

Responses to “Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid”

On Sept. 18, 2008, the Rethinking Student Aid study group, an independent team of policy experts, researchers and higher education leaders convened by the College Board, issued a groundbreaking report, “Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid.” The report calls for a set of policies that would dramatically improve the ways that students and their families think about, prepare for and invest in futures made brighter through college.

Since its release, the report has generated an outpouring of support from K-12, higher education and government leaders. Following is a sampling of voices weighing in on the report’s proposals. Many of these statements reflect the sense of urgency around achieving more fundamental reforms to our nation’s financial aid system.

Norm Bedford, director of financial aid and scholarships, University of Nevada, Las Vegas

“The Higher Education Act of 1965 provided the initial organizational structure around existing financial aid programs. Accessibility to higher education could be attained and without regard to socioeconomic status, so that life aspirations could be achieved. Ancillary benefits of the Higher Education Act of 1965 were to create a ‘Great Society’, by the route of harnessing the benefits of an educated populace.

“The goals and aspirations of the legislation enacted 44 years ago still hold true today. However, the need has never been greater. Our nation has moved beyond the concept of maintaining a national great society toward the United States evolving its position within the global community. Our ability to function as a country and interactions with other nations depend upon an educated workforce.

“The correct financial aid dollars should be disseminated to students in an efficient, yet consumer-friendly manner. The existing application process and associated aid programs are not structured within the realm of simplicity. Questions determining eligibility and associated regulations are configured to authenticate who doesn’t qualify in contrast to who does qualify.

“A complex and obscure world now exists within the administration of financial aid programs. The College Board’s ability to sponsor this medium is instrumental toward discussing practical suggestions for improvement. Real changes should be made uniform across the nation to increase financial aid accessibility for students seeking higher education.”

Richard M. Bellows, executive director of financial aid, Butler University

“The College Board Rethinking Student Aid report is a springboard to start a comprehensive discussion on a new model for student financial aid.

“The report provides an excellent baseline of data to compare and contrast new ideas or proposals. Providing cost estimates for the trade-offs and opportunities for the different loan options and modifications to the Federal Pell Grant make the discussion more meaningful. This report can assist everyone as we discuss the various options outlined in the report. If anything, this is the most valuable part of the work the task force has done.

“Both the loan and grant program policies outlined are fairly simple and easy to understand [for lawmakers and students]. I especially like the proposal to set up an educational account for middle school students. This sends a powerful message of support to the student and the family.

“Simplicity, transparency and predictability — these words are the cornerstones of the report and represent the key themes we need to keep in mind as we look at new models for federal student aid programs. These themes are important for the students/parents, lawmakers and taxpayers as we increase educational opportunities for all citizens.”

George Boggs, president and CEO, American Association of Community Colleges

“The College Board’s report on reforming student aid makes a significant contribution to the analysis and understanding of the federal programs designed to help students pay for college. Despite the clear successes of the federal student aid and related programs, more can and should be done to help needy students attend college, and the Board’s report offers a number of helpful means to achieve that end.”

William G. Bowen, former president of Princeton University, former president of the Andrew W. Mellon Foundation

“The Rethinking Student Aid report is a major contribution. I admire especially the directness and simplicity of the key proposals. It is so important that we make it easier for students to apply for aid, and that we allow students and their parents to know upfront what aid they can expect. If these proposals are adopted, as I certainly hope that they will be, we should be able to improve educational outcomes without spending massive amounts of new money.”

David Breneman, professor, Curry School of Education, University of Virginia

“The current economic strife and the urgent need to provide students and their families with more opportunities for economic mobility make the creation of a high-performing student aid system a national imperative.”

Patrick M. Callan, president, National Center for Public Policy and Higher Education

“The Rethinking Student Aid study group’s key recommendations would, if implemented, streamline the program structure and application procedures for federal grants and tax benefits; provide relief for young adults overburdened by college debt; introduce federally subsidized savings plans for low-income families; and stimulate greater federal, state, and institutional focus on improving retention and completion rates of low-income college students. One need not endorse every provision of ‘Fulfilling the Commitment’ to acknowledge that the study group has delivered on the task it undertook, that is, to propose reforms that would make the programs ‘more coherent, fairer and more effective.’

“‘Fulfilling the Commitment’ has provided a roadmap for reform, including improvements that would benefit those least well-served by American higher education. The study group’s recommendations merit serious consideration, and should be viewed as a solid first step toward what is ultimately needed — a comprehensive rethinking of the financing of American higher education.”

Ann S. Coles, senior advisor, College Access Programs, and founding director, Pathways to College Network

“College-qualified students who do not enroll report that the main obstacles they face are college cost and the availability of financial aid. There also is evidence that qualified students who do not go to college make this decision before their senior year in high school because few take the steps necessary to enroll, including visiting campuses, taking the SAT[®] or applying for financial aid (“Promise Lost: College Qualified Students Who Don’t Attend College,” Institute for Higher Education Policy and The Education Research Institute, October 2008).

“As a nation, we cannot afford to lose this talent. The recommendations of the Rethinking Student Aid study group in their report, ‘Fulfilling the Commitment,’ address many of the financial barriers described by college-qualified students who do not enroll. Making financial aid predictable so that students know early in high school they will have the funds

they need to pay for college, along with communicating clearly and often about the availability of aid, would provide students and their families with needed assurance that higher education is within reach. I am particularly excited about the proposal to create a publicly funded college savings program for children from low-income families. Such an investment would convey strongly our nation's belief in the importance of nurturing the abilities of all children in order to ensure the future stability and security of American society.”

Adam Cronis, student and president, Consolidated Students of the University of Nevada, Las Vegas

“I find it a very positive development to witness the College Board's efforts at reforming the nation's college financial aid system. This reform is greatly needed in an era of uncertainty among those attending or thinking about attending a college or university in the U.S. The issue of debt and the ability to repay that debt is a concern that weighs on the minds of millions of college students across this country, and the goals that the College Board puts forward will have a positive impact on allaying those fears. A point of particular interest for me is the College Board's recommendation to limit an individual's annual federal loan payment to a reasonable and specified proportion of their income. Limiting an individual's annual payment in paying back federal loans will assist in reducing students' fears of endless debt and unending loan payments as a result of pursuing their college education. That recommendation, along with others, gives me confidence in the work that the College Board is doing and the arguments for reform that they are making. I would like to commend the College Board for putting together an attainable set of goals, which will make a visible and positive impact upon the college lending landscape.”

Arlina DeNardo, director of financial aid, Lafayette College

“The Rethinking Student Aid report is very thorough and a great piece for all financial aid officers to read. It crosses all areas of concern regarding administration of federal aid programs and their effectiveness: These government programs need to be consolidated and streamlined.

“One program and one eligibility determination should be the goal. It would be easy for families to understand and simpler for the government to administer. How is a family to distinguish between being eligible for a Pell Grant but not FSEOG? How do they know what makes them eligible for a Perkins Loan but yet disqualifies them for a subsidized Stafford in some cases?”

Pamela W. Fowler, executive director, office of financial aid, University of Michigan

“I was pleased to see that many of the suggestions that came out of the Loan Forum in 2006 were mentioned in the committee's report. I was also pleased to see that the committee was able to estimate the cost of the common recommendation to eliminate subsidized loans. I sincerely hope that we can move these recommendations forward to achieve meaningful student aid reform.”

M. Seamus Harreys, dean of student financial and career services, Northeastern University

“As a nation, we are all looking for that light at the end of the tunnel, the upswing out of this unprecedented economic crisis that will lead us toward a continuation and enhancement of our spirit of innovation, entrepreneurship, and productivity. A critical and urgent component to our success is broad access to higher education — access and contribution to the knowledge economy. To more effectually increase this access, the College Board Rethinking Student Aid study group has focused on proposals to redesign the federal student aid delivery system of the 1960s and 1970s. We face a national need to provide education to a broad spectrum of individuals — the traditional college-age student, the unemployed mid-career professional switching industries, the working professional who must increase skills to stay employed and the retiree who has to return to the workforce. This nation needs an updated federal aid system and policies which will effectually and efficiently support students of today and tomorrow. As we face the challenges of this new economy together, the study group's goal is to initiate both a national dialogue and effective change to the aid system to

better serve all current and future students. The College Board is bringing forth a timely national dialogue we must undertake.”

Adrian K. Haugabrook, vice president for enrollment management and student success and chief diversity officer, Wheelock College

“There are two persistent and pervasive issues that are facing our country today. Those issues are access to higher education and successful persistence toward degree completion once in a higher education setting. Too many in our nation are still not ‘getting in’ and far less ‘making it through’. The conversation about using federal student aid as a way to create access to higher education must also talk about college ‘success’-funding and supports that allow for all learners to persist towards degree completion. The Rethinking Student Aid Study Group has provided a strong framework for us to plan and execute on this notion. We have to re-imagine a federal student aid system that is flexible and responsive to a new, 21st -century paradigm.”

Catharine B. Hill, president, Vassar College

“We know that many Americans who have the academic qualifications needed to succeed in college never make it there, and we know that the nation pays a heavy price for our failure to reach them. The reforms recommended by the Rethinking Student Aid study group would make federal student aid simpler and more predictable and would inspire families to start thinking about their children’s college education from an early age. These are important steps in the right direction and they deserve our support.”

Ronald Johnson, director of financial aid, UCLA

“These are recommendations that I think will ultimately help families and that’s what we should be all about, helping families and ensuring optimal amount of individuals within our society have access to higher education.” (UCLA Daily Bruin, Sept. 25)

Lucille Jordan, president, Nashua Community College

“The recent report from the Rethinking Student Aid Study Group reflects not only the urgency for change but also the impact of poverty on learning and aspirations to seek postsecondary education. Throughout the report it is evident that the current construct of Federal Student Aid falls short of addressing the challenges confronted by people in poverty seeking higher education. Fulfilling the Commitment’ put forward by the College Board is a bold step in assuring that our nation maintains its international competitiveness. Moreover, to not support the recommendations set forward would seriously place in jeopardy our capacity as a nation to compete in the global economy.”

Richard D. Kahlenberg, senior fellow, The Century Foundation

“Fulfilling the Commitment’ provides a bold set of recommendations to make federal financial aid for higher education simple, predictable and fair. This innovative, wise report puts primary focus on the students who need it most.”

Brian Lindeman, director of financial aid, Macalester College

“Fulfilling the Commitment’ is a significant step forward in our thinking about how to provide better access to higher education. The report’s thoughtful and innovative recommendations provide a clear strategy for streamlining the financial aid process for those who need assistance the most, and ensuring that such assistance is distributed in the most effective way. The authors offer an imaginative and pragmatic vision for encouraging policymakers and institutions to continue and enhance their efforts to ensure access.”

Paul Lingenfelter, president, State Higher Education Executive Officers

“I write to applaud the recent report, ‘Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid,’ put forward by the Rethinking Student Aid study group. The group’s proposed recommendations reflect a thoughtful analysis of well-intentioned student aid policies that have become increasingly incoherent over many years of incremental change. This report should stimulate productive discussions and changes to increase the effectiveness of federal policies for increasing postsecondary opportunity and attainment.”

David Longanecker, president, Western Interstate Commission for Higher Education

“The College Board study group has provided a great service to the higher education community. Most of us have tried to improve the impossibly complex federal financial aid system by tinkering around the edges. Baum, McPherson and their colleagues, however, have taken the right approach — to rethink the entire approach to financial aid. The changes in American higher education no longer fit the paradigm of the 1960s that continues to drive policy and practice today. It’s time to move to a 21st-century system, and the study group has given us an exceptionally good first step to get us there.”

Jerome A. Lucido, vice provost for enrollment policy and management, University of Southern California

“It is unfortunate and ironic that the current student aid system is a barrier to the very students and families that it is intended to help. Complexity is the major culprit, and adopting the recommendations of the Rethinking Student Aid study group will address this matter sensibly, directly and reliably.”

Robert J. Massa, vice president for enrollment and college relations, Dickinson College

“There is no question that student aid has wandered from its original intent in the Higher Education Act of 1965 to provide access to education for those in need. A wide array of eligibility formulas, need analysis methods and delivery systems serves as a barrier to the very access these programs seek to promote. It is in this spirit that I applaud the efforts of the study group and support your recommendations. Applications for Pell Grants must become simple and transparent if we are indeed to get through to many low-income students. With the demographics shifting so significantly, we must make sure that every American who is willing can indeed benefit from a college education. In Pennsylvania alone, black and Latino youth will comprise 21 percent of high school graduates in 2015. In 2005, they made up 14 percent of all high school graduates. Since members of minority groups tend to have lower incomes than do whites, it is critical that aid be targeted in that way, and you have proposed just that.

“You indicate in your report that your main goal is to put forward a framework for discussion and action, and you acknowledge that some will applaud the framework and the effort for change without endorsing every element. I, for one, do have some reservations about tax credits and about removing the in-school interest subsidy for student loans, but I respect the report’s ambitions and agree that changes of this magnitude are necessary.”

Jill McCusker, 2007 graduate, Stonehill College

“As a recipient of several types of federal student aid, which allowed me to obtain my degree, I know firsthand how crucial and instrumental student aid is in helping students to achieve their goals. However, I also recognize that the federal student aid system, like most everything else, is not perfect. There is much room for improvement and the Rethinking Student Aid study group not only acknowledges this, but outlines in very simple but thorough terms, ways in which the system can be made both more effective and efficient.”

Heather C. McDonnell, director of financial aid, Sarah Lawrence College

“At no other time in my 29-year career in financial aid have I felt it imperative that we go to a system of one federal grant, one federal work and one federal loan program. It has become almost impossible to describe current programs in clear and concise language. Consolidating and removing redundancy is more important in today’s college-bound market than ever before. The current economic downturn has significantly increased anxiety about paying for college. The overwhelming intricacies of the current programs do nothing to reduce this apprehension. Removing the FAFSA as we know it, and collecting data from the IRS just makes sense and removes one more source of angst. All of these recommendations make it easier for me to tell a family what to expect from my office. The sooner I can assure them of their resources, the sooner the aid dollars will support access to their student’s college choice.

“Focusing loan subsidies during repayment is another sound social and economic policy. The difficulty with student loans does not occur in the front of the process but rather at repayment. Tying Pell Grant eligibility to a percent above the poverty line allows the program to be flexible to the changes in a family’s economy. It makes Pell Grant predictable and responsive.

“I applaud the work. It is clear and thankfully not burdened with the political agenda we have seen in other attempts at addressing improvements in student aid delivery.”

Roshni Mirchandani, student, Northeastern University

“Rethinking Student Aid’ is tackling a key problem in today’s higher education society, in which many students do not receive adequate financial aid to enter and/or complete college. As a current student, it’s upsetting to see other bright and promising individuals who cannot attend their ‘dream college’ or reach their highest potential due to financial constraints and limitations. By investigating the current system and identifying the problematic issues, College Board’s study group has attempted to introduce necessary reforms to make the financial aid process easier and simpler for students and their parents. Confronting the challenges that many families face will alleviate concerns for sending kids to college and paying those hefty tuition bills, and will put many more talented students in the classrooms they deserve to be in.”

Kate Morris, recent college graduate

“As someone who has waded in the throes of financial aid for nearly 10 years of her life — and on behalf of hundreds of peers of mine who are students — I can tell you that, if these proposals were passed, we would be *beyond thrilled*.

“Thank you *so much* for taking the initiative to come up with this, and it is my deepest hope that it moves forward. If you need any grassroots support among students/parents/teachers, let me know and I’ll spread the word!”

Susan Murphy, senior associate dean of academic and enrollment services, University of San Francisco

“There could not be a better time to engage in creative discussion of the recommendations of the Rethinking Student Aid study group. If financial aid is to contribute to achieving President Obama’s goal of opening the doors of college to millions of students from all walks of life, we must examine the process and the programs and amend them to assure that they do not discourage access. A simplified financial aid system would have a very positive effect on financial aid staff — both in my office and at other institutions. Students and parents would be able to see a way through the maze of federal and state forms. The study group’s recommendations emphasize the importance of a simple application process, clear and direct communication, and streamlined aid programs to students and their families.”

Brian Myli, college counselor specialist, Clark County School District

“It is well-established that the cost of college attendance and the availability of financial aid influence students’ postsecondary decisions, especially for lower-income youth. However, the present federal financial aid process is complex and daunting — particularly for those students who need it the most. The results from this study group boldly address critical federal aid issues by recommending simplification of the application process, creation of college savings accounts for lower-income students, and modification of the student loan repayment program. These recommendations would, in turn, strengthen P-16 early financial aid awareness and planning initiatives and will help to foster postsecondary equity and access for all of America’s youth.”

Barmak Nassirian, associate executive director, external relations, American Association of Collegiate Registrars and Admissions Officers

“The clarity, purposiveness and coherence of the study group’s recommendations stand in stark contrast to the chaotic and fragmented practices that pass for student aid policy today. The report deserves very careful attention by policymakers, and can serve as a road map to a more accessible, more efficient and more equitable federal student aid system.”

Jane Nichols, vice chancellor for academic and student affairs, Nevada System of Higher Education

“In 2007-08, the Nevada System of Higher Education awarded Pell Grants to just over 13,000 students. Only 30 percent of our students received financial aid, and only 12.2 percent of Nevada’s low-income students attended a postsecondary institution. Nevada ranks at or near the bottom of most lists related to college-going and the number of citizens with a degree beyond high school. Our state is in crisis and we cannot expect to compete on a national level at the rate we are going. It is essential that more of our citizens attain postsecondary degrees; however, it is difficult for our students to do so without financial assistance.

“There are many reasons why students do not apply for financial aid, not the least of which is the complexity of the Free Application for Federal Student Aid. Our financial aid administrators are responsible for administering hundreds of financial aid regulations, and are required to understand these regulations in minutia. These regulations translate into a very cumbersome financial aid process for the student. Therefore, it is critical that the financial aid process be simplified for our students. Reform efforts resulting in reports such as ‘Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid’ are welcomed and long overdue. We are poised as a nation to make the greatest strides for higher education since the creation of the Higher Education Act in 1965. The report’s proposed recommendations provide a clear and transparent blueprint that, if followed, will result in an easier financial aid process for both students and financial aid administrators. Most importantly, it will ensure that financial aid gets in the hands of our students who need it most.”

J. Michael Ortiz, president, California State Polytechnic University, Pomona

“Earlier this week, President Obama delivered an address to a joint session of Congress calling for a greater investment in education. The United States has fallen behind other industrial nations around the world in the preparation of scientists, engineers, educators and other professions that drive our economy. Many of those men and women rely on financial aid to earn their degree, but the system that facilitates financial aid desperately needs to be restructured if we are to meet the president’s goals.

“What we have in place is a bureaucratic nightmare, where students and parents stumble through an application process, often resulting in misinformation and a failure to access the funds needed to enter college. At the end of the day, we must simplify this process. A study group, Rethinking Student Aid, is focused on this charge, developing recommendations that can support real solutions in the preparation of financial aid applications.

“If we are going to eliminate the achievement gap in our underrepresented communities, solving the financial aid application puzzle is essential. The end-product can be transformational as we create an opportunity for many people to advance socially and professionally. It is the kind of innovative thinking that President Obama is expecting from each of us. Thank you for your consideration of this important initiative. Let’s come together and solve this problem.”

Hugh B. Price, senior fellow in economic studies, Brookings Institution, and former president and chief executive officer, the National Urban League

“Fulfilling the Commitment’ serves several critically important purposes simultaneously. It elevates the profile of federal aid for college students, which remains an indispensable tool for promoting education, opportunity and upward mobility in our society. The report illuminates the contributions and critiques the shortcomings of the program. And it advances both equity and efficacy by proposing feasible reforms for better targeting federal aid to low-income college students who truly need it.”

Mohammad H. Qayoumi, president, California State University, East Bay

“As president of a university providing more than 5,000 graduates a year to a workforce that helps sustain a region critical to the American economy, I am continually struck by the obstacles put before students needing financial aid to attend college. That is why I am encouraged about the national dialogue addressing the report from the Rethinking Student Aid study group. Recommendations in the report squarely address the barriers — many of them bureaucratic — that limit access to higher education for students from low- and middle-income families. This interference has a direct relationship to the productivity of the labor force in our region as well as the United States.

“I am proud that California State University, East Bay was chosen to be the first site for a nationwide series of roundtables addressing the study group’s report, ‘Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid.’ At these events, the dialogue surrounding this report will inform and stimulate the national discussion on federal student aid policy.

“In a region particularly hard-hit by the economic downturn, it is apparent to me that the country’s fiscal emergency is a workforce crisis that has to be addressed by an investment in higher education. That investment doesn’t have to mean millions of dollars, although the California State University system is looking at a 2008-09 budget that puts it \$313 million below its operational needs. What is needed is an investment in increasing college attendance for underrepresented students and those in financial need by developing approaches such as revising student aid policies, simplifying the financial aid process, getting more aid to those who need it, and creating savings plans that benefit families who recognize the value of a college education.

“Cal State East Bay is located in one of the most ethnically diverse regions of the country, and thousands of students in our classrooms are the first in their families to attend college. Without a college-going culture in their families, many of our students — along with potential students — face what can be bewildering requirements for financial data in the FAFSA process. A simplification of the process as described in the Rethinking Student Aid study group’s report, making Pell Grants more predictable, and including tax credits and deductions would go a long way toward making the financial aid process more understandable and accessible.

“To serve the higher education needs of our region, Cal State East Bay would greatly appreciate taking advantage of the report’s suggestion that institutions receive wide discretion in use of incentive funds so they can be used for academic support, mentoring or other efforts in addition to need-based aid.

“Two reports issued in the San Francisco Bay Area underscore why we must empower low- and middle-income families to see college as a viable, economic option. The first, ‘Can California Import Enough College Graduates to Meet Workforce

Needs?’ was issued by the Public Policy Institute of California and details the rising demand for highly educated workers in America’s most populous state. Even with the nation’s largest university system — the 23 campuses of the California State University — the report observes that the number of highly educated immigrants to California will need to more than double to meet projected workforce needs. The report’s conclusions, not surprisingly, note the necessity for ‘increases in college participation and graduation among California’s residents...’

“The second report was issued last year by California State University, East Bay after the university, in partnership with regional agencies, conducted a series of workforce roundtables with dozens of leaders in business, manufacturing, technology, health care and other industries in the two principal counties it serves. Alameda and Contra Costa counties have more than 2.4 million residents combined, a population larger than 14 individual states and within a few hundred thousand of five others.

“The report that emerged from the roundtables was entitled ‘Educational Strategies for Meeting the East Bay Area’s Emerging Workforce Needs.’ It detailed the impact of globalization, the shift to a knowledge-based services economy, and demographic shifts affecting the regional workforce. Most importantly, the report described how ‘lagging educational attainment’ and a shortage of highly skilled workers have put the region’s economy at risk.

“Cal State East Bay used its report to initiate a strategic academic planning process to bring about a closer alignment of its supply of educational services and the demand of Bay Area business and industry for college-trained workers. It frustrates this mission, however, if the home-grown, highly educated workforce we are so willing to raise up sees a university degree as unattainable because the system that provides financial aid is broken and inaccessible.

“Universities, by their nature, have been cradles of hope to the families they serve and to a society that depends on the service and entrepreneurial energy of college graduates for revitalization. At Cal State East Bay, we have decided to be bold in preparing for the future and many of our recent accomplishments have shown us to be on the right course.

“The national dialogue over the Rethinking Student Aid study group report is another bold initiative because it dares to look forward to creating a system of college financial aid that puts students first. As the country gets ready for an upswing in the economy that history says will follow this downturn, the question is if we have the will to look at new approaches to delivering financial aid that will make the dream of a college education available to all who desire it.”

Charles B. Reed, chancellor, California State University

“The California State University supports a national dialogue about the proposals in the report from the Rethinking Student Aid study group chaired by Sandy Baum and Mike McPherson. The study group put aside institutional and political interests and generated a comprehensive, thoughtful and creative set of recommendations that could contribute significantly to the national conversation on student aid. The study group’s recommendations, based upon extensive research, place students first and factor into the national discourse important ideas that could not only enhance existing student aid policies but create new policy directives that promote broadly needed public objectives not advanced currently. There are some very bold ideas in the report. It is important to be patient and thoughtful in discussing the set of proposals. Many of the programs in question in today’s environment have been around for decades and may not be as effective as we would like them to be in meeting the challenges faced by students and their families today. The proposals are designed to simplify the financial aid application process, to target more federal financial aid to low- and middle-income students, to help ease the debt burden for students, to provide a savings plan that empowers families of all incomes to view college as an option early in life, and to provide incentives for states and universities that support expanding public access and enhancing student success and collegiate completion rates. I look forward to participating in this national dialogue and encourage my colleagues to join me in this important conversation.”

Brian Rosenberg, president, Macalester College

“Ensuring broad access to higher education is critical to the future of both our economy and our democracy. The report from the Rethinking Student Aid study group is an important contribution to the conversation about access and financial aid. Its recommendations are both sensible and feasible and will, I hope, be taken very seriously by policymakers.”

Richard R. Rush, president, California State University, Channel Islands

“I am encouraged by the College Board report, ‘Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid.’ The Rethinking Student Aid study group has developed reasoned and timely suggestions that will go a long way toward ensuring that aid is available to help students meet their educational goals.

“Over time, the simple goal of helping provide financial assistance for college attendance has resulted in a confusing conglomeration of complex application procedures, duplicative aid programs and loan programs with cumbersome repayment strategies. In addition, the current federal aid scheme has had the unintended consequence of discouraging families from saving for college.

“Ironically, the very programs that are intended to encourage college aspirations often act as barriers to attendance and meeting educational goals. I am especially concerned about this as it directly affects the current and potential college students in CSU Channel Islands’ service area. Nearly 40 percent of Ventura County’s population is Hispanic and that number is expected to swell in the next decade. Against that backdrop, 14 percent of Hispanics live below the poverty level in Ventura County, compared with 8 percent of whites. Additionally, one third of all children in Ventura County are from low-income families. To make the dream of college a reality, future students and their parents in Ventura County and the nation need a financial aid system that is understandable, simple and reliable.

“The Rethinking Student Aid study group’s suggestions provide a way to encourage more students to attend college and to support their successful completion, actions even more important in this time of economic crisis. In particular, the concepts of linking application data to IRS data, eliminating the distinction between subsidized and unsubsidized loans, and tying repayment to post-collegiate earnings simplify the application process and build efficiencies into the financial aid system. Another innovation suggested is the savings program, which combined with stable Pell funding, will help families plan and prepare for their children’s college education.

“I fully support the guiding principle that federal aid should support both access and success. CSU Channel Islands stands prepared to continue its work to reduce the gap in retention and graduation rates between students from low-income backgrounds and those from more affluent backgrounds.

“Working together, the College Board, NASFAA and the CSU — along with the breadth of higher education institutions across the country — must renovate this country’s financial aid system. With education as the bedrock of our nation’s strength and stability, strong action is needed to ensure that our students have a financial aid system that supports educational attainment.”

Joseph Russo, director of student financial strategies, University of Notre Dame

“The findings and suggestions of the September 2008 report on rethinking student aid are focused on the goals of simplicity and predictability, both of which have been lost as a result of well-intentioned but piecemeal initiatives over many years intended to expand educational opportunity.

“This report’s recommendations have addressed the complexity of the student aid process, which too often has resulted in confusion and discouragement for many students. Along with very similar proposals supported by the U.S. Department of Education, the Advisory Committee on Student Financial Assistance and other groups, they provide a much-needed series

of both efficient and effective ideas for simplification, while at the same time returning to the very basic sense of encouragement for students and families upon which the original student aid process was established.”

Shannon Sakamoto, college and career counselor, Lincoln High School

“Success is measured in a wide variety of ways, dependent on various factors, and viewed differently by each individual. Within the K-12 system, families are able to work with school personnel to understand how to support their student. The system is straightforward, navigation is fluid and student success is clearly visible.

“In addition, many families measure success on seeing their student continue from high school into college. Although beginning a college education is an indication of success, possibly a more meaningful indicator would be seeing the student graduate in a timely manner. For many, finances are a significant burden on the student. Students often need to support themselves, and thus must master the balancing act of ‘work and school.’ This pressure of meeting the demands of financial independence, in addition to meeting the hopes of earning a college degree, can be overwhelming. These two stressors can lengthen the time a student takes to earn a college degree. This increase in time means a longer duration of students using financial aid. Our current federal financial aid system is less than transparent to the typical American and is even more confusing for families who are not familiar with the American college system.

“In reference to examples of students working through the federal financial aid process, the language and information requested is similar to a foreign language. Students have trouble understanding the questions, which can lead them to input incorrect information on the FAFSA. In addition, some families are reluctant to share their personal income information with financial aid personnel, so students are unable to apply for aid. A number of students who come from families who have significant debt are reluctant to apply for student loans because they are unaware of the benefits and differences the educational financial aid system can provide. Other families are very private and do not want their student to share their financial information because they believe the family would be perceived as a social burden. Some students come from situations that do not fit the mold of a typical family. These students are at significant risk of not completing the FAFSA; because their situations are so unique, the financial aid process becomes an overwhelming obstacle.

“Although a monumental task, focusing on one element at a time and truly flushing out the impurities will help make America’s educational system more fluid overall. The focus on financial aid is imperative, and I commend all parties who are volunteering to engage in this discussion. I hope to see this trend continue, until all inequities in education have been reshaped and reformed to best serve all students. It excites me to be a voice in this dialogue with my colleagues, and I fully support the College Board in their efforts toward equity and access for all students.”

Don Saleh, vice president for enrollment management, Syracuse University

“Over the years, many, many higher education professionals have worked hard to increase student access and funding. But because the current financial aid system was developed incrementally, conceived in the 1950s as a need-based structure and augmented throughout the years by piecemeal legislative efforts, what we now have is a structure that was not so much strategically designed as stitched together into a patchwork.”

Mary S. San Agustin, director, financial aid, veterans & scholarship services, Palomar College

“As a California community college financial aid director for over 22 years, I congratulate the College Board’s Rethinking Student Aid study group on its final report. I support their efforts to make the financial aid application process simple and transparent. It makes so much sense for the Department of Education to get the income information directly from the IRS for students and/or parents who file 1040A/EZ tax forms. Requiring the student to provide data that is already available through another federal agency is an unnecessary barrier for our students.”

Tony Sanchez, senior vice president, public policy and external affairs, NV Energy

“With the Las Vegas and Nevada economies facing tough times, now might be just the time to rethink and revamp our state and national approach to student financial aid.

“Twenty years ago, I remember you could get a job parking cars at a resort on the strip and make \$50,000. When I was in college, many of my friends left school for that type of opportunity. At the time, our thriving economy was a big disincentive for Nevada's citizens to earn a postsecondary credential.

“Fast forward to today and we are suffering layoffs in the state’s predominant industry while industries like mine are mindful of the quality and depth of our future workforce. Renewable energy is a growth industry, and we need highly specialized workers with college degrees. To deal with some of the world’s most pressing energy and environmental challenges, we need lawyers, accountants, engineers, scientists and economists, to name a few. Our state’s population has always been incredibly intelligent and entrepreneurial. We are capable of attaining these degrees, but without access to higher education opportunities, our ability to nurture our intellectual resources is hampered.

“NV Energy is investing in our university system to try to improve the pipeline of Nevada students ready to pursue the opportunities we offer. We just donated \$500,000 each to UNLV and UNR [University of Nevada, Reno] to create minors in renewable energy.

“But we are facing tough challenges. We’re in a global recession, and state budgets are strapped even with federal stimulus funds. With state support declining, it has never been more important to have a convenient, comprehensive, federal student aid system that serves our children and our economy.

“The good news is there is a growing sense of urgency to make financial aid more effective for students. This week business leaders, college administrators, policymakers and advocates for students will meet on UNLV’s campus to discuss fundamentally revamping the nation’s financial aid system to be more predictable, reliable, clear and easy to use. We are gathering under the shared recognition that the current economic crisis provides a prime opportunity to challenge some sacred cows and status quo thinking.

“Some of the answers are easy, like eliminating the complicated financial aid application students and their parents are required to fill out to receive aid. The federal government can get all needed financial information about parents and students from the Internal Revenue Service. The time and money spent administering and analyzing the snarls of forms can be better spent recruiting first-generation college students and helping them prepare for college financially and academically.

“A federal savings program would go even further, giving low-and middle-income families another incentive to start planning early for college. Money in the bank when the child is in middle school would spark higher aspirations and help parents and students to plan and prepare both financially and academically.

“The President has said he wants the United States to lead the world by 2020 in the proportion of college graduates. It was a position the country had long held; it now ranks seventh for the 25-to-34 age group. We won’t get there with our current financial aid system.

“To pull out of the current economic crisis and achieve the President’s bold goals, America needs a wholly updated, simpler financial aid system that puts students first and achieves more for every precious tax dollar spent. I hope our state and federal lawmakers can agree and reconsider how student aid can deliver more for every dollar spent.”

Morton O. Schapiro, president, Williams College

“The report is a giant step forward in our long-standing effort to make college available to the most talented young men and women in the country. All interested parties — in government, academe and elsewhere — should study the recommendations and work to implement them.”

Paul W. Sechrist, president, Oklahoma City Community College

“As a community college president, I recognize that the current federal aid system has become cumbersome and overly complex for many of our students, especially our first-generation college students and other students who are underrepresented in our nation’s colleges and universities. I strongly endorse the recommendations of this report and hope that it provides the impetus for constructive conversation among leaders. The aim is to make the necessary changes to develop a federal student aid system that would better serve the needs of students who are genuinely in need of assistance, not only in finding their way to college but also through college as successful graduates.”

Richard Shipman, director, office of financial aid, Michigan State University

“Financial aid administrators applaud publication of the findings and recommendations of the College Board’s Rethinking Student Aid study group. The report resulted from a series of discussions with a wide-ranging set of higher education stakeholders, including those working daily in the student aid profession. This inclusive approach ensured that diverse perspectives were considered in the deliberations and clearly enriched the final recommendations. This is exactly the right time to rethink student aid, and the provocative task force report makes it clear that those vested in the service of student aid are not trapped by tradition. We are hopeful that those who make our laws will read this report with the same commitment to improvement evident in those who created it.”

Robert Shireman, president, the Institute for College Access & Success

“Too often these types of commissions produce unrealistic wish lists and vague exhortations. In contrast, this group took a more hardheaded analytical approach. They came up with some creative ideas and made some tough choices. The proposals are clear enough that policymakers could actually follow up. Of course, being specific and not asking for the moon also means that there will be dissent. The proposals will prompt the type of discussion that can yield actual improvements in college access and success.

“The savings proposal is the newest and most interesting. Telling a low-income family that some money has been put aside in an account sends a much stronger signal than telling them ‘there’s a program you can apply to.’ Money in the bank, when the child is in middle school and still has high aspirations, will help parents and students to plan and prepare both financially and academically.

“In principle it makes a lot of sense to have just one loan program. But that subsidy shouldn’t just be taken away. It should benefit students with improved help in repayment and more grant aid. The idea of increased loan limits needs to be approached carefully. We need to pay attention to how colleges may respond, and also how parents respond. It would be best to encourage parents to take on some of the burden before students take on more.

“An incentive fund for states makes a lot of sense, but it’s been difficult for the idea to get traction. It’s not very sexy. But given the huge state role in funding higher education, it’s probably one of the most important things the federal government could do, if done creatively.”

Joyce E. Smith, chief executive officer, National Association for College Admission Counseling

“At a time when efficiency and effectiveness are required for our economic well-being, the Rethinking Student Aid report offers a reasoned, practical approach to thinking differently about getting the most out of our federal tax dollars to help students pay for college. As students and families, particularly those from low-income backgrounds, struggle with the increasingly complex admission and financial aid processes, we remain mindful of the importance of transparency and

simplicity. The Rethinking Student Aid report highlights fresh avenues for change to help achieve the efficiency and effectiveness that are demanded in this challenging time.”

Roger Taylor, president, Knox College

“Simply monkeying with the FAFSA form is not that helpful to students and families. The kind of suggestions that have been advanced by the group of experts chaired by Sandy Baum and Mike McPherson — such as getting financial aid information directly from tax forms — offers some hope of useful change. The study group’s proposals deserve the support of those in higher education and the public in general.”

William T. Wells, director of financial aid, Wake Forest University

“While I find the entire report to be well reasoned, with a clear commitment to equity and social justice, there are particular proposals that I would like to endorse and applaud.

“Eliminating the existing application form and relying on IRS data are very important since financial aid officers spend far too much time using verification documents to update application data. This is time that could better be spent advising prospective students about opportunities for access to higher education.

“A better way to ensure more mathematicians, scientists, engineers and foreign language specialists would be to ensure that more of our total population can afford college, so shifting the money currently devoted to small add-on programs to Pell Grants is a good idea.

“I support eliminating the distinction between subsidized and unsubsidized loans. The accrual of in-school interest is not a barrier to access, but the lack of grant funding is. The unreasonably high loan repayments for graduates who enter helping professions in the not-for-profit sector are a huge barrier to attracting the numbers and quality that are needed in those professions. That is the more critical problem, which can best be addressed by making loan repayments income-contingent.

“Schools that do well in helping all students succeed, especially the neediest among them, could best use the grants to support student success to help even more needy students.”

Gov. Bob Wise, president, Alliance for Excellent Education

“As college becomes increasingly unaffordable for families, we need to take a bolder approach to student aid.”