

**HEARING ON
IMPROVING COLLEGE
ACCESS AND PERSISTENCE**

JUNE 5, 2007



**ADVISORY COMMITTEE
ON STUDENT FINANCIAL
ASSISTANCE**



**SUMMARY OF THE ADVISORY COMMITTEE'S HEARING
HOLIDAY INN ON THE HILL
WASHINGTON DC**

BACKGROUND

The Advisory Committee on Student Financial Assistance (Advisory Committee) serves as an independent source of advice and counsel to Congress and the Secretary of Education on student financial aid policy. It was established by Congress through the Higher Education Amendments of 1986 and began operation in 1988. The congressional mandate requires that the Advisory Committee conduct objective, nonpartisan, and independent analyses on important aspects of the student assistance programs under Title IV of the Higher Education Act.

According to its authorizing statute, the purpose of the Advisory Committee is to provide extensive knowledge and understanding of the federal, state, and institutional programs of postsecondary student assistance and to provide technical expertise with regard to systems of need analysis and application forms. In addition, the Advisory Committee is required to make recommendations that will result in the maintenance of access to postsecondary education for low- and moderate-income students. Throughout its existence, the Advisory Committee has examined the barriers to access confronting such students and translated research on access and persistence into policy solutions for enhancing student assistance programs at the federal, state, and institutional levels.

The Advisory Committee on Student Financial Assistance (Advisory Committee) is a Federal advisory committee chartered by Congress, operating under the Federal Advisory Committee Act (FACA); 5 U.S.C., App. 2). The Advisory Committee provides advice to the Secretary of the U.S. Department of Education on student financial aid policy. The findings and recommendations of the Advisory Committee do not represent the views of the Agency, and this document does not represent information approved or disseminated by the Department of Education.

PURPOSE OF THE HEARING

The Advisory Committee held a one-day hearing to gather information on and commentary relative to several current projects: the congressionally requested textbook study, current Higher Education Act (HEA) reauthorization simplification initiatives, and recent activities related to the early financial aid information study. The hearing brought together congressional staff, a Department of Education representative, and various representatives of the higher education community. The hearing was divided into four sessions, the first three of which examined each project in detail, and a fourth devoted to public comment on the hearing topics:

- Session I: College Textbook Affordability Study
- Session II: Efforts to Simplify the Financial Aid Process
- Session III: Early Financial Aid Information
- Session IV: Public Comment and Discussion

The textbook study was requested by Congressman David Wu (D-OR) and the former Chairman of the House Committee on Education and the Workforce Howard P. “Buck” McKeon (R-CA) in a letter dated May 26, 2006 citing concerns about the rising cost of college textbooks compounding overall financial barriers that hinder access to a college degree. A primary objective of the study was to articulate recommendations on ways to make textbooks more affordable. The final report, *Turn the Page: Making College Textbooks More Affordable*, was issued to Congress on May 25, 2007, making recommendations to Congress, the Secretary of Education, and other stakeholders, including students, faculty, colleges, bookstores, and publishers. The report describes both short-term and long-term solutions. Short-term solutions focus on best practice measures already in use by stakeholders around the country, measures that include used book initiatives, rental programs, faculty recommendations, and alternative book formats, among others. The long-term solution calls for the establishment of a national digital marketplace modeled on the initiative currently underway at California State University. Panelists representing the positions of different stakeholders discussed the study’s findings and responded to the report’s recommendations on making college textbooks more affordable.

Several congressional offices have introduced legislation on simplification of student aid delivery, application forms, and processes. The Advisory Committee’s 2005 report, *The Student Aid Gauntlet: Making Access to College Simple and Certain*, made simplification recommendations to Congress and the Secretary of Education that would minimize major sources of complexity in student financial aid. As part of HEA reauthorization activities, current legislation incorporates many of the Committee’s recommendations, including creating a national access and persistence partnership, increasing the automatic-zero expected family contribution (EFC) income threshold, allowing students to receive early financial aid estimates, increasing the income protection allowance (IPA) to reduce the work penalty, establishing a short, paper EZ FAFSA (Free Application for Federal Student Aid), and others. During this session, panelists, including congressional staff and a Department of Education representative, discussed current legislation and regulation that would improve the student aid application and delivery processes.

As part of the Innovative Pathways to Baccalaureate Degree Attainment Study, the Advisory Committee has reviewed how to effectively disseminate early financial aid information to students and families. During the past six months, the Committee has conducted an extensive review of the literature on college access and financial aid information, interviewed over 30 college outreach and access providers, and administered several focus groups to gather information. Through this study, the Committee will collaborate with the National College Advising Corps, funded by the Jack Kent Cooke Foundation and modeled after the University of Virginia’s College Guide program. The National College Advising Corps will conduct a national summer training institute in the summer of 2007 at which the Advisory Committee will coordinate the financial aid information portion. Panelists at the June hearing discussed the most promising efforts for delivering financial aid information to students.

HEARING PARTICIPANTS

Session I: College Textbook Affordability Study

Presenters: *Dr. Terry W. Hartle, Senior Vice President of Government and Public Affairs, American Council on Education*

Dr. Gerard L. Hanley, Executive Director, MERLOT, and Senior Director, Academic Technology Services, California State University Office of the Chancellor

Mr. David Rosenfeld, Program Director, Student Public Interest Research Groups

Mr. John Sargent, CEO, Holtzbrinck Publishers

Mr. William Simpson, President, National Association of College Stores

Session II: Efforts to Simplify the Student Aid Process

Presenters: *Mr. Seth Gerson, Esq., Legislative Assistant, Office of Senator Jack Reed (D-RI), Senate Committee on Health, Education, Labor, and Pensions*

Ms. Julie Radocchia, Education Policy Advisor, Office of Congressman George Miller (D-CA), House Committee on Education and Labor

Ms. Amy Raaf Jones, Esq., Professional Staff Member, Office of Congressman Howard P. “Buck” McKeon (R-CA), House Committee on Education and Labor

Mr. William D. Leith, General Manager, Program Operations Channel, Federal Student Aid, U.S. Department of Education

Session III: Early Financial Aid Information

Presenters: *Dr. Kristan Venegas, Director of Master’s Program and Assistant Professor of Clinical Education, Rossier School of Education, University of Southern California*

Dr. Nicole Hurd, Director of the National College Advising Corps, University of North Carolina at Chapel Hill/National College Access Network

Mr. Roger Nozaki, Associate Dean of the College and Director of the Swearer Center, Brown University

Ms. Eva Cockfield, College Guide, University of Virginia College Guide Program

Mr. Joshua Wyner, Esq., Vice President, Programs, Jack Kent Cooke Foundation

Session IV: Public Comment and Discussion

Presenters: *Ms. Marcia Weston, Director of College Goal Sunday Operations, National Association of Student Financial Aid Administrators*

Ms. Charlene Haykel, Founder, CEO, and President, Simply Student Aid, LLC

Mr. Bart Astor, Director, Washington Office, National Association of State Student Grant and Aid Programs

Mr. Michael Sessa, Executive Director, Postsecondary Electronic Standards Council

Mr. Stephen Hochheiser, Vice President College Store & Public Affairs, Thomson Learning

SUMMARY OF HEARING

Session I: College Textbook Affordability Study

Session one panelists, representing various stakeholders in the textbook market, provided response and commentary on the Advisory Committee's just-issued report, *Turn the Page: Making College Textbooks More Affordable*. The report concludes that the supply and demand dynamics of the current textbook marketplace are broken, and it presents both short-term and long-term solutions to the problem of rising textbook prices. Short-term solutions include best practices currently in use around the country, such as used textbook initiatives, open educational resources, and alternative textbook formats. Establishment of a national digital marketplace is proposed as the long-term solution; such a marketplace would restore balance to the forces of supply and demand, lowering prices on educational materials for all students.

Dr. Terry W. Hartle, Senior Vice President of Government and Public Affairs, American Council on Education (ACE), provided an initial response to the textbook report's recommendations. Although textbook costs are a secondary expense for college students, such costs are a growing financial burden, particularly for low-income students. The Advisory Committee's report chooses systemic analysis of the multiple factors affecting textbook costs, rather than assigning blame in a debate that has been highly contentious. The report provides a good summary of cost-saving efforts currently underway, while at the same time establishing an intriguing framework for a bold and potentially transformative long-term solution already in progress at California State University. Many postsecondary institutions are already taking action on the short-term solutions proposed, solutions to which ACE plans to call the attention of those institutions that have yet to implement them. In particular, institutions need to become more collaborative in their approach to the rising costs of instructional materials. The national digital marketplace proposed as the long-term solution will require collaborative effort. While there are significant challenges to creating a digital marketplace, the concept needs to be explored as it offers the possibility of transforming the market and making it more efficient, as well as lowering costs for all.

Dr. Gerard L. Hanley, Executive Director, MERLOT (Multimedia Educational Resource for Learning and Online Teaching), and Senior Director, Academic Technology Services, California State University (CSU) Office of the Chancellor, described how the CSU digital marketplace can be leveraged into a national digital marketplace. The concept of the CSU digital marketplace is driven by three concerns: affordability of, access to, and quality of instructional materials. Through CSU's partnerships, which include open educational resources (OER) sites such as MERLOT, as well as traditional publishers and their offerings, faculty and students will have access to a full range of instructional materials, from free to fee-based content, and from modular to full course materials. Because faculty would have direct access to such a wide array of materials, the supply and demand control point would be moved closer to them and to students. The CSU digital marketplace will allow faculty to review materials, put together course content from multiple vendors and suppliers, and select a variety of instructional materials formats from which students might choose those that best meet their needs. The marketplace can be likened to a digital village in which various constituents occupy various sectors; for example, collaborative efforts are like a community park, individuals selling or giving away their own products are like a farmers' market, traditional publishers' and some OER offerings are like a department store, the peer review process is like a town council, and there are city managers and a library. CSU has been working on its own digital marketplace for ten years, including building partnerships, developing concepts and resources, identifying technological standards and interoperability features, and working with faculty. The marketplace is expected to launch in the Fall of 2007. CSU is currently in discussions with other state systems, publishers, and technology companies to develop software and interoperability features that would allow the concept to be migrated to the national level.

Luke Swarthout, Higher Education Advocate for U.S. Public Interest Research Groups (PIRG), delivered the testimony of Mr. David Rosenfeld, Campus Program Director for the Student PIRG Campus Program, who was unable to attend the meeting. Mr. Swarthout provided a response from student stakeholders. He commended the textbook report as thoughtful and well done, noting that it provides many short-term solutions advocated by the Student PIRGs and that the analysis of marketplace dynamics is clear. The Student PIRGs agree that the textbook market must become more “student-centric” in order for real competition and price reduction to occur. In addition, as the report suggests, 21st century technologies should be pursued, such as print-on-demand, OER, and free texts created with Creative Commons copyrights. These textbook alternatives do not represent an “online” versus “paper” dialectic—these alternatives can produce both print and digital materials. In terms of technological solutions, the national digital marketplace proposed by the Advisory Committee offers genuine promise for as close to free market competition as possible, which should bring down prices. However, the Student PIRGs wish the report made more explicit the down side of e-books, which often include usage restrictions and no buy-back value. In addition, there is concern that the report’s simultaneous call to strengthen the used book market and to caution that a successful used book market results in new editions and higher prices might be counterproductive as the PIRGs find no evidence for the latter assumption. The Student PIRGs will continue to document problems with the textbook market, catalyze action, and educate faculty on textbook costs.

Mr. John Sargent, CEO, Holtzbrinck Publishers, provided comments on the report from the perspective of publishers. Publishers agree with many of the report’s conclusions, particularly that the market is inefficiently structured and that a transition toward digital materials is important. Traditional publishers have been developing digital materials over the last decade, and as they work with these and print texts, they both recognize and support price transparency for faculty, students, and publishers themselves. Because publishers recognize market defects and are working to correct them, imposing price controls through legislation is counterproductive at the present time, and will not be necessary as the community looks forward ten years. For example, custom textbooks are an advance in terms of both market demand forces and technology, as they allow faculty to choose materials in modular forms and are also less expensive than traditional textbooks. However, publishers have several concerns with the report. First, the report appears to conflate textbooks, which require significant intellectual and financial investment, with typical commodities. Second, the used textbook market is promoted as a tool to reduce prices; however, the increased availability of used books decreases the market for new books, and publishers make profits only on the sale of new books. Therefore, it is reasonable to believe that the used textbook market may raise prices on new textbooks. Third, the implementation of a national digital marketplace presents a series of challenges that include the potential reworking of federal copyright laws, significant investments in digital technology and development that add expense, and a potentially lengthy timeframe prior to the implementation of the marketplace the report envisions.

Mr. William Simpson, President, National Association of College Stores (NACS), presented commentary on the report from the point of view of bookstores. NACS feels that the report does an admirable job defining many of the issues and identifying possible solutions. The eight recommendations in the “Today’s Solutions” section are also critical solutions for tomorrow, particularly the recommendations on used textbooks and on faculty course materials guidelines. In addition, NACS also agrees with the recommendation to enhance financial aid policies by making sufficient aid available sooner to students for book purchase. NACS’ legislative agenda also supports reforming tax incentives to make course materials an allowable expense, increasing Pell Grants and state aid to include set-asides for course materials, and ending sales tax on textbooks. Finally, the Advisory Committee’s recommendation to create a national digital marketplace is an interesting vision of the future; however, the marketplace proposed is sweeping in its scope and complexity and warrants further study by stakeholders. A key question to address is whether the proposed model will be successful in driving down costs for students when it calls for the widespread development and design of digital materials that may have built-in

obsolescence. Traditional textbook publishers have encountered significantly higher costs when working with digital materials, among other concerns. Instead of a national digital marketplace, an alternative solution might be marketing the best aspects and versions of emerging digital technologies in a variety of formats with appropriate costs, and service these at a local level.

The presentations were followed by a discussion among panelists and Advisory Committee members. Issues discussed included those involved in the migration of the CSU digital marketplace to the national level, the advantages and disadvantages of digital instructional materials, methods of engaging faculty with digital content, the development role of and opportunities for traditional textbook publishers in a digital marketplace, and the problems related to pricing standards for educational materials.

SESSION II: Efforts to Simplify the Student Aid Process

The second hearing session provided updates on current simplification efforts being taken by Congress and the Department of Education. In the Advisory Committee's 2005 report, *The Student Aid Gauntlet*, the Committee made several key simplification recommendations that have been incorporated in recent congressional legislation. Presentations were made by staff representing members of Congress who had recently introduced these simplification proposals. In addition, an official from the Department also addressed simplification efforts currently being undertaken by that agency.

Mr. Seth Gerson, Esq., Legislative Assistant, Office of Senator Jack Reed (D-RI), Senate Committee on Health, Education, Labor, and Pensions, described two recent bills introduced by the Senator, the FAFSA Act and the ACCESS Act. The Accessing College through Comprehensive Early Outreach and State Partnerships Act, or ACCESS Act, was originally introduced in the last Congress as S. 1614, and has now been reintroduced as S. 938. The ACCESS Act would implement the Grants for Access and Persistence (GAP) program, a partnership proposed in *The Student Aid Gauntlet*. GAP would provide incentives for a partnership among the federal government, states, institutions, nonprofit organizations, and corporations to provide early assurances of adequate grant aid for low-income students. GAP would build on the success of the Leveraging Educational Assistance Partnership (LEAP) program. In addition, GAP would provide low-income students with early financial aid information and assurance of aid eligibility as early as 7th grade, as well as early intervention, mentoring, and outreach services. As a complement to the ACCESS Act, Senator Reed's FAFSA Act (Financial Aid Form Simplification Act, S. 939) would simplify the financial aid process for low-income students in multiple ways. The bill raises the automatic-zero expected family contribution (EFC) income threshold to \$30,000, and assists low-income families further by aligning eligibility standards for student financial aid with eligibility for other federal means-tested programs, such as the school lunch program and food stamps. The bill proposes changes to the FAFSA (Free Application for Federal Student Aid) such as the creation of a short paper form for low-income students, as well as a Web-based application that would use smart technology and skip logic to tailor questions to students based on the state in which they reside. FAFSA filing by phone would also be available for those without Internet access. Finally, the FAFSA Act would require the Secretary of Education to create provisional PINs (personal identification numbers) for FAFSA on the Web to make the Web application a one-step, rather than two-step process. The Secretary would also be required to implement a pilot program providing early notification of financial aid eligibility.

Ms. Julie Radocchia, Education Policy Advisor, Office of Congressman George Miller (D-CA), House Committee on Education and Labor, provided remarks on the College Aid Made EZ Act (H.R. 1608) and other House simplification initiatives. The College Aid Made EZ Act, introduced by Congressman Miller, would implement recommendations similar to the Senate's FAFSA Act. It would also encourage the use of an IRS data match, development of a system of early aid estimates called a pre-FAFSA, and improvements to FAFSA on the Web. Representative Miller's priorities with federal student aid programs, processes, and forms are accessibility and affordability, and the existing FAFSA is a barrier to

both. The EZ FAFSA form proposed by H.R. 1608 would cut the current FAFSA from five pages to two, reducing the number of questions by approximately 50 percent. In addition to these proposed improvements, IRS pre-population of FAFSA on the Web would significantly speed the application process. Finally, H.R. 1608 would provide for early financial aid estimates for students in their junior year of high school. In conclusion, Ms. Radocchia thanked the Advisory Committee for the recommendations in *The Student Aid Gauntlet*, which informed the development of H.R. 1608.

Ms. Amy Raaf Jones, Esq., Professional Staff Member, Office of Congressman Howard P. “Buck” McKeon (R-CA), House Committee on Education and Labor, discussed simplification priorities in the House of Representatives and other education issues. Representative McKeon thanks the Advisory Committee for the recently released textbook study, *Turn the Page: Making College Textbooks More Affordable*. Representative McKeon is very concerned about college affordability overall, including the cost of textbooks. He feels the goal of all stakeholders should be to continue to shine a light on the issue and elevate discussion. He was pleased that the Advisory Committee’s report showed that the role of Congress is not to dictate textbook prices. In terms of simplification, the Congressman introduced H.R. 609 in the previous Congress, and the bill made many proposals similar to those described today, so there are grounds for bipartisanship on simplification. The Congressman is in favor of developing a system of advance notification of financial aid eligibility that would provide information to students four to five years prior to college enrollment. In this same area, the Department’s efforts to implement the FAFSA4caster should be applauded. In addition, Representative McKeon supports the Department’s efforts to further simplify the FAFSA. In terms of reducing the number of questions, however, it seems difficult to mandate a reduction without giving the Department the tools to make it happen. A 50 percent reduction should be achieved only if possible, not mandated. Finally, the EZ FAFSA should be implemented online, and pursuing the use of prior, prior year (PPY) data on the FAFSA is a good idea if a method of implementation can be found.

Mr. William D. Leith, General Manager, Program Operations Channel, Federal Student Aid, U.S. Department of Education, provided an overview of the Department’s efforts to simplify the aid process. Mr. Leith stated that simplifying financial aid forms and processes is critical. The Department has been making progress on several major simplification initiatives, including the FAFSA4caster, applying for FAFSA by phone, the provisional PIN, and data exchange with the states. The FAFSA4caster is a tool for providing students and families with an estimate of their federal grant aid eligibility prior to the student’s senior year of high school. It was deployed on April 1, 2007 and replicates FAFSA on the Web, but in a separate environment. The process takes 20 to 25 minutes to complete because the FAFSA4caster asks fewer questions as it is only providing an estimate. It is available in Spanish. A new version will be rolled out in September 2007 with additional features, including the ability to determine federal student loan eligibility. In conjunction with this project, a FAFSA by phone pilot program is already underway in partnership with College Goal Sunday, and a larger program may be implemented in the 2009-10 academic year. In addition to these, the Department has been addressing concerns with the FAFSA PIN process, which currently takes 24 hours and creates a two-stage application process, as a PIN is required to electronically sign the FAFSA. The Department has required the 24-hour wait period because it must match the PIN application information with the Social Security Administration’s database. Typically, four percent of the PIN applications are not good matches. However, on January 1, 2008, the Department will begin offering provisional real-time PINs for application signature. Those whose PIN applications are not good matches will have to complete a paper form or resolve their social security number issue. In terms of work on the data exchange with states and the FAFSA, the biggest hurdle is timing of the data. Finally, general FAFSA 2008-09 cycle enhancements will include a PDF version that would create a FAFSA on demand, so that the Department can save funds by printing fewer copies itself. Questions on the FAFSA will be reordered, the application will be redesigned, and the Department will provide an unofficial EFC when a signature is missing.

The session concluded with a question and answer period for Advisory Committee members and panelists. Issues discussed included the possibilities of simplification post-FAFSA processing, the timing of aid disbursement to assist with textbook purchase, opportunities to incorporate state grant programs with the FAFSA4caster, additional enhancements to the PIN and PPY processes, and questions about the approaching Senate and House mark-ups of HEA reauthorization bills.

SESSION III: Early Financial Aid Information

Session three panelists discussed the most promising efforts, both research-based and programmatic, for delivering financial aid information to students. The presentations centered on a new college access initiative, the National College Advising Corps. Panelists also shared thoughts about the new program's commitment to improving the college-going rates of low-income students, and the program's potential strategies for enhancing the delivery of early financial aid information.

Dr. Kristan Venegas, Director of Master's Program and Assistant Professor of Clinical Education, Rossier School of Education, University of Southern California, made a presentation on the reasons that low- and moderate-income students benefit from early financial aid information programs. Research on the needs of low- and moderate-income students for such information is based on empirical studies, and results show that these students do not understand the elements of financial aid, the FAFSA, or the benefits to a college education. There is little understanding of the return on investment from a postsecondary education, the financial management skills required to make such an education a reality, or the relationship between college choice and available resources. In addition to these informational needs, few low-income students are textbook financial aid cases; most have special circumstances that require special tailoring, such as their status as foster care children or unusual family situations. Research on the cultural ecology of financial aid conducted jointly by Dr. Venegas and Dr. William G. Tierney shows that student understanding of college-going and financial aid is based upon the environments in which they are raised and live. Students create college-going personas based on the social networks in which they engage and on their social realities. Finally, research conducted by Dr. Venegas for the Advisory Committee found that most traditional college preparatory programs do not adequately address financial aid information, and the available information varies from program to program. The major finding of the study is that there is a strong need for early intervention programs that do address financial aid issues, particularly in the context of students' home communities.

Dr. Nicole Hurd, Director of the National College Advising Corps, University of North Carolina at Chapel Hill/National College Access Network, described the creation of the College Guide program at the University of Virginia (UVA), upon which the National College Advising Corps is modeled. The College Guide program was created to increase the college-going rate of low-income students at public high schools in the state of Virginia by placing recent graduates of UVA in the public schools as college advisors that supplement the work of guidance counselors. College Guides are residents in the high school district in which they are working, which helps them integrate with the community they serve, a key aspect of the program. The UVA College Guide program is very selective; efforts are made to find good matches between Guides and individual high schools. Keys to the success of the program are the residential aspect and the fact that the Guides are close in age to the high school students that they serve. To further integrate the Guides with the needs of the local population, the program has potential Guides visit postsecondary schools across the state, meeting financial aid and admissions officers. Because low-income students often have special circumstances that need to be taken into account during admissions and aid award processes, the face-to-face early meetings between these officers and the Guides helps them to take the best and most appropriate actions when problems arise. Finally, Dr. Hurd presented data from the first-year report of the College Guide program that shows significant increases in FAFSA completions and applications to several Virginia colleges, including William and Mary, Longwood, UVA-Wise, James Madison, George Mason, and UVA. In conclusion, the UVA College Guide program

is a highly successful and replicable national model, and the Jack Kent Cooke Foundation is funding its nationwide expansion by creating the National College Access Network.

Mr. Roger Nozaki, Associate Dean of the College and Director of the Swearer Center, Brown University, provided information on early intervention and information programs at Brown, located in Rhode Island. Brown University has a long history of outreach to the community, including the Swearer Center, which is focused on educational equity issues. The Rhode Island public schools serve a large low-income population; for example, the percentage of Hispanic children in poverty in Rhode Island is the highest in the country. In addition, 62 percent of all public school students are eligible for free or reduced school lunch, and only 3.5 percent of public school students take an Advanced Placement class. Only 36 percent enroll in college, and, of that group, 25 percent do not persist to sophomore year. Thus, Brown has implemented a couple of programs similar to UVA's College Guide program. In these, current college students work with high school students on college applications, which results in significant percentages of the students served applying to college. The Jack Kent Cooke Foundation is currently involved in funding an evaluation and expansion of Brown's programs through the National College Advising Corps. Early information and intervention programs such as Brown's and UVA's clearly have great potential impact.

Ms. Erva Cockfield, College Guide, UVA College Guide Program, made remarks on her experiences as a College Guide serving the Fluvanna County High School for two years. During her tenure, she assisted students with financial aid applications, college application essays, and state grant applications. It was also necessary to work with guidance counselors on financial aid processes and procedures, allowances for special circumstances, FAFSA PINs, and other matters because many high school counselors are not trained in financial aid. At the present time, the high school has 1,100 students and only three guidance counselors. Fluvanna HS is located in a very rural area, which presented many challenges, in particular a low level of computer literacy. In addition, Ms. Cockfield's urban background was a hurdle to overcome in terms of the community's rural culture and level of trust in outsiders; however, Ms. Cockfield's status as a first-generation college student herself, as well as her racial background and young age, helped her integrate with the local community. The College Guide program is effective because integrating with the community helps to change the culture of the community regarding college expectations.

Mr. Joshua Wyner, Esq., Vice President, Programs, Jack Kent Cooke Foundation, described the Foundation's recent activities and initiatives in the area of early financial aid information. The mission of the Foundation is to expand educational opportunities for high-achieving low-income students across the country. The Foundation believes that the UVA College Guide program, which the Foundation funded in its first two years, can be replicated nationally, and is currently funding the National College Advising Corps. Applications were sent to highly selective schools and flagship universities to start programs as part of the National Corps, and ten colleges and universities were selected to receive grants of one million dollars each. Recent research on high-achieving low-income students by the Foundation has informed the implementation of the National Corps. For example, research shows that low-income students who attend highly selective colleges are more likely to succeed and graduate. High school students from low-income backgrounds face an information void about college; that is, they are more likely to rely on anecdotal information from the few people they know in their community who attend college. Therefore, they have an inability to conceptualize college from a broad perspective, and many of these students are directed toward nonselective institutions. The Foundation believes that it can begin to eliminate this low-income bias against elite schools. There are two gulfs to bridge in terms of early information efforts: one, barriers to the establishment of public-private partnerships, and, two, the relationship between K-12 and higher education institutions.

A discussion period for panelists and Advisory Committee members followed the panelist presentations. Issues considered included the cultural ecology of college-going, the scale and development of the

National College Advising Corps, the impact of No Child Left Behind on high school and college graduation, and the gender divide in current college enrollment statistics.

SESSION IV: Public Comment and Discussion

Session four panelists presented the views of various members of the higher education community on the several issues discussed during the hearing. The purpose of this final session is to gather additional comments and feedback from interested parties. An open call for comments is issued by Advisory Committee staff prior to the hearing; those who sign up in advance are allotted five minutes to present their remarks.

Ms. Marcia Weston, Director of College Goal Sunday Operations, National Association of Student Financial Aid Administrators (NASFAA), commented on early financial aid information. College Goal Sunday has experienced a participation increase of 54 percent between 2006 and 2007. The program serves students in ways similar to the needs of low-income students identified by the Advisory Committee study: one, by surveying middle school students on their perceptions of higher education and its costs; two, by producing interactive study tools for students on subjects related to early college awareness; and, three, by developing financial aid information resources for middle school students to familiarize them with terms and processes related to financial aid. College Goal Sunday also helps establish collaborations among federal early intervention programs such as TRIO and GEAR UP, state guaranty agencies, and college access programs.

Ms. Charlene Haykel, Founder, CEO, and President, Simply Student Aid, LLC, commented on the early financial aid information components of her company's product, the Simply College program, which consists of a workbook on financial aid, an online workshop, and a telephone helpline. Simply College uses some strategies similar to the Advisory Committee's findings on early information needs. The program is designed to begin in January of the student's junior year of high school, and runs through June of the student's senior year. The keys to the success of the product are time and personalized help: families start work on the financial aid process a year in advance of applications, and the telephone helpline provides personalized assistance. Currently, the product is priced at \$80, which is affordable for most middle-income families, but not for low-income families. Simply Student Aid is in the process of trying to find nonprofit partners to distribute the product at little or no cost to low-income students.

Mr. Bart Astor, Washington DC Office Director, National Association of State Student Grant and Aid Programs (NASSGAP), commented on simplification efforts from the perspective of state aid administrators. Mr. Astor began by dispelling some myths about the states' positions on simplification, such as that states represent a barrier to simplification. In fact, states form part of the solution by integrating state aid applications with the FAFSA. States are also open to accepting the proposed income threshold expansions for automatic-zero EFC eligibility and the simplified needs test. In terms of the latter issue, removing more data from the EFC calculation will make the formula more expedient, but not necessarily better at assessing a family's net worth—those two issues need to be balanced in terms of formulating new policy. And the complexity of the FAFSA for low-income families may be overrated, as the confusion lies not in the form itself, but in the lack of support available for completing it. Very few low-income families take more than an hour or two if they have guidance and support during the process.

Mr. Michael Sessa, Executive Director, Postsecondary Electronic Standards Council (PESC), commented on simplification and interoperability of standards. PESC focuses on a centralized data exchange to ensure interoperability of standards in education systems. Interoperability of standards can be defined as a trustworthy interconnected environment where data flows smoothly among entities. Unlike the business world, the education community has failed to achieve such interoperability out of resistance and fear. An apt analogy is the single ATM network to which banks now connect. Initial resistance to the concept was

extinguished once customer interest showed the system was viable. If interoperability of standards can be achieved in education, students will benefit significantly from simplification of forms and data transmission, including transcripts, credit transfer, application forms transmission, and other issues.

Mr. Stephen Hochheiser, Vice President College Store & Public Affairs, Thomson Learning, commented on the textbook study. Mr. Hochheiser first described overlap between Thomson Learning products and the short-term solutions proposed by the Advisory Committee's textbook study, which include digital course materials, no-frills textbook alternatives, and modular educational materials. Thomson and other publishers are interested in the proposed national digital marketplace, and are already supporting the efforts of the CSU digital marketplace.

A question and answer period concluded the session, during which the following issues were discussed: interoperability of standards and market compatibility, collaborations on early information efforts, and the nature of the Department of Education's data exchanges.