

College Bound

ISSUES & TRENDS FOR THE COLLEGE ADMISSIONS ADVISOR

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Hard Times Impact Loans and Other Aid Issues

THE CREDIT CRISIS, anticipated recession and rising unemployment may fuel a college financial aid crunch. According to the October 17 *New York Times*, more families are applying for financial aid. And the increase is likely to continue. An October Fidelity Investments survey of 3,000 parents revealed that 62 percent planned to use student loans, up from 53 percent last year.

Student debt is at a record level. And colleges are worried that with their own endowments hurt by severe market declines, they may not be able to meet all student need. Additionally, several states are faced with billion dollar budget shortfalls and some like California even have called for federal bailouts. That is certain to impact future state education spending.

The credit crisis also has made private borrowing much more difficult for students and families. "When conditions improve, we hope to relax our underwriting criteria and serve more students," Sallie Mae, one of the biggest lenders, told colleges across the nation.

Fortunately, the *Times* reported that the fall enrollment went forward without many student financial aid problems. Federal loans account for three fourths of student borrowing and the U.S. Dept. of Education says those programs will not be disrupted. This year 13.5 million used the federal aid programs, up 10 percent over last year.

But, the *Times* also said some college administrators "wonder privately whether there will be a rebellion by parents about paying so much for education if the country's economic distress is prolonged."

Survey of Private Colleges

In related news, the National Association of Independent Colleges and Universities

(NAICU) reported its own survey of members in late October and said "there were multiple instances of students taking time off of school, switching to part-time status and turning to alternative forms of financial support." David L. Warren, NAICU president, said, "In the main, the survey shows that independent higher education and our students weathered the student loan crunch through September." He added, "However, the full-blown effects of the credit crunch and the nation's economic struggles are yet unknown."

Limiting Choices?

In an additional poll, www.ApplyWise.com, an online college admissions counseling service, found that the economic turmoil has caused half of families it surveyed to limit their child's college choices to less expensive options and more than half are considering in-state, public colleges.

College Savings

To further complicate matters, last year, 41 percent of parents responding to a Upromise survey said that if they had an extra \$10,000, they would save it for college. This year, only 14 percent of parents said they would save it for college, while 44 percent said they would use it for daily expenses and to reduce debt. Fully 80 percent admitted that they hadn't saved enough for their children's college.

Pell Infusion

Congress recently voted to increase the Pell Grant maximum from \$4,241 to \$4,310. But according to the Dept. of Education that means Congress will have to come up with some \$6 billion in extra appropriations to fund the com-

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News from NACAC

THE 64TH NATIONAL CONFERENCE of the National Association for College Admission Counseling in Seattle end of September had record attendance—more than 5,640 people registered from 39 nations. The most talked about session? The release of the new report, from NACAC's Commission on the Use of Standardized Testing in Undergraduate Admission, headed by Harvard's William Fitzsimmons. It called for "core education and training on admission testing for college admission counseling professionals" and it included recommendations for action against test-score misuse.

Acceptable Test Uses

"Test scores appear to calcify differences based on class, race/ethnicity and parental educational attainment," the report concluded and reemphasized that standardized tests should not be used to determine who is eligible for merit aid and that the scores of admitted students should not be used as a measure of the quality of a university.

"Individually, colleges will always try to build the strongest entering classes they can, often as measured by test scores, but collectively they bear a larger responsibility to make the American educational system as good, as fair, and as socially beneficial as possible," the report said.

NACAC charged that, "Many colleges have already opted out of the test race." In fact, according to the National Center for Fair and Open Testing (FairTest.org), 775 colleges and universities now have become "test optional."

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HARD TIMES

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mitment, at a time when the budget could be leaner. DOE expects that the economic situation will mean “significantly higher” numbers of students applying for the grants.

Debt Loads

Meanwhile, the average student debt for graduates who go to work in social services is \$13,750, while the median annual wage in that field is \$25,136, according to a recent *Chicago Tribune*. Arts/sports and media workers carry an average debt of \$23,250 with a median salary of \$31,679. Teachers and other educators leave college with a debt load of \$30,000 and median salary of \$36,289. Business graduates are in debt to the tune of \$46,000 with a medium salary of \$47,376, while computer scientists and engineers racked up a debt of \$76,500 and earn a median income of \$68,450. And lawyers graduate with an average debt of \$122,000 with a median salary of \$100,000.

Generational Education Gains Stall

The upshot: throughout U. S. history, each generation of Americans has learned more than its predecessors. But according to a new report from the American Council on Education, the “tradition of young adults in the United States attaining higher levels of education than previous generations appears to have stalled....” In fact, “the percentage of young adults with some type of postsecondary degree compared with older adults has actually fallen....”

The ACE report, *Minorities in Higher Education 2008, Twenty-third Status Report*, released last month, found that in 2006, 18 percent of older Hispanics had at least an associate degree, but that just 16 percent of young Hispanics had reached that educational level. Among American Indians, 21 percent of older adults had achieved at least an associate degree compared to only 18 percent of young adults. The postsecondary attainment of both older and younger African Americans remained at about 24 percent.

However, 66 percent of young Asian Americans had at least an associate degree compared to 54 percent of older Asian Americans. And 41 percent of young whites had earned an associate or better compared to 37 percent of older whites. But, with escalating demographic changes, the trend of better education has stalled.

Student Loan Defaults

Finally, amidst the new economic data comes this: The nation’s student loan default rates remains historically low, at 5.2 percent, according to the U.S. Department of Education. By contrast, in 1989, 22.4 percent of federal loan borrowers defaulted. ■

NEWS FROM NACAC

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For more info see <http://www.nacacnet.org>.

Apps Increase and Other Trends

NACAC also released its sixth annual report on the State of College Admission. One surprising statistic: “While the number of students and applications reached another all-time high, the average (mean) acceptance rate for four-year colleges and universities is much the same as it was when such statistics were first measured nationally in the 1980s.”

According to NACAC, colleges accept 68 percent of applicants. The average institutional yield rate was 46 percent. Other stats of note: More than one-third of colleges reported that they had revoked an offer of admission during the Fall 2007 admission cycle. The most common reason: a decline in the final grades.

Talk of the Town

Conference goers discussed other issues.

• **Paying SAT Test Repeaters?** Meanwhile, in a related testing development, Baylor U. in Texas was much talked about. It had announced this fall that it would be doing all it could to climb into the “first-tier” of national college ratings by offering financial incentives to students who retake the SAT and raise their scores. Indeed, last June it offered admitted freshmen \$300 each in campus bookstore credit to retake the test and \$1,000 in merit scholarship aid if they raised their scores by 50 points or more, according to *The Lariat* online. Some 861 students took up the offer and received bookstore credit, while 150 earned the \$1,000 scholarships. The result? Baylor’s average SAT score for incoming freshmen rose

Scholarship Scoops

MathMovesU Scholarships. Raytheon Company has revised its popular MathMovesU scholarship and grant program. First of all, to invest more substantially in students who have already committed to studying science technology, engineering or math (STEM), the program will offer 30 additional \$20,000 to previous MathMovesU winners if they are studying STEM in college. Additionally, 150 \$1,000 awards will go to middle school students for summer math and science camps. Also, high school students and math teachers are eligible for awards. See: www.mathmovesu.com.

Culinary Scholarship. The International Culinary Schools at The Art Institutes announced it will award one \$20,000 scholarship to one of its schools. Contest question: “How would a culinary degree from The International Culinary Schools at The Art Institutes help you build a better future?” Deadline, November 25. See www.explore-culinary.com. ■

from 1200 to 1210.

However, a torrent of criticism has since forced the school to admit it “goofed.” A school spokesperson said the intent wasn’t to boost its rating, but to improve the chances of financial aid for students who tested better. So it has stopped offering financial incentives, but will still encourage students to retake the test.

• **New Economic Challenges.** Another issue much discussed was the impact of the recent economic news on college admissions. NACAC Past President Kimberly Johnston from the U. of Maine, noted the “Recent economic factors such as falling housing prices, mortgage defaults, corporate losses, the closing of long-standing investment and insurance organizations, all of which have affected our lives and the lives of our students. Economic conditions that have resulted in less security for our jobs and housing and that have raised concerns about support for our educational institutions and educational opportunity for all. As a profession that relies on travel to venues to recruit students or bring them to our campuses, many of us must face higher travel expenses, reduced budgets or even the reduction or elimination of airline service to our communities.”

• **New Counseling Curriculum.** NACAC has created a number of new tools to meet the challenges of the day and made these tools available on its web site. Among them: NACAC’s new curriculum, “Guiding the Way to Higher Education: Step-by-Step to College Workshops for Students.” The curriculum is divided into three sections: one for middle school students, early high school students and late high school students. Another item available is NACAC’s “Families, Counselors and Communities Together (FCCT),” a training program on working with first-generation students and their families.

• **New Workshop Topics Discussed.** Two sessions that struck *CB* centered on two relatively new issues confronting counselors and admissions officers. One was “Understanding the Impact of Social Media on College-Bound Youth,” by David Peck, Azusa Pacific U. in California and Pamela Kiecker, Royall & Co. in Virginia. The other was called, “Assessing Executive Function When Counseling the College-Bound Student,” by Peggy Hock and Jane McClure, McClure, Mallory & Baron in California.

Both presentations are available on the NACAC web site www.nacacnet.org.

• **New Textbook on Counseling.** *Fundamentals of College Admission Counseling: A Textbook For Graduate Students and Practicing Counselors*, Second Edition; from NACAC (National Association for College Admission Counseling) and Kendall/Hunt Publishing Co.; ISBN 978-0-7575-5158-1; see www.nacacnet.org. ■

International Affairs

AS THE WORLD focused on the global economy, colleges and students focused on other global issues. Here is a roundup of recent activity.

Who Goes? According to a recent report from the Institute of International Education, 55 percent of college bound high school students say they want to study overseas during their college years. Yet only 1 percent ends up going overseas to study. Kalamazoo C. in Michigan and at Dickinson in Pennsylvania are two schools attempting to change that. Virtually all of their students study overseas. And Goucher C. in Maryland has instituted a mandatory overseas study requirement. The new emphasis on global education should help increase the number of students who study in other nations from other schools.

Applications Up for Business Schools. Worldwide, business schools received more applications in 2008 than in 2007, according to the Graduate Management Admission Council. Some 77 percent of the 277 programs in the U.S., Europe and other nations surveyed reported increased applications. In 2007, only 64 percent attracted more applications. To find out more, go to www.gmac.com.

International Graduate Admissions Grew. Meanwhile, U.S. graduate school admission offers to overseas students grew by 6 percent from 2007 to 2008. In 2007, international graduate admission offers grew by 8 percent, while it jumped by 12 percent in 2006. However, about 60 percent of U.S. graduate schools have fewer international students than in 2003.

International Students Value U.S. Education. Despite continued difficulties in obtaining visas, 85 percent of foreign students surveyed by StudyAbroad.com place a high value on studying in the United States. They say a U.S. degree represents a high quality education. Potential stumbling blocks for these students are safety and security concerns, the high cost of tuition and the competition coming from Australian, English and Indian colleges and universities.

Spelman's New International Initiatives. Spelman C. in Georgia received an anonymous \$17 million grant to establish the Gordon-Zeto Endowment Fund for International Initiatives. Nora Gordon, an 1888 grad, was the first from Spelman to teach in the Congo and Flora E. Zeto, a 1915 grad, was among the first Congolese to graduate from

Spelman. Funds will help send students overseas and attract more students from Africa.

German U.'s Rank Third as Destination. According to the 2008 survey "Wissenschaft-welttoffen," co-edited by the German Academic Exchange Service, nearly 13 percent of all university students in Germany came from abroad in 2007. A third of the foreign students were of Chinese origin, followed by Eastern European countries. The number of foreign students with German university degrees has doubled over the last seven years. For more info see <http://www.wissenschaft-welttoffen.de/> with info available also in English.

Japanese Enrollment Falls. Enrollment in Japan's 756 colleges and universities is falling because of demographic declines of college-age students. About 700,000 fewer students are enrolled since the peak of 2.1 million in 1992. Just over half of all Japanese high school students go on to college. That means as many as one fourth of all the nation's universities may have to shut down. The result is a new competition among Japanese institutions of higher learning for Japanese students. Critics fear they may lower standards to stay open. Yet, according to a recent *Chronicle of Higher Education*, Prime Minister Yasuo Fukuda hopes to triple the number of foreign students to 300,000 by 2020.

Canada/USA Spending Gap. Canadian universities spend about \$18,710 for teaching and research per student versus \$25,840 spent per student in the United States, according to the Association of Universities and Colleges in Canada. The 40 percent gap is explained by the fact that the growth of faculty in Canada has not kept pace with the 56 percent growth in full-time students since 1987.

Going Brazilian. The U.S. Department of Education awarded 13 grants this summer to promote student exchanges and partnerships between U.S. and Brazilian universities. The U.S.-Brazil Program will foster exchanges of undergraduate and graduate students, faculty and staff. Among the schools receiving grants are Texas A&M; U. California, Davis; California Polytechnic State U.; U. of Illinois, Champaign; U. of Minnesota; Northern Michigan U.; Western Illinois U.; U. of Cincinnati; U. of Florida; Utah State U.; U. of Georgia; Virginia Polytechnic Institute; U. of Central Florida; Embry-Riddle Aeronautical U. in Florida; Pennsylvania State U. and Texas Tech U. ■

THE COUNSELOR'S BOOKSHELF

The pros and cons of rankings and what was inside the new guides filled much of the conversation at NACAC. Here are a few publications hot off the press.

2009 Barron's Profiles Of American Colleges, 28th Edition; ISBN-13: 978-0-7641-9451-1; \$28.99; in-depth profiles of more than 1,650 schools with CD-ROM included; see www.barronseduc.com.

The Best 368 Colleges, 2009 Edition; from The Princeton Review; with 62 ranking lists; compiled by Robert Franek, with Tom Meltzer, et

al; ISBN 978-0-375-42872-2; \$21.95; see <http://www.princetonreview.com>.

U.S. News & World Report's 2009 rankings this year held few surprises. The top five "best" national universities: Harvard U., Princeton U., Yale U., MIT, Stanford. The "best" liberal arts colleges: Amherst C., Williams C., Swarthmore, Wellesley C. and Middlebury C. The "up-and-coming" colleges: George Mason U., Clemson U., U. of Southern California, U. of Maryland—Baltimore County. "Up-and-coming liberal arts colleges: Davidson C., Ursinus C., Furman U., Pitzer C., Berry C. and U. of North Carolina—

Asheville. The magazine has also added a category of high school counselor rankings. To view the entire list of rankings, go to www.usnews.com/college.

The Times of London Rankings. And there was a sneak preview of *The Times of London's* 2008 rankings of colleges and universities throughout the world. The top 20 has some predictable results, but also a few surprises: Harvard, Yale, U. of Cambridge, U. of Oxford, Caltech, Imperial College London, U. College London, U. of Chicago, MIT, Columbia U., U. of Pennsylvania, Princeton, Duke, Johns Hopkins, Cornell U., Australian National U., Stanford, U. of Michigan, U. of Tokyo, McGill U.

See www.topuniversities.com. ■

ENROLLMENT TRENDS

College Enrollment Up. The U.S. Census Bureau says that college enrollment is up 17 percent since 2000. In 2006, 20.5 million students attended two- and four-year colleges and universities. Some 56 percent of undergraduates and 59 percent of graduate student were women.

Income Gap. Over the past three decades, the income disparity between Latino and non-Hispanic white students entering four-year colleges and universities has increased fourfold, with the difference in median household income growing from \$7,986 in 1975 to \$32,965 in 2006, according to researchers at UCLA. To view the study, "Advancing in Higher Education: A Portrait of Latino College Freshmen at Four-Year Institutions: 1975-2006," visit www.heri.ucla.edu.

More Athletes Graduate. New data shows that 79 percent of Division I student-athletes who entered college in 2001 earned their degrees, according to the National Collegiate Athletic Association. That number falls to 64 percent, the highest ever, when using federal government criteria which does not include transfer students. NCAA president, Myles Brand, attributed the progress to increased initial-eligibility standards, a new emphasis on academics, including the new academic progress rate for each Division I sports team.

Medical School Enrollment. To meet the need for more doctors, U.S. medical schools increased the number of students they admitted by 2 percent to more than 18,000, the highest enrollment in history.

"As medical schools expand to meet the

nation's demand for more doctors, there will be even more opportunities for the most qualified and well-rounded aspiring doctors to pursue rewarding careers in medicine," said the president of the American Medical Association, which conducts the annual survey of medical school enrollment.

Ph.D.s Up by 9 Percent. The number of students earning doctorates jumped 9 percent in 2007, compared to an average 2 percent annual growth over the preceding decade, according to the Council of Graduate Schools. Some academic areas did even better. Doctorates in health sciences were up by 18 percent; engineering up by 14 percent; and biological sciences by 11 percent. The number awarded to women rose by 10 percent. Ph.D.s awarded to African Americans grew by 8 percent, to Hispanics by 7 percent, to Native Americans by 6 percent, compared to 1 percent for white students. ■

CURRICULUM CAPSULES

Art Ed Expands. This fall, the U. of South Carolina began offering a Bachelor of Arts degree in art education "to prepare students for careers as K-12 art teachers, for graduate work in art education and for employment in schools, museums, community art organizations and libraries." The program emphasizes technology and also graphic design.

Asian American Studies. Indiana U. Bloomington celebrated the 10th anniversary of its Asian Culture Center with the establishment of an Asian American Studies Program. The interdisciplinary program will start with a minor in the subject and add a major and Ph.D. component in coming years. "Asian American studies focuses on the Asian diaspora in the United States," said the program director.

Bioengineering Minor. Iowa State U. is launching a bioengineering minor for its undergraduate engineering majors. The minor will provide specializations in bioinformatics, biomaterials, biomechanics, biomicrosystems, biobased products and bioprocessing.

Bioethics Crisis. Wake Forest U. is launching several graduate initiatives in bioethics to address what it calls "the ethical and social aspects of medical care and technology." Classes for Master of Art in Bioethics begin next August. Graduates will be able to teach or conduct research in bioethics.

Computer Engineering. The U. of Wisconsin-Stout is starting a new Bachelor of Science

degree in computer engineering. It will be part of the school's College of Science, Technology, Engineering and Mathematics and will emphasize the design of hardware and software for engineering systems that use embedded digital processors, micro-controllers, digital signal processors and personal computers. The school expects to graduate about 30 graduates a year from the program.

Design and Technology for Theatre. Gainesville State C. in Georgia will begin offering a Bachelor of Fine Arts in Design and Technology for Theatre degree. Since 1985, GSC has given its students hands-on experience in live theatre production under the aegis of the Gainesville Theatre Alliance. This training has led to an 85 percent post-graduation job placement rate in the theatrical field.

Engineering Partnership. Tulane U., Vanderbilt U. and Johns Hopkins U. have created a new undergraduate program so Tulane students can earn dual degrees in physics and engineering. The TU students will spend three years at Tulane followed by two years at one of the partner schools and receive a Tulane physics degree and a degree in civil engineering, electrical engineering, mechanical engineering or environmental engineering from the partner institution.

Health Science. The U. of Minnesota Rochester is beginning to recruit and admit 150 students for its new Bachelor of Science in Health Sciences degree. "There are a lot of

emerging career opportunities within the field of health sciences," said UMR's chancellor.

Dual Education. Mercy C. in New York has announced a five-year B.S. and M.S. dual degree program in education. Students who major in psychology or behavioral sciences can also receive teacher certification in early childhood or childhood education, while students who major in biology, English, mathematics, social studies or Spanish can receive certification in middle childhood or adolescence education as well as early childhood education.

Wind Powered Jobs. Students in North Dakota and other states are lining up study in new wind tech programs. Something like 10 new wind turbines are being erected everyday, 3,200 last year in the U.S., totaling 25,000. They require high skill maintenance and that requires training. "The demand [for wind technicians] is such that some [colleges] have been trying to keep companies away because they want everybody to graduate first," a spokesperson for the American Wind Energy Association told the Associated Press. Iowa Lakes Community C., for example, has operated its wind-tech training program since 2004. Other community colleges are following suit.

Sports Studies. St. Bonaventure U. has launched a new B.S. in sports studies, designed for students seeking a career in the recreation or fitness industries or sports management, sports communication, sport sociology, allied health fields and rehabilitation. ■

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