals as scholarships to attend college. Money can be redistributed to make it possible for students to receive adequate financial literacy training and partner with other organizations.

- Who: Harlem Lacrosse in partnership with UWGPNJ (1725 students)
- What: College Savings Account
- When: Immediate
- Where: Area supported by the United Way (Philadelphia City School District)

Financial Aid Literacy Program to encourage borrowing

Low income students are often discouraged from taking out student’s loans to pay for college because of a lack of education, and the amount of risk it entails.⁹⁷ “Two major components of risk in realizing the average returns to postsecondary education are completion of the degree and labor market outcomes.”⁹⁸ The literature shows the importance of financial literacy. In order for Harlem Lacrosse participants to afford college, they need to learn how to finance their education. “If people are averse to borrowing money for education due to lack of knowledge about financial

⁹² Kezar, A. (2009). Increasing Access for Low-Income Students and Making Financial Education a Priority for Higher Education. *Liberal Education*

⁹³ *College Savings Account Program | UESF*. (n.d.). Retrieved April 22, 2022, from

⁹⁴ Ibid

⁹⁵ *College Savings Account Program | UESF*. (n.d.). Retrieved April 22, 2022, from

⁹⁶ Ibid

⁹⁷ Boatman, A., & Evans, B. J. (2017). How Financial Literacy, Federal Aid Knowledge, and Credit Market Experience Predict Loan Aversion for Education. *The ANNALS of the American Academy of Political and Social Science*, 671(1), 49–68.

⁹⁸ Boatman, A., & Evans, B. J. (2017). How Financial Literacy, Federal Aid Knowledge, and Credit Market Experience Predict Loan Aversion for Education. *The ANNALS of the American Academy of Political and Social Science*, 671(1), 49–68.

aid or basic financial literacy, the knowledge gap could be targeted with state and federal policy interventions.”⁹⁹ Harlem Lacrosse can partner with the Philadelphia Education Fund’s (PEF) college access program to provide their students with the adequate training on financial aid. Students will be engaged “with one-on-one advising, college readiness workshops, recruiter sessions, college visits, and four signature events conducted in their freshman, sophomore, junior, and senior years.”¹⁰⁰ Funding for this program will be taken from Harlem Lacrosse’s budget.

The Philadelphia Education Fund’s college access program has 7 partner schools that they work with. Harlem Lacrosse can either use their program directly, or complete the necessary training with the PEF to bring this college access program to Harlem Lacrosse schools. Knowing this, it is possible that Harlem Lacrosse and the Philadelphia Education fund can use both of their funds to help bring this instruction to HL schools. Since the PEF has a relationship with many PA institutions and has an advanced understanding of local financial aid policies, a partnership would be realistic and beneficial to Harlem Lacrosse students.

- Who: Harlem Lacrosse in partnership with the Philadelphia Education Fund
- What: Training on financial literacy and aid
- When: Immediate
- Where: Philadelphia City School District

“Twenty percent of student borrowers take on substantial debt and fail to earn a degree, often resulting in poor employment outcomes and high loan default rates.”

Source: Boatman, A., & Evans, B. J. (2017), Gladieux, L., & Perna, L. (2005)

Evaluative Criteria

In evaluating the alternative approaches Harlem Lacrosse can implement to improve college enrollment in the Philadelphia City School District, I will use the following criteria:

1. Effectiveness in the Target Population: The main goal of Harlem Lacrosse is “to provide opportunities, relationships, and experiences that activate the skills and traits to put youth on a path to success as students, athletes, and citizens.”¹⁰¹ In order to operationalize this, Harlem Lacrosse students need to transition to a lesser reliance on donations to fund student college enrollment, and more reliance educating their students on financial aid opportunities and education.

In a 2016 report, “the National Center for Education Statistics attributed living in poverty during early childhood to lower levels of academic performance beginning in kindergarten and extending through elementary and high school.”¹⁰² At an early age, low income students are already at a disadvantage in the classroom. This disadvantage continues for these low-income students when trying to finance their college education, which further increases the inequalities between high income and low income individuals.

It is critical to consider the disadvantaged student populations in Harlem Lacrosse. Equity has played a major role in why Harlem Lacrosse started, to provide resources to those who are

⁹⁹ Ibid

¹⁰⁰ College Access Program. (2020). The Philadelphia Education Fund. Retrieved February 10, 2022

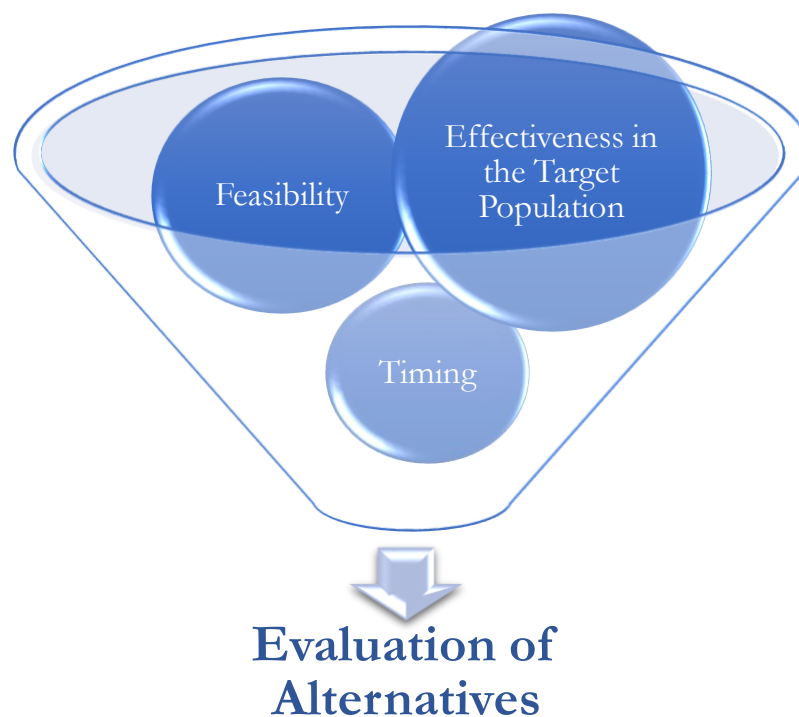
¹⁰¹ *Our Mission*. (2022). Harlem Lacrosse.

¹⁰² Taylor, K. (2017). Poverty’s Long-Lasting Effects on Students’ Education and Success—INSIGHT Into Diversity.

disadvantaged. HL has historically served a disadvantaged population that is non-white. Access to non-white populations is critical to Harlem Lacrosse's mission and so the alternative's span of influence in this target population is key to the selection criteria. For this criterion, I will estimate the proportion of disadvantaged non-white students that the alternative is projected to serve. Policy alternatives that serve a greater proportion on non-white individuals are preferred. Effectiveness in target population would carry the highest weighting factor considering all criteria.

2. Feasibility (ease of implementation): It is critical that the alternatives considered serve Harlem Lacrosse political and practical ambitions. Practically, the alternative must be within Harlem Lacrosse's human capital capacity. Harlem Lacrosse has a finite amount of resources and labor to start new programs and initiatives. In addition, I consider the political viability of the proposed alternatives. To concretely operationalize these criteria, I will be using "low" "moderate" or "high" feasibility for both practical and political feasibility. Feasibility would carry the second highest weighting factor considering all criterion.

3. Speed of execution/timing: Harlem Lacrosse is active and growing in the Philadelphia area, and it is critical that the alternatives consider execution timeliness. Criteria is one, two, or three years. Speed of execution is important to acknowledge because it takes into account how quickly HL can make an impact. Speed of execution would carry the third highest weighting factor considering all criterion.



Evaluating Alternatives

Option 1: Maintain the status quo and take no proactive action

Effectiveness in the Target Population:

In total, it is estimated that through the Consolidations Act of 2021, “about 550,000 more students will be eligible to receive the Pell Grant nationally and 1.7 million more students will qualify to receive the maximum award each year.”¹⁰³ The Congressional Budget Office projects an increase in about 1 million applications from 2020 to 2021.¹⁰⁴ With this increase in overall applications, we will see an increase in college attendance by our target population: low income high school graduating minorities in the Philadelphia City School District. To receive the Pell Grant, students must apply for the FAFSA.

“FAFSA completion is positively associated with college enrollment, and FAFSA completion rates can be important early indicators of postsecondary access and success.”¹⁰⁵ With the new Consolidations Act of 2021 being implemented in 2023, significant changes have been made to the FAFSA application itself and its requirements. The National College Attainment Network (NCAN) alongside the FAFSA tracker have tracked high school graduates in Pennsylvania since the 2015-2016 school year. By comparing this to how many high school graduates completed the FAFSA application process in the Philadelphia City School District, our target population can be developed. The National College Attainment Network (NCAN) has calculated that with the new law in place in 2023, there will be a projected 5% increase in overall FAFSA applications.

In the 2019-2020 school year, The Philadelphia City School district graduated 7,999 students, where 3,404 of them were bound for college, about 42%.¹⁰⁶ Of the 7,999 graduates, according to the U.S. news world report, 52% of Philadelphia City School District were minorities.¹⁰⁷ Of the district population, it is reported that 72.2% of the student body is deemed economically disadvantaged.¹⁰⁸ We can assume that of the 2,389 minority graduates, 72% are economically disadvantaged. This will serve as the baseline when comparing differing alternatives. (1725 students)

According to the Philadelphia FAFSA tracker, the class of 2021 completed 3,817 FAFSA applications, about 44% of the graduating class.¹⁰⁹ Instinctively, we see that 42% of graduating class was enrolled in college after graduation. The correlation is not that clear, but FAFSA applications do result in higher enrollment rates in post-secondary education. By identifying trends in high school graduation rates in Pennsylvania, we can predict how many students in the Philadelphia City School district will graduate in the coming years. We use the FAFSA tracker to predict how many applications will be done in 2021. Since new legislation will go into effect in 2023, we will see a 5% increase in applications during that year. As seen in the graph below, low income minority students in the Philadelphia City School District will have an increase in FAFSA applications. What does this mean for college enrollment?

¹⁰³ NASFAA | *Following Latest Projections, Report Indicates Pell Grant Program in Danger of Facing Funding Cliff.*

¹⁰⁴ Ibid

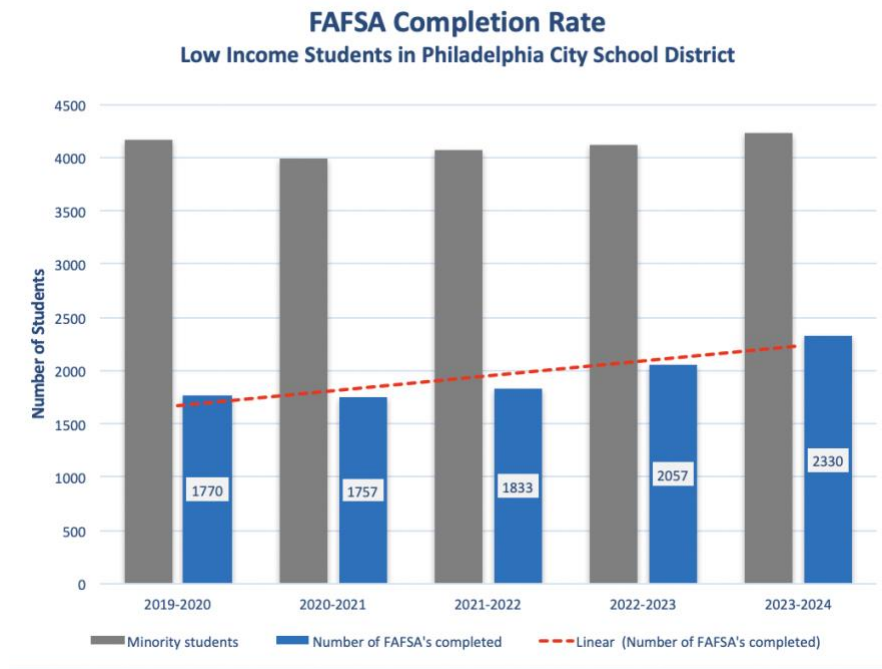
¹⁰⁵ Breslin, F. (2019). *Earned Income Tax Credit for Philadelphians. FAFSA completion rates matter: But mind the data.* (2019)

¹⁰⁶ *Graduates.* (2021)

¹⁰⁷ *Philadelphia City School District—U.S. News Education.* (2021)

¹⁰⁸ *Philadelphia City School District—U.S. News Education.* (2021).

¹⁰⁹ *FAFSA Tracker—School District of Philadelphia.* (2021)



Source: FAFSA Tracker—School District of Philadelphia. (2021).

“Completion of the Free Application for Federal Student Aid is one of the best predictors of whether a high school senior will go on to college, as seniors who complete the FAFSA are 84% more likely to immediately enroll in postsecondary education.”¹¹⁰ Low income students who complete the FAFSA increase their chances of attending college by 127%.¹¹¹ Given the increase in FAFSA completion, we can predict its effect on college enrollment. It is safe to assume that completing the FAFSA will result in college enrollment.

Projections done by the NCAN have found that starting in the 2022-2023 school year, there will be a 5% increase in FAFSA applications, and the same in the 2023-2024 school year. Below are the changes in FAFSA completion rates:

TABLE 1

SCHOOL YEAR	FAFSA COMPLETION RATE PROJECTIONS
2019-2020	43%
2020-2021	44%
2021-2022	45%
2022-2023	50%
2023-2024	55%

¹¹⁰ *National FAFSA Completion Rates: High School Seniors & Grads—National College Attainment Network. (2021).*

¹¹¹ *National FAFSA Completion Rates: High School Seniors & Grads—National College Attainment Network. (2021).*

As seen below, by 2024, there will be a 13% increase in enrollment for minority students in the Philadelphia City School District. In terms of the Target population, completion of the FAFSA application will result in a significant increase in college enrollment. By 2024, 407 more students will complete the FAFSA application and enroll in college, compared to the 2019-2020 school year.

TABLE 2		
SCHOOL YEAR	NUMBER OF MINORITY STUDENTS ENROLLING IN COLLEGE	TARGET POPULATION STUDENTS NOT ENROLLING IN COLLEGE
2019-2020	1,770	1,725
2020-2021	1,757	1,729
2021-2022	1,833	1,675
2022-2023	2,057	1,514
2023-2024	2,330	1,317

On average, 100 more students in the target population will apply for the FAFSA under the new legislation. Although this does not mean they will attend college, the literature suggests that low income students who apply are 84 percentage points more likely to enroll than those who did not apply.¹¹² Therefore, this new legislation will result in 84 more students enrolling in college per year.

Feasibility:

From a practical perspective, maintaining the status quo and taking no proactive action is highly feasible. Since Harlem Lacrosse already has college readiness programs, they will need to stay updated on the new and improved FAFSA application. Waiting for the Consolidations Act of 2021 to be implemented will be highly feasible for Harlem Lacrosse students.

Timing:

Regarding timing, this legislation will go into full effect in the beginning of 2023, which is less than a year away. This will allow for Harlem Lacrosse directors to get familiar with the new FAFSA application.

¹¹² *National FAFSA Completion Rates: High School Seniors & Grads—National College Attainment Network.* (2021).

Establish an IDA program to incent early savings toward college education:

Effectiveness in the Target Population:

CSAs (College Savings Accounts) can be beneficial to “increase students’ expectations for college, because they have money invested for the intended purpose of postsecondary education.”¹¹³ College savings accounts can be linked to:

- ❖ “Increasing college expectations: Savings for postsecondary education fosters a college-bound identity.
- ❖ Improving college attendance: Savings are associated with youth staying on course to attend college.
- ❖ Increasing college completion: One study reveals that low-to-moderate income children with dedicated college savings of \$500 or less are three times more likely to attend college and four times more likely to graduate from college than those without savings.
- ❖ Reducing student loan debt by providing savings to supplement financial aid.
- ❖ Increasing families’ financial capability by giving accounts that are appropriate, accessible, affordable and secure.”¹¹⁴

To qualify for the Lubert IDA college savings account, which is the specific account for college students under the UWGPSNJ, the student’s household must qualify for the federal earned income tax credit. The Philadelphia City School District graduated 2,389 students who were not planning on attending college. U.S. News Education has calculated that 72% of that class was deemed economically disadvantaged. Knowing this, it is safe to assume that 72% of the graduating class would qualify for the EITC. Assuming that the target population qualifies for the EITC, not everyone is aware of this program and its benefits. It is important to note that this program can result in an increase in college enrollment, but more could be done to promote it within the target population; and thus, this alternative involves an informational and support campaign.

CSA participants that save \$500 during their senior year of high school will be matched \$1,500 with the option of using the funds toward application fees, college deposits, housing, tuition and other postsecondary expenses.¹¹⁵ “CSAs can be beneficial to increase students’ expectations for college, because they have money invested for the intended purpose of postsecondary education.”¹¹⁶

¹¹³ Beer, A., Ajinkya, J., & Rist, C. (2017). *Better Together: Policies that Link Children’s Savings Accounts with Access Initiatives to Pave the Way to College*.

¹¹⁴ Owens, N. (2020). *Reimagining the Role of Postsecondary Education and Its Impact on Poverty*.

¹¹⁵ Ibid

¹¹⁶ Beer, A., Ajinkya, J., & Rist, C. (2017). *Better Together: Policies that Link Children’s Savings Accounts with Access Initiatives to Pave the Way to College*.

TABLE 3	
TARGET POPULATION SIZE	1,725
% REACHED	100%
% COLLEGE ENROLLMENT	4%
IMPACT	69

It is safe to assume that the target population will qualify for the EITC, therefore, this program will reach 100% of that population. Regarding how many students will enroll in college because of this program, early savings for college are associated with higher college enrollment rates. When calculating how many students will use this program and enroll in college, according to the 2018 Sallie Mae/Ipsos survey, 4% of low income students save in a 529 college savings plans.¹¹⁷ In 529 college saving plans, students are required to save up to \$500, therefore, this is a good indicator of how many students will use the Lubert IDA program and enroll in college. “One notable study reveals that low- and moderate-income children with dedicated college savings of between \$1 and \$499 are three times more likely to attend college and four times more likely to graduate from college than those without savings.”¹¹⁸ Overall, based on the assumptions made, about 83 students will enroll in the Lubert College Savings Account program and enroll in college.

“A 529 college savings plan is a state-sponsored investment plan that enables students to save money for a beneficiary and pay for education expenses. Students can withdraw funds tax-free to cover nearly any type of college expense.”

Source: What is a 529 college savings plan? (n.d.). BlackRock

In order to calculate how much this program would cost per student, assumptions need to be made regarding how much this program would cost to Harlem Lacrosse. Equipment and supplies would cost \$1000. With four after school workshops and twelve monthly check-ins, teachers need to put in extra time to become comfortable with the program and will need brochures, handouts, and access to accounting applications. Currently, the average wage for teacher in the Philadelphia School District is \$32 per hour. The after school educational workshops would consist of four teachers, students and/or parents will have the ability to ask questions and feel as though they are supported in planning for this program. With four two-hour after school workshops to explain the program and create a plan for students to start saving, this would cost Harlem Lacrosse \$1,536. Monthly check-ins would be an hour long and would consist of updates from the students. The total cost of this program would be \$3,560. As mentioned above, this program would result in college enrollment for about 69 students, costing about \$50 per student.

¹¹⁷ Kantrowitz, M. (2018). *Trends in College Savings*.

¹¹⁸ Elliot, W. (2013). *Building Expectations, Delivering Results: Asset-Based Financial Aid and the Future of Higher Education*. The University of Kansas.

TABLE 4

EQUIPMENT & SUPPLIES	\$1,000.00
FOUR AFTER SCHOOL WORKSHOPS	\$1,024.00
MONTHLY CHECK-IN'S	\$1,536.00
TOTAL COST	\$3,560.00
COST PER STUDENT	\$51.59

Feasibility:

In order for Harlem Lacrosse to reach as many students as possible in the Philadelphia City School District, they must raise awareness for the program. This will consist of brochures, workshops, and helping with a job search. Since all of the target population is economically disadvantaged, they will need help filling out paperwork and planning for their saving. This results in an increased reliance on the Harlem Lacrosse teachers to check in with their students and provide the necessary information the students need to end up saving \$500 after the first year. On top of a regular work day for teachers, they will need to invest more time into their students so they will save. Overall, this program will have low feasibility for Harlem Lacrosse. Since it is contingent upon how many students enroll in this program, it is up to the teachers to invest more of their time and effort to get students to enroll and start saving immediately.

Timing:

This program starts before the start of their senior year of high school. In order for Harlem Lacrosse to spread awareness of this program, they must act quickly if they want students to start saving for the 2022-2023 school year. To get to full capacity, Harlem Lacrosse would need about 2 years to successfully install a working program where students and families can come to gain the necessary knowledge to finish this program and receive \$2,000 toward college finances. The Lubert IDA college savings account program will take time to reach its full potential, therefore, successfully implementing it will take 2-3 years.

Financial Aid Literacy Program to encourage borrowing

Effectiveness in the Target Population:

Students who have a negative perception of financial aid may not aspire to go to college. Research has suggested that education on financial aid plays a major role in their decision to go to college or not.¹¹⁹

Harlem Lacrosse's vision is "to empower the kids who are most at risk for academic decline and dropout to rise above their challenges and reach their full potential."¹²⁰ To help rise above their challenges, they actively hold college readiness programs in New York, California, and Maryland. In order to have a successful and meaningful college readiness program, teachers must be aware and up to date with recent legislation and state programs. With a growing number of low income minority students not having the adequate resources to plan and apply to college, Harlem Lacrosse can look to the Philadelphia Education Fund, where they offer consulting services and a college access program of their own.

As the target population in the Philadelphia City School District is 1,725 students, Harlem Lacrosse has the ability to partner with the PEF in a variety of ways, through a consulting service with a creation of a new curriculum, or sending their students to PEF schools. Having a student transfer schools is not feasible for them or their family. Therefore, Harlem Lacrosse can look to their consulting program PEF has installed.

"PEF works with teachers, schools, and districts to help them succeed in designing and implementing strategies that maximize postsecondary opportunities for students. Through PEF's Philadelphia Postsecondary Success Program (PPSP), their expert team consults with principals and school leaders on strategies designed to enhance the college-going culture in their schools."¹²¹

This alternative would impact 2-3 schools and would require the school board to vote on the new curriculum that the PPSP would recommend. This new curriculum would add college readiness courses and financial planning classes. We will also see the addition of after school workshops to help create a college-going culture.

The Philadelphia City School district has 55 high schools, where 60% of the students "attend low-achieving schools, with Black and Latino kids overrepresented at the lowest-performing schools, according to the PSP report."¹²² To remain feasible, Harlem Lacrosse would have to narrow down which high schools they find that need the most help. With Harlem's capacity, they would

"Recent studies have also shown that these social groups frequently have incomplete or inaccurate beliefs of college prices and financial aid. Low income students and their families have been shown to overestimate the cost of college and underestimate the financial aid that is available."

Source: Greenfield, J. S. (2015). Challenges and Opportunities in the Pursuit of College Finance Literacy. *The High School Journal*, 98(4), 316–336.

¹¹⁹ Greenfield, J. S. (2015). Challenges and Opportunities in the Pursuit of College Finance Literacy. *The High School Journal*, 98(4), 316–336.

¹²⁰ *Our Mission*. (2022). Harlem Lacrosse.

¹²¹ *College Culture Consulting*. (2021). The Philadelphia Education Fund

¹²² *Racial, economic inequities persist in Philadelphia schools, new report says—Chalkbeat Philadelphia*. (2021)

install this program in 2-3 schools, which is 10% of the target population. Of this subgroup, there would be a 100% completion rate for these courses. With an enhanced college-going culture, an increase access to college preparatory coursework and providing high quality college counseling, low income students will be 12% more likely to enroll than those who did not receive these resources.¹²³ “75% of seniors across PPSP District schools applied to at least one college and at least one scholarship in the ’18-’19 year.”¹²⁴ Knowing this, we assume that of the target population, about 12% will benefit from this program and apply to college. There is a myriad of reasons why low income minority students do not attend college such as family issues, financial issues, etc. After considering these reasons, we assume that 12% of individuals who take part in this program will successfully apply and attend college.

TABLE 5

TARGET POPULATION SIZE	1,725
% REACHED	10%
% ENROLL IN COLLEGE	12%
IMPACT	21 Students

The PPSP “coordinates and aligns services that support college preparation, contribute to school-wide college readiness cultures, and involves students and parent in planning for college beginning in the ninth grade.”¹²⁵ Regarding the cost, Harlem lacrosse will need to account for the training of teachers, the addition of after school programs, and program awareness. Although it may seem there is a large cost to such service, PEF has a resource partner team that “brings together school staff and community partners to plan whole-school; college-readiness activities; share college access and readiness data; identify gaps in access; and ensure equitable distribution of resources using the College Readiness Indicator System.”¹²⁶ Harlem Lacrosse will need to compensate teachers for PEF’s “instructional rounds” which is “a process during which local high school and college instructional leaders observe each other’s classrooms and work collaboratively to improve the alignment of instruction between secondary and postsecondary education.”¹²⁷ Below is an outline of the costs Harlem lacrosse will need to pay in order for students to successfully enroll in college post-graduation.

“In 2013, the school I proudly lead was slated for closure. Four years later, we were lauded as one of the School District of Philadelphia’s most successful high school turnarounds. The key to our success was a sense of urgency, a collective fire to prove that we deserved to remain open, a dedicated staff organized around a common goal, and our long-standing and committed partnership with the Philadelphia Education Fund.”

Richard Gordon, Principal
Paul Robeson High School for Human Services

¹²³ *How Effective Are College Access Programs?* | College and Career Readiness and Success Center. (2012)

¹²⁴ *College Culture Consulting.* (2021). The Philadelphia Education Fund

¹²⁵ *College Culture Consulting.* (2021). The Philadelphia Education Fund

¹²⁶ Ibid

¹²⁷ Ibid

TABLE 6

	COST	WAGE/HOUR	NUMBER OF TEACHERS	HOURS
INSTRUCTIONAL ROUNDS TEACHER COMPENSATION	\$3,840.00	\$32	6	20
AFTER SCHOOL WORKSHOPS	\$768.00	\$32	3	8
COST	\$4,608.00			
COST PER STUDENT	\$222.61			

With a partnership with the PEF, there would be no upfront cost for Harlem Lacrosse other than to pay teachers for their training and their after-school workshops that they host once a month for eight months. For this alternative, HL would partner with PEF in 3 public schools in the Philadelphia City School district. By training 2 teachers in each school, this would allow for greater reception of material to bring back to their respective schools. This partnership would affect 21 additional low income minority students per year and result in immediate college enrollment after graduation.

Feasibility:

In order for this partnership to be successful, Harlem lacrosse staff would need to be open to learning from other teachers in other districts/schools. The more knowledge that is gathered, the more effective this program will be. PEF has a history of working alongside other nonprofits. Harlem lacrosse and the Philadelphia education fund have similar mission statements, making this partnership realistic and cooperative. This program has proven to increase college enrollment for low income minority students. This program will take time and cooperation since it is a partnership, which is why this is moderately feasible.

Timing:

Assuming that this partnership will happen in the next calendar year, it will take about 3 years for this program to see benefits. Teachers need time to receive effective training on college readiness. The Philadelphia Postsecondary Success Program (PPSP) would need a full calendar year to plan and “bring together school staff and community partners to plan whole-school college-readiness activities.”¹²⁸ Therefore, this program will expect to increase enrollment for low income minority students in the Philadelphia City School District in 3 years.

¹²⁸ College Culture Consulting. (2021). The Philadelphia Education Fund

Recommendation and Implementation

Recommendation

Alternative Outcome Matrix			
Table 7	Cost Effectiveness	Feasibility	Timing
Option 1: Status Quo	\$0/student 84 additional students enroll in college/year	High	1 year
Option 2: College Savings Account	\$51.59/student 69 additional students enroll in college/year	Low	2 years
Option 3: College Access Program	\$222.61/student 21 additional students enroll in college/year	Medium	3 years

Table 7 summarizes the three proposed alternatives under each evaluation criterion. Although option 1 suggest that maintaining the status quo will result in 84 more students enrolling in college per year with no cost, this alternative will occur anyway because of the Consolidations Act of 2021. This new legislation will make FAFSA applications simpler and result in low income students knowing how much money they will receive right after they fill out the application, making it easier for them to plan and finance their education. This option will benefit Harlem Lacrosse and their students anyway.

As long as Harlem Lacrosse maintains their FAFSA application program that they have done New York and Maryland, the alternative will jointly impact those of either option 2 or 3. Therefore, Option 2 would benefit 153 students and option 3 would benefit 105 students if Harlem Lacrosse chooses to keep their FAFSA programs.

In terms of action items that Harlem Lacrosse can take, Option 3 will be the most feasible and will create a college-going culture for the low-income minority students in the Philadelphia City School District. Although this will take the most time, this program will be more consistent in helping students enroll in college. Since this program would be installed in 3 schools and will be a part of their curriculum, more students will be provided knowledge on college financing, compared to a college savings account, where it is their choice whether they sign up or not. Option 2 has low feasibility because it is often unknown when or if a student will complete this program. HL teachers would need to be completely invested in their students goal to save \$500. Option 3 is moderately feasible because it takes a lot of time and effort to train teachers and create a new curriculum. On the other hand, the Philadelphia Education Fund has done partnerships in the Philadelphia City School District before. Therefore, they know what goes into a successful partnership, what strategies work, and how to train teachers effectively.

It is important to note that the College Access program will take 3 years to implement, which is a downside of this alternative, but the literature suggests that FAFSA completion rates are set to increase due to the new legislation during that time.

Implementation

The partnership approach to improving college enrollment will only be successful if implemented effectively. It is important to acknowledge that the research exploring the effects of college access programs on immediate college enrollment is sufficient. First, HL needs to pick 2-3 schools in the Philadelphia City School district that they want to impact, similar to what they have done in New York, Maryland, and California. Next, Harlem Lacrosse will partner with the Philadelphia Education Fund and gain access to their Philadelphia Postsecondary Success Program (PPSP). This will allow them to gain access to a college-going curriculum and train their teachers more effectively. It is important to note that HL partners with PEF before the training of teachers and directors. This will save Harlem Lacrosse time and money. After the training of teachers and directors, the curriculum will be implemented in the next school year, 2022-2023. After this school year, meetings will be held with HL and the PEF to track progress on their students. This collaborative approach will help HL reach more students and adapt the program to fit their specific school and culture.

Below I highlight the key factors Harlem Lacrosse would need to consider to effectively partner with the Philadelphia Education Fund and increase the number of low income minority student's enrollment in college in the Philadelphia City School District.

Learn from the Past, Plan for the Future

Harlem Lacrosse has been the most prominent in the state of New York in regards to increasing college enrollment for low income students. They have partnered with Goddard Options who offer one-to-one advising with a focus on college and other post-secondary choices.¹²⁹ With this partnership, Goddard Options train HL staff on college readiness material and applications. This will be similar to what PEF will be doing with HL staff. The challenges include implementing a new curriculum and culture, which is often hard for students to adapt to.

Since Harlem Lacrosse has prior experience with partnerships and how they work, using and expanding on their knowledge will help the Philadelphia Education Fund be more open to doing a partnership.

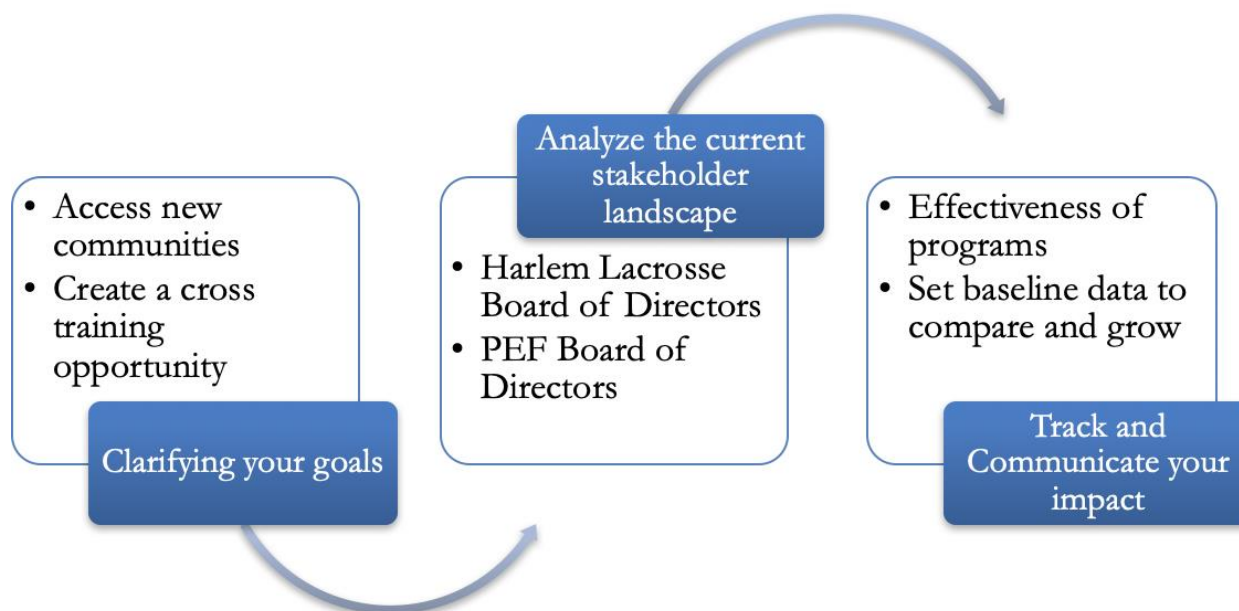
Leverage Strategic Partnerships

Harlem Lacrosse has the ability to leverage prior partnerships to deliver highly effective training programs. "Strategic alliances can be used by nonprofits for several purposes, typically relating to increasing their influence, scaling up their efforts, strengthening and expanding their programs and services, or streamlining operations to gain efficiencies."¹³⁰ For HL, their main goal is to increase college enrollment for low income minority students, similar to PEF's mission statement. Since they have prior experience in New York on this issue, they can partake in joint programming and/or referral relationships that can increase their influence in this field.

¹²⁹ Options Center | Goddard Riverside. (2016, January 28).

¹³⁰ Owens, N. (2020). *Reimagining the Role of Postsecondary Education and Its Impact on Poverty. Partnerships and Collaboration* | Bridgespan. (2015).

Below I highlight three important steps in building a sustainable partnership.



Source: Johnson, T. (2020, February 13). 3 Steps to Building a Sustainable Nonprofit Partnership. *Tobi Johnson & Associates*

Focus on Successful Practices

The literature on this issue suggests that those who fill out the FAFSA application are 84% more likely to enroll in college than those who did not.¹³¹ On top of this partnership, HL can use their FAFSA application programs that they have use in New York, in Philadelphia. With new changes in the FAFSA application, it is important for HL teachers to remain up to date on the application and how to best teach their students on how and when to apply.

Find Philadelphia schools where this partnership would benefit the most

When deciding which Philadelphia school to implement this program and partnership, it is important to analyze the current scope and mission of each school. This will allow HL to build a baseline rate of student success for low income minority students. Student success would consist of academic performance and college enrollment. By setting a baseline rate, HL can see how much of an impact they are making after every year. With this, they can learn about what programs work and what do not. This will help their partnership with PEF grow and become more collaborative.

Regarding key stakeholders, the board of directors will have the authority to vote on which schools they would like to impact. A breakdown of low income minority high schools will be necessary in order for HL to make an educated decision on which school to intervene with.

With a successful partnership with the PEF, Harlem Lacrosse would create a college going culture within their chosen schools in Philadelphia. Resulting in more and more students going to college every year. If the partnership doesn't increase college enrollment due to other reasons, (cost, family issues, travel), this data will be used to help create a new curriculum on how to combat these

¹³¹National FAFSA Completion Rates: High School Seniors & Grads—National College Attainment Network. (2021)

issues. Although this program has been proven to increase college enrollment, there is the possibility that it does not work, which HL must be prepared for.

If the partnership as a whole, doesn't work, HL would still benefit from the new FAFSA application and if they still continue to promote their FAFSA application program, they would help 84 more students attend college by 2024.

It is important to acknowledge the importance of which Philadelphia city school district HL will choose. If HL chooses a school with a high college-going culture, then they would not make a big impact on the students. HL must find a school that lacks resources and help create a new culture through college access programs.

Conclusion

Harlem Lacrosse has a history of creating college-going cultures in high schools in New York. In Pennsylvania, the literature suggests that there is significant reliance on student loans compared to other states, resulting in lower college attendance rates for low income students. Low income minority students are disproportionately affected by the federal and state programs that are in place. By not attending college, low income minority students are not able to break out of poverty, increasing their risk of depression, incarceration, and unemployment.¹³²

The problem is not that they aren't receiving enough aid, the problem is that they do not have the adequate resources to successfully apply, receive, and finance for college. Therefore, I recommend that HL partners with the Philadelphia Education Fund to create a curriculum that involves mandatory college readiness courses. This will help students apply for aid and finance their education.

Next Steps:

As HL looks to make an impact in Philadelphia, they must consider what they have already done in their programs in New York, Maryland, and California. It is first important to consider what partnerships were made with other non-profit organizations in other states and what went into this process. HL has the ability to leverage prior partnerships in order to implement the best and most effective strategies. HL needs to find schools in the Philadelphia City School District that will be the most feasible for the partnership and program. With prior experience on this topic, they can use their knowledge and data in order to find a school that targets low income minority students most effectively.

¹³² Marcus, J. (2022, January 22). *Another million adults 'have stepped off the path to the middle class.'* The Hechinger Report.

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