

College Affordability

Compiled by Arden Rice, March 2006

<http://www.legis.state.wi.us/lrb/pubs/tapthepower.htm>

The cost of a college education is rising faster than inflation. At the same time many states are decreasing the amount of state aid to higher education, putting even more pressure on institutions to raise tuition and fees. This bibliography provides resources that outline the scope of this issue and describe the various programs that states have implemented to make college more affordable.

2001-03 Biennial Budget Report / Wisconsin Higher Educational Aids Board. 2003. (377.25/W7a/2001-03) This agency administers the state financial aid programs, grants and scholarships for higher education.

"Can Merit Scholarships Survive?" / National Conference of State Legislatures NCSL State Legislative Report, January 2004, v. 29, no. 2. (377.25/N21b) Examines how states fund their merit-based scholarship programs and to what extent they succeed in serving low- and middle-income students..

College Affordability / National Conference of State Legislatures. 2004. (377.2/N21a) Discusses state's options for making college affordable through college savings plans, scholarship programs, and pre-paid tuition plans.

"College Affordability in Jeopardy: A Special Supplement" / National Crosstalk, Winter 2003, v. 11, no. 1. (377.2/N212) Offers a fifty state comparison of college costs and student aid. www.highereducation.org/reports/affordability_supplement/index.shtml

EdVest College Savings Program 2003-04 Annual Report / Wisconsin State Treasurer. 2004. (377.2/W7p/2003-04) Earlier years for this annual report on the Wisconsin college savings program are also available.

Federal Student Aid Need Analysis: Background and Selected Simplification Issues / Congressional Research Service. 2004. (CRS Report for Congress RL-32083) (377.22/X9) Analyzes the tradeoffs between the current financial aid application process and various alternative proposals. www.opencrs.com/rpts/RL32083_20041004.pdf

Federal Student Loans: Terms and Conditions for Borrowers / Congressional Research Service. 2004. (CRS Report for Congress RL1-30655) (377.22/X8) Discusses the funding and administration of various federal student loan program and the consequences for defaulting. www.opencrs.com/rpts/RL30655_20040601.pdf

Investing in America's Future: Why Student Aid Pays Off for Society and Individuals / Institute for Higher Education Policy. 2004. (377.25/In8) Demonstrates that investing in student aid programs is good social policy that will lead to a more productive workforce, expanding the tax base, and a diminished need for public assistance. <http://ihep.com/Pubs/PDF/InvestinginAmericasFuture.pdf>

Measuring Up 2004: The State Report Card on Higher Education, Wisconsin / National Center for Public Policy and Higher Education. 2004. (377/N21/pt. 2/2004) Wisconsin earns a grade of D for college affordability in this biennial report on higher education. http://measuringup.highereducation.org/state_reports.cfm

Paying for College: Changes Between 1990 and 2000 for Full-Time Dependent Undergraduates / National Center for Education Statistics. 2004. (377.2/N213) <http://nces.ed.gov/pubs2004/2004075.pdf>

Postsecondary Financing Strategies: How Undergraduates Combine Work, Borrowing, and Attendance / National Center for Education Statistics. 1998. (377.2/X10) <http://nces.ed.gov/pubs98/98088.pdf>

Report on Financial Aid Programs for Higher Education in the State of Wisconsin / Wisconsin Higher Educational Aids Board. 2003. (377.25/W7f1/2003) Statistical report on education costs, financial aid, debt load and earnings for Wisconsin students. <http://heab.state.wi.us/hilite03.pdf>

"Rising College Costs" / Congressional Quarterly, Inc., CQ Researcher, December 5, 2003, v. 13, no. 42. (377.2/C761a)

Student Financial Aid / Wisconsin Legislative Fiscal Bureau. 2005. (Informational Paper no. 37) (377.25/W7c1/2005) Describes all of the state and federal financial aid programs available to Wisconsin residents. www.legis.state.wi.us/lfb/Informationalpapers/37.pdf

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Student Loan Forgiveness Programs / Congressional Research Service. 2005. (CRS Report for Congress RL-32516) (377.2/X16) Summarizes the different types of “loan forgiveness” and “service payback” programs available as incentives for individuals to pursue particular occupations. <http://kuhl.house.gov/UploadedFiles/studentloansforgiveness.pdf>

“‘Truth in Tuition’: Illinois’ Novel Answer to Skyrocketing Rates” / Susan C. Thomson, *National Crosstalk*, Fall 2005, v. 13, no. 4. (377.2/N212a/pt.1) Profiles a new tuition guarantee program that promises fixed tuition rates at public universities. <http://www.highereducation.org/crosstalk/ct0405/front.shtml>

[U.S. Advisory Committee on Student Financial Assistance – Reports]. This Congressionally appointed committee examines the financial barriers to postsecondary education of students from low and middle income households.

- ***Access Denied: Restoring the Nation’s Commitment to Equal Educational Opportunity, 2001. (377.25/X22/pt.1)*** www.ed.gov/about/bdscomm/list/acsfa/access_denied.pdf
- ***Empty Promises: The Myth of College Access in America, 2002. (377.25/X22/pt.2)*** <http://purl.access.gpo.gov/GPO/LPS21489>

“University Student Finances” / Wisconsin Taxpayers Alliance, *The Wisconsin Taxpayer*, April 2004, v. 72, no. 4. (377.25/W75/2004/Apr.) Examines the influence of family income, tuition levels, and financial aid availability on attendance at the UW System campuses.

University of Wisconsin Tuition / Wisconsin Legislative Fiscal Bureau, 2005. (Informational Paper no. 36) (377.2/W7i3/2005) www.legis.state.wi.us/lfb/Informationalpapers/36.pdf

Related Web Sites

<http://projectonstudentdebt.org/index.php>
American Enterprise Institute’s Project on Student Debt.

www.collegeboard.com/press/article/0,48884,00.html
College Board. Trend reports on college pricing and student aid.

www.collegesavings.org/ College Savings Plans Network. Web site for the association of savings plan administrators.

www.gao.gov/docdblite/summary.php?rptno=GAO-03-905&accno=A08410
Federal Student Aid: Expanding Eligibility for Less Than Half-time Students Could Increase Program Costs, But Benefits Uncertain. U.S. General Accounting Office, 2003. (GAO-03-905)

www.luminafoundation.org/ Lumina Foundation for Education. Funds research and policy evaluation to promote access to postsecondary education for underserved populations.

www.nassgap.org/index.aspx National Association of State Student Grant and Aid Programs.

www.highereducation.org/catreports/affordability.shtml
National Center for Public Policy and Higher Education: Access and Affordability Reports.

www.higheredinfo.org/ National Center for Higher Education Management Systems Information Center for State Higher Education Policymaking and Analysis.

<http://nces.ed.gov/pubs2005/2005158.pdf>
2003-04 National Postsecondary Student Aid Study (NPSAS:04): Student Financial Aid Estimates for 2003-04.

www.ed.gov/about/bdscomm/list/acsfa/edlite-gauntlet.html
Student Aid Gauntlet: Making Access to College Simple and Certain, Final Report of the Special Study of Simplification of Need Analysis and Application for Title IV Aid.

<http://pirg.org/highered/index.html> State PIRGs Higher Education Project. Policy information and advocacy on financial aid and student debt issues.

www.ed.gov/about/bdscomm/list/acsfa/edlite-index.html U.S. Advisory Committee on Student Financial Assistance.

www.uwsa.edu/opar/orb-im.htm University of Wisconsin System, Student financial aid 2004-2005.

<http://purl.access.gpo.gov/GPO/LPS32925> *What Colleges Contribute: Institutional Aid to Full-Time Undergraduates Attending Four-Year Colleges and Universities.* National Center for Education Statistics, 2003.

www.civilrightsproject.harvard.edu/research/meritaid/fullreport.php
Who Should We Help? The Negative Social Consequences of Merit Scholarships.

Clippings: (Noncirculating; available for use in the library; clippings prior to 1981 are on microfiche)

- Colleges and universities – Finance: 377.2/W7z (Wisconsin); 377.2/Z (U.S.)
- Colleges and universities – Finance – Pre-paid tuition: 377.2/C67z
- Colleges and universities – Finance – Federal aid : 377.22/Z
- Scholarships: 377.25/W7z (Wisconsin); 377.25/Z (U.S.)