

RHODE ISLAND OFFICE OF THE POSTSECONDARY COMMISSIONER ADVISORY COMMITTEE

MEETING TWO: EQUITY IN ENROLLMENT, PERSISTENCE, AND AFFORDABILITY

Friday, September 24th, 2021 | Providence, Rhode Island

EQUITY IN POSTSECONDARY EDUCATION

The U.S. Supreme Court’s 1954 ruling on Brown v Board of Education overturned the doctrine of “separate but equal” and, for the first time, made education across the continuum available for everyone.¹ Although nearly 70 years have passed since that ruling, the idea of equity in education is still more of an aspiration rather than a reality.

Equity gaps exist along the entire education continuum – starting with inequitable access to prenatal care and continuing through early childhood and K-12 education. These inequities compound each other over a student’s educational journey. For many students, by the time they are considering whether to pursue higher education, they have been disadvantaged for many years by inequitable access to resources and both implicit and explicit bias.

Higher education leaders must be clear-eyed about the inequities that prospective postsecondary students have faced and how that affects the supports they might need to succeed. Policymakers must also work to address drivers of inequity in higher education to ensure that postsecondary does not continue to further exacerbate equity gaps.

This brief will explore different concepts related to equity as well as the state of equity in Rhode Island’s postsecondary landscape.

Equity in Education: Key Definitions ^{2 3}	
Diversity	The acknowledgement that each individual is unique and recognition of individual differences and needs that span a multitude of identities.
Equity	Refers to ensuring that each and every student receives what they need to be successful through intentional efforts to promote fairness and opportunity.
Equality	The state of being equal, especially in status, rights, and opportunities. Often ignores the opportunity gaps and specialized needs of individuals by providing equal services to all.
Inclusion	The practice or policy of providing equal access to opportunities and resources for people who might otherwise be excluded or marginalized
Fairness	Ensuring that personal and social circumstances do not prevent students from achieving their academic potential.
Opportunity Gap	Refers to the fact that arbitrary circumstances into which people are born- such as their race, zip code, socioeconomic state- determine the opportunities in their life, rather than all people having the chance and ability to achieve their fullest potential.
Under- represented Population	Insufficient presence of students from a diverse group that is a smaller number than would be predicted by their proportion in the population.
Underserved Population	Students who do not receive equitable access to resources compared to other students in the academic pipeline. This includes students from low-income families, underrepresented racial groups, first-generation students, and others.
Equity-Focused Policy	Policy that recognizes the need to eliminate disparities in educational outcomes of students from underserved and underrepresented populations.

IMPORTANCE OF EQUITY

Equity is the idea that regardless of background, students should receive the resources and support they need to reach their fullest potential and be prepared for success after graduation. When policy is designed with equity in mind, there are tremendous benefits for students, as well as the general community and overall economic outcomes.

Benefits of Education Equity ^{4 5 6}		
Individual	Community	Economic Outcomes
<ul style="list-style-type: none">• Less likely to live below the poverty line.• Better health outcomes.• Higher rates of happiness.• Increased agency and self-empowerment.• Stronger civil engagement.• Greater levels of critical thinking.• Increased earnings.	<ul style="list-style-type: none">• Reduces community crime rates and spending on criminal justice.• More educated communities are shown to reduce spending on public health.• Lower needs for social services, such as subsidies and unemployment benefits.	<ul style="list-style-type: none">• The more educated the populous, the healthier the economy.• Produces more highly skilled employees, allowing for innovation and growth.• Higher earnings result in increased tax revenue and higher GDPs.• Higher education is seen as key to social mobility.

EQUITY GAPS WITHIN POSTSECONDARY EDUCATION

When it comes to the higher education portion of the continuum, equity gaps exist at three important junctions: **postsecondary readiness and enrollment, retention and persistence, and attainment.** It is estimated that because of these equity gaps, the U.S. economy misses out on nearly \$1 trillion each year.⁷ By acknowledging where inequities exist in postsecondary education and the barriers they create, state and institution leaders can design policy solutions in ways that aim to close these equity gaps.

Student Subgroups and Disaggregated Data Challenges^{8 9 10}

There are numerous groups of students who may face discrimination and inequities within the postsecondary landscape. These include but are not limited to

- African American/ Black students
 - Asian/Asian American and Pacific Islander (AAPI) students
- Latinx Students
 - Indigenous Students
 - Multiracial Students
 - Low Socioeconomic Status (SES) Students
- LGBTQIA+ Students
 - Female Students
 - Student Veterans
 - Adult Learners

Unfortunately, states do not have data collection or reporting systems in place that are able to capture information about these different student groups that can be disaggregated in granular detail. Student characteristics such as sexual identity are often not collected or reported, which makes it difficult for policymakers to analyze equity gaps for these underreported groups.

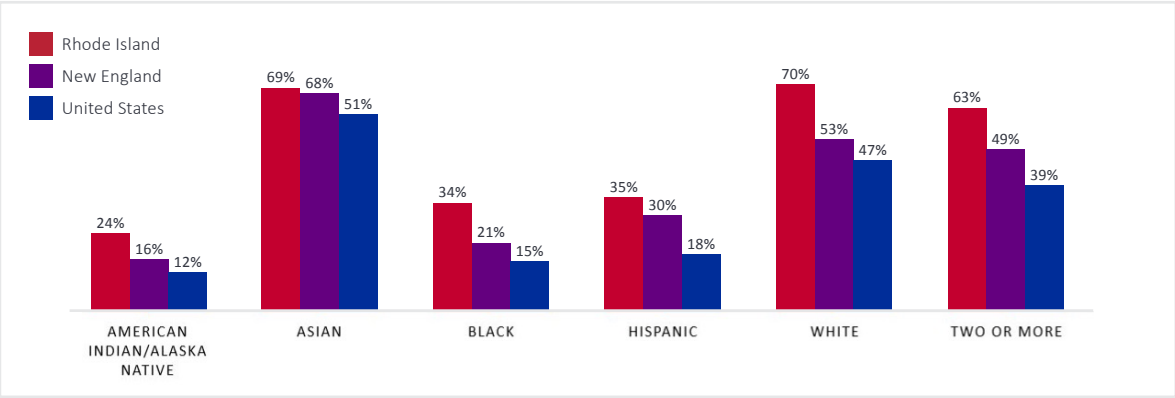
Even when data is disaggregated by race/ethnicity, they are often aggregated into large categories that obscure significant differences within these groups. For example, when AAPI student data are disaggregated to the ethnic level, it shows large disparities in outcomes across the Asian diaspora. Collecting more disaggregated student data across more identities will provide information that can help policymakers better understand how to support all students and narrow equity gaps that continue to exist.

POSTSECONDARY READINESS AND ENROLLMENT EQUITY GAPS

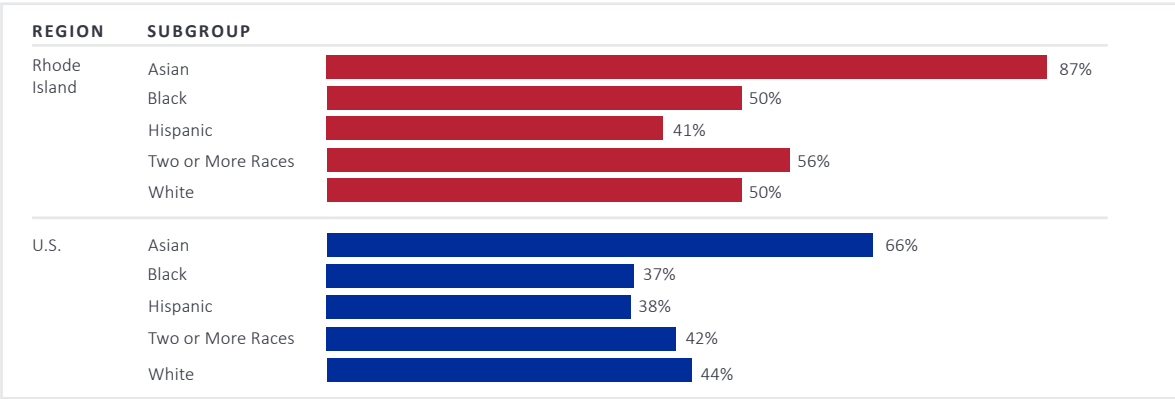
Postsecondary readiness refers to preparing students transitioning from high school to higher education and ensuring they have the tools and knowledge needed to handle the academic rigor of higher education. One benchmark for college readiness, performance on standardized testing, demonstrates the racial/ethnic gaps that exist in preparedness. While Rhode Island performs above the national average in all SAT benchmarks, there are still gaps between white and Asian student performance (70 and 69 percent respectively) and Black/African American, Hispanic, and American Indian student performance (34, 35, and 24 percent respectively). It is important to note though the broad racial categories used in these measurements hide equity gaps that exist within racial subpopulations.

These readiness gaps are closely related to equity gaps in enrollment, which show the percentage of people who successfully complete the steps needed to enter an institution of higher education. Although national enrollment has increased among Black, Hispanic, and Multiracial students ages 18 to 24, enrollment rates for those students remain below the rates for their white and Asian student counterparts across the nation. As seen in the graphic, Rhode Island is above the U.S. average in enrollment across all racial groups, but equity gaps between racial groups still exist within the state.¹¹

PERCENTAGE OF STUDENTS MEETING SAT BENCHMARK BY RACIAL SUBGROUP



POSTSECONDARY ENROLLMENT OF 18–24-YEAR-OLDS BY RACE



Socioeconomic status is a factor in readiness and enrollment gaps. Students from lower SES backgrounds are more likely to drop out of high school without earning a diploma compared to students with high SES backgrounds. Further, high school seniors from high-income families are nearly two times more likely to receive information on the college going process from their parents/guardians than low-income students.¹²

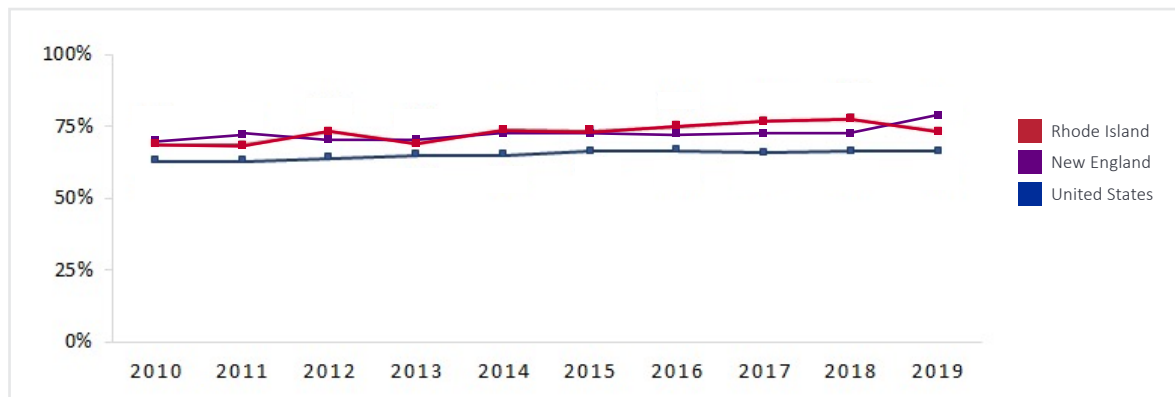
EQUITY GAPS IN RETENTION AND PERSISTENCE

Persistence and retention are measures of how currently enrolled higher education students are making progress toward completion.

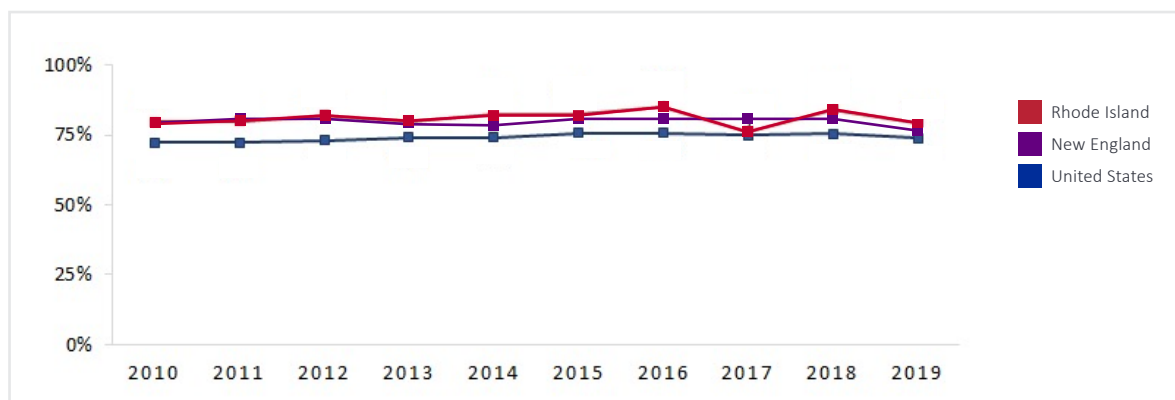
- **Retention rates** measure the percentage of students who are continually enrolled at the same IHE through the fall semesters of their first and second years.
- **Persistence rates** measure the percentage of students who are continually enrolled at any IHE through the fall semesters of their first and second years.

The ability of different students to continue their postsecondary education depends on several factors, such as differentiated access to support services on campus or financial barriers that may prevent them from enrolling for another semester. Students who face these barriers are at increased risk of stopping-out of their academic program. Providing more equitable support, especially for previously under resourced communities, is essential to narrowing equity gaps in retention and persistence.

FIRST-YEAR RETENTION RATE BY YEAR



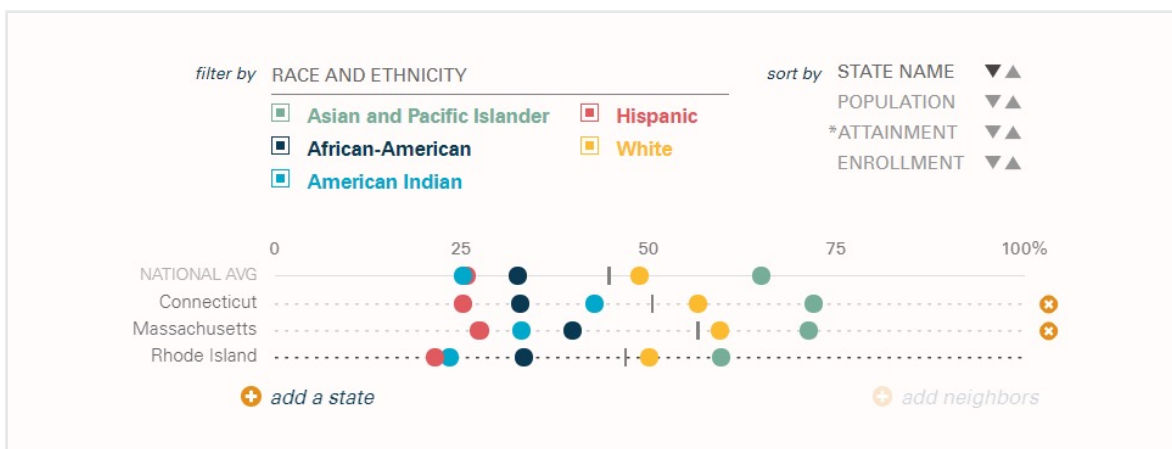
FIRST-YEAR PERSISTENCE RATE BY YEAR



While the graphics show that, overall, Rhode Island is ahead of the national average in persistence and retention, these net averages mask inequalities along racial and SES groups. Latinx and Black students persist at lower rates than their white counterparts. Those in the lowest income quartile persist at only two-thirds the rate of high-income students.¹³ These inequities in persistence have resulted in roughly 16 percent of the Rhode Island workforce population having some college credits but no credential to show for them.

EQUITY GAPS IN POSTSECONDARY ATTAINMENT

Postsecondary attainment rates measure the rate at which students complete their program of study and obtain a credential. Attainment gaps follow previously discussed trends and exist along racial and socioeconomic subgroups. Regarding race and ethnicity, postsecondary attainment nationally ranges from 62 percent for Asian and Pacific Islander students to 26 and 28 percent for Hispanic and American Indian students. Rhode Island lags behind the national average but follows a similar pattern with 59 percent of AAPI students obtaining a postsecondary degree, and 23 and 21 percent of American Indian and Hispanic students, respectively. Rhode Island does just exceed the national average in White (49 to 48 percent) and African American (33 to 32 percent) student attainment, but these numbers are still lower than neighboring states.



Attainment gaps also continue to grow along income breakdowns, as demonstrated by the following breakdown of how many students will graduate from a 4-year college and get a job that pays a living wage:¹⁴

- Children who have high test scores but are from low-income families: **31%**
- Children who have low test scores but are from high-income families: **71%**

This low attainment rate may be associated with the various responsibilities someone from a low SES might have while pursuing postsecondary education, such as working full time, being less academically prepared due to under resourced K-12 schools, and taking care of dependents.¹⁵ More work is needed to fully understand the barriers that currently exist to attainment but that start earlier in the education continuum.

IMPROVING EQUITY IN RHODE ISLAND'S POSTSECONDARY EDUCATION LANDSCAPE

The above data show that with Rhode Island's progress towards equity, there is still much work to be done. Unfortunately, the state does not currently have any specific initiatives focused explicitly on increasing equity in education. A re-commitment by the state to center their work on equity and the inclusion of equity benchmarks in future state education plans would be important steps to moving this work forward.

While not focused exclusively on equity, leaders in the state have implemented several policies that can be structured to support student groups with historically lower rates of enrollment, persistence, retention, and attainment. As state leaders consider building on these efforts, they should look to other states that have implemented a variety of equity initiatives within their policy design narrow gaps similar to those seen in Rhode Island.

- [Rhode Island Promise](#) is a program that provides Rhode Islanders right out of high school the ability to pursue associate degrees at the Community College of Rhode Island (CCRI) tuition-free.
- [The RI Data Project](#) is an initiative that seeks to improve outcomes for all Rhode Islanders through a more coordinated use of data in policy and program decision-making. Partners include the RI Department of Elementary and Secondary Education, the RI Department of Labor and Training, the RI Adult Education Professional Development Center, and The Providence Plan.
- [Rhode Island's "Equitable Access"](#) program works to ensure all Rhode Island students are taught and supported by excellent educators by improving the quality and diversity of teacher preparation programs.

Performance Based Funding (PBF) and Equity ^{16 17}

PBF policies – which tie state funding for public higher education to certain outcome measures – can motivate IHEs to target resources to underserved populations. There are [four areas in which equity](#) can be integrated into PBF formulas. State lawmakers can use these categories to ensure the PBF models not only improve educational success and outcomes, but also close equity gaps across the state.

- **Priority Populations:** Equity measures in this category incentivize IHEs to serve important, and historically underserved, populations of students. States may use either umbrella terms or specific populations.
 - [Colorado](#) rewards 2 and 4-year IHEs for enrolling a higher percentage of underrepresented minorities, an umbrella term that encompasses several subsets of student populations.
 - [Montana](#) specifies priority populations in their funding structure for their 4-year flagship and regional universities, and community colleges, including American Indians, Pell Grant recipients, and veteran students.
- **Types of Equity Measures:** States can use direct measures or bonus weighting to include equity in their models.
 - [Ohio](#) uses course completion in their PBF model and awards a bonus weight to course completion by underprepared students to guard against IHEs becoming more exclusive in their admissions.
 - [Montana](#) has funding directly related to student progress from remedial courses to college level courses in their community college system.
- **Optionality:** Optionality refers to whether specific equity measures are required, or if IHEs have an option of equity measures to report based on their institutional missions.
 - [Indiana](#) requires all IHEs to report At-Risk Degree Completion in their performance

BEST PRACTICE EXAMPLES OF ADDITIONAL EQUITY INITIATIVES:

Incentivize Institutions of Higher Education (IHE) Toward Equity: State policymakers can influence the priorities and decisions of IHE leaders through funding and legislative guidance.

- **Create an Equity Plan to Prioritize Specific Policy Goals:** Equity plans are legislative directives, passed by a state legislature, that instruct education leaders and administrative officers to implement specific charges related to closing equity gaps.
 - [Indiana's Commission of Higher Education](#) pledged to cut the college completion gap in half by 2018 and close it completely by 2025, they also committed to annually publish college completion rates for student demographic groups to highlight successful strategies.
 - Tennessee Bureau of Regent's [We All Rise](#) Conference convenes nearly 500 faculty, students, administrators, and staff from colleges and universities across the state that provides participants the opportunity to learn from and network with state and national experts who work in the areas of equity and inclusion in postsecondary education.
 - The California State University's [Graduation Initiative 2025](#) is an ambitious plan to increase graduation rates, eliminate equity gaps in degree completion and meet California's workforce needs. Six operational priorities were identified for implementation: academic preparation, enrollment management, student engagement and well-being, financial support, data-informed decision making, and administrative barriers.

Use Predictive Analytics to Keep Students on Track: State and IHE leaders can use data to ensure that students stay on track to complete their degrees on time – and to target supportive interventions toward students most at risk.

- **Establish a statewide data system** that tracks students throughout the entire education continuum and identifies students that are most in need of support and intervention.
 - [Minnesota Statewide Longitudinal Education Data System \(SLEDs\)](#): Minnesota developed SLEDs to match student data from pre-k through completion of postsecondary education and into the workforce. IHE leaders are able to use data from SLEDs to identify the most viable pathways for individual students to successfully attain a credential – and to design targeted improvement strategies based on this information.
 - [Kentucky Center for Statistics](#): KYSTATS was created in 2012 to expand upon previous work in Kentucky to collect and link data to evaluate education and workforce efforts. The comprehensive linkages of KYSTATS allow state leaders to pull and release data reports that are specifically designed to inform policymaker thinking on topics such as racial/ethnic equity gaps in postsecondary access.

Provide Students the Knowledge and Flexibility Needed to Pursue Higher Education: The transition to postsecondary education can be difficult for some students, particularly those with less exposure to college. Providing support services is critical to ensure students have the advice and resources needed to succeed.

- **Build Social Capital in Students:** Social capital refers to the network of relationships and shared values that facilitate cooperation and information sharing in a group.¹⁸
 - [Tennessee's](#) Promise Scholarship not only provides students the opportunity to attend any two-year college tuition-free, but each applicant is also assigned a mentor to support them on their journey to postsecondary education.
 - [Prince George's Community College \(PGCC\)](#): The Diverse Male Student Initiative is an experiential two-year program offered at PGCC to help male students gain access to additional resources and focus their energies on self-improvement and community involvement. Participating students gain skills to enhance their abilities to procure leadership roles by developing a network, participating in career and personal development training, workforce experiences, and more.
- **Provide Flexibility in Postsecondary Delivery Options:** Given the various responsibilities that adult learners must balance, providing flexible schedules, late night classes, and hybrid course delivery supports adult learners by meeting them where they are.
 - [Texas: The Dallas Community College District](#) and Houston County Community College System have collaborated to create a virtual platform for education. The project aims to develop models of several replicable pathways to Texas colleges by combining industry-recognized non-credit certifications with College and Technical Education programs in high-need areas such as automotive and information technologies.

GUIDING QUESTIONS

1. Which existing policy initiatives have allowed Rhode Island to make progress on narrowing higher education equity gaps? What were the features that enabled these initiatives to be successful?
2. How can state leaders in Rhode Island target support in ways that direct resources and guidance toward the higher education students with the greatest needs?
3. What actions can IHE leaders in this room take to close equity gaps on their campuses? Industry leaders? Elected officials?

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AFFORDABILITY AND EQUITY

At a time when the vast majority of new jobs require some form of education beyond high school, the cost of attendance at institutions of higher education (IHEs) remains a major barrier that prevents many students from realizing the benefits of a postsecondary education. These affordability barriers play a significant role in the persistent equity gaps seen today in Rhode Island.

Students from low-income and under-resourced communities have seen the pool of affordable public postsecondary options shrink. As of 2019, less than 25 percent of public four-year IHEs were affordable for a student receiving a Pell-grant.¹ Students that do choose to take out loans to cover the growing gap between tuition cost and financial aid often find themselves saddled with student loan debt for years to come. As such, lack of affordability causes equity gaps, as those who can afford postsecondary education are able to get ahead while those without the funds and assets find themselves falling further behind.²



What is Affordability?

Postsecondary affordability speaks to the ability of a student (and their family) to pay for all the necessary educational costs and subsequent resources, such as textbooks, while also having enough money to cover other essential needs such as food and housing. Affordability means different things for different students – some families may be able to cover the entire cost of education, while others must rely on state and federal aid.³ This variance in affordability creates a complex system of financial aid, grants, loans, and other funding that students must navigate to truly understand the cost of postsecondary education.

One of the most glaring issues with postsecondary affordability is the distinction between an IHE's so-called total cost of attendance (often called the "sticker price") and the actual out-of-pocket cost, (often called the "net price"). The **total cost** of attendance refers to tuition and fees, housing, meals, books, transportation, loan fees, dependent care, and other costs associated with living while pursuing a degree.⁴ The **net cost** is an estimate of the actual cost a student and their family will pay during the school year and is calculated by subtracting the grants and scholarships awarded to a student from an IHE's total cost of attendance. While tuition and fees costs are sometimes published on an institution's website, it is often much more difficult to calculate non-tuition costs such as textbooks and meals. This makes predicting a student's out-of-pocket cost difficult.⁵

A lack of predictable cost structures creates barriers for many students. Predictable costs would allow many students to better plan for the future, but the financial aid eligibility standards and various program applications create both financial and knowledge barriers for many students.⁶ The ability to afford higher education continues to be a national topic, acting as a barrier to entry for many low-income students across the United States. The Pell Grant is a federal subsidy awarded to undergraduate students who display exceptional financial need.⁷ The Pell grant was created in 1972 and was named after Senator Claiborne Pell of Rhode Island, who acted as the chief sponsor of the program.⁸

In order to be eligible for Pell Grants and Plus Loans, students are required to complete a Free Application for Federal Student Aid (FAFSA), making it a critical step in the college going process. However, estimates suggest that the majority of twelfth graders eligible for Pell Grants do not complete their FAFSA. These predictability barriers are even more pronounced for under-resourced groups, leading to equity gaps:

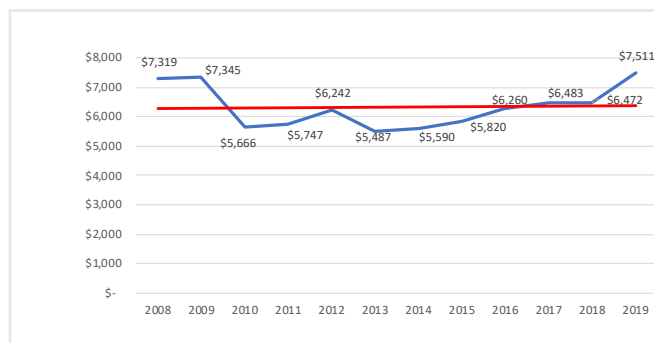
- Nearly 30 percent of low-income students did not plan to file a Free Application for Federal Student Aid (FAFSA) because they believe they could not afford to pay for college regardless.
- Over 30 percent of first-generation and low-income students said that completing the FAFSA was difficult, which was about What is the role of the state to increase affordability? OPC? Institutions?
- 15 percentage points higher than their peers.
- Pell Grant recipients are still left to cover a significant portion of net cost, an average of nearly \$12,000, and this gap persists even when students made cost-cutting decisions such as attending a public institution and living at home.
- Nearly half of the financial aid letters analyzed in the study did not provide any information for students as to how to accept or decline awards or to calculate the cost that a particular student would need to pay.
- Of institutions that offered work-study in a student's financial aid package, 70 percent provided no explanation of what the role was and how it differed from other types of aid.^{9 10}

POSTSECONDARY AFFORDABILITY IN RHODE ISLAND

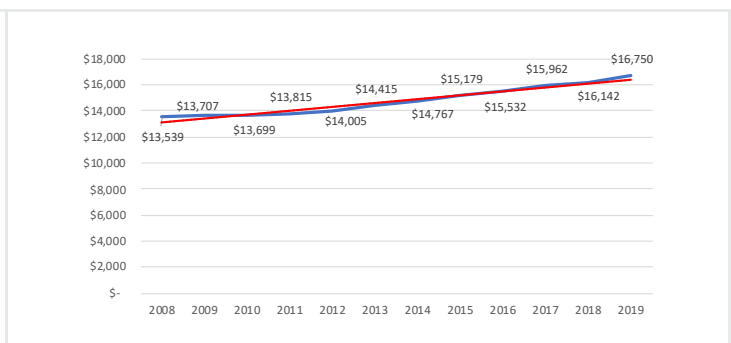
A state's investment in public higher education is a critical component of providing affordable postsecondary education. State funding helps decrease the tuition burden placed on students, but many states have actually decreased the amount of funding they provide to their institutions of higher education (IHEs) since the 2008 economic recession.¹¹ In 30 states, the current level of state funding for higher education remains at or below 2008 levels after adjusting for inflation.

Rhode Island has had a seven percent increase in state funding for postsecondary education since 2008, when adjusting for inflation, but there was first a disinvestment after the 2008 recession before appropriations climbed above 2008 levels in 2019. This increase in appropriations has been offset by a 37 percent increase in net tuition during the same time period.¹² Tuition costs increased faster than the state's investment in postsecondary education, resulting in the student burden of cost increasing. The student's burden of cost, or net tuition revenue is the proportion of total education revenues at public institutions coming from student-paid tuition. Rhode Island currently has an **above average student share of cost** at 59 percent compared to 44 percent nationally. Extrapolating further, Rhode Island's student share at 2-year institutions was 48 percent and 74 percent at four-year institutions. While this reinvestment is important, it still lags behind Rhode Island's reinvestments in K-12 education. While state funding per FTE student in higher education increased 7 percent between 2008 and 2019, K-12 funding has increased approximately 23 percent.¹³

■ NET APPROPRIATIONS PER FTE FOR HIGHER EDUCATION



■ NET APPROPRIATIONS PER FTE FOR K-12



STUDENT DEBT AND FINANCIAL AID

The increased cost of tuition and larger share of the student portions of cost often saddle Rhode Island students with student loan debt. For the class of 2019 in Rhode Island, 59 percent of postsecondary students graduated with student debt, with the average debt approximately \$37,600. This makes Rhode Island the fourth highest state overall for postsecondary student debt burden across the United States.¹⁴ Part of the rise in student loan debt can be attributed to the decrease in need-based aid available in Rhode Island.¹⁵ Rhode Island offers need-based aid at the state level but decreases in available aid create a financial strain for those who already rely on Pell Grants and other forms of financial aid.

Overall, Rhode Island's slow increases to state aid, coupled with rising tuition cost and dwindling financial aid availability, result in higher overall net costs for students. Shrinking investment in postsecondary education reduces academic opportunities and student services that are available to students on campus. High costs and decreasing investments results in fewer under resourced students accessing higher education. Further, colleges are less likely to have the support services needed to support retention and completion when budgets are squeezed. By further investing in the state higher education system, Rhode Island can make postsecondary education more attainable by reducing barriers to access and affordability and creating opportunities for more equity.



IMPROVING AFFORDABILITY IN RHODE ISLAND'S POSTSECONDARY EDUCATION

While there is still work to do in making postsecondary education more affordable for all, leaders in the state have made strides towards affordability in ways that should narrow equity gaps. As policymakers look to build on these efforts, they could consider how other states have implemented initiatives aimed at closing gaps similar to those seen in Rhode Island.

CURRENT RHODE ISLAND AFFORDABILITY INITIATIVES

Ensuring affordability in the cost of postsecondary education is a critical component for closing equity gaps. As such, Rhode Island has extensively worked to ensure all students can afford a postsecondary education.

- Promise Scholarships:** Promise scholarships provide tuition free education for students right out of high school to pursue postsecondary education at CCCRI. In Rhode Island, this is a “last-dollar” scholarship that fills the gap between other aid, like Pell Grants, and the actual cost of tuition and fees. The “promise” of this program is to set more Rhode Islanders on a postsecondary path to be successful in meeting life and career goals.
 - [Rhode Island's current program](#) has been in place since 2017 and is an easy-to-use process, as there are no additional forms to fill out other than the FAFSA. Funds are distributed directly to the Community College of Rhode Island and applied to the student's bill for tuition and mandatory fees. This program has awarded roughly \$7 million in financial aid per year to students.
- Dual / Concurrent Enrollment:** Dual and concurrent enrollment programs are partnerships between school districts and institutions of higher education to allow high school students to enroll in college courses and earn college credit. Not only are these programs cheaper than standard credit-bearing postsecondary courses, but they also shorten the time to degree completion and prepare students for the academic rigor of college, allowing them to bypass remedial courses.
 - [Rhode Island](#) currently offers an extensive dual/concurrent enrollment program across the state through PrepareRI. All qualifying students are provided funding to participate at no cost to students and families. Through its short history, this program has increased high school graduation rates and postsecondary enrollment, but male students, low-income students, and students from Black/African American and Latino identities are still underrepresented in dual enrollment.¹⁶

OTHER POSSIBLE AFFORDABILITY INITIATIVES

Increase Cost Predictability

- Increase Completion of the Free Application for Federal Student Aid (FAFSA). Filling out the FAFSA allows a student to determine their eligibility for a number of federal student aid programs, including Pell Grants, which reduce the burden of need that Rhode Island must fill for a student, and increases the amount of aid for which a student is eligible.
 - Currently, Rhode Island FAFSA Completion Rates for the 2019-20 and 2020-21 high school cohorts are 71.7 and 70.6 percent, respectively.¹⁷ This is good enough for Rhode Island to be ranked the 6th highest state for FAFSA completion, but more work is needed to match the 80 percent threshold seen in states like Louisiana and [Tennessee](#).
- Provide a State-Wide Cost Predictability Calculator to Help Students Determine Net Cost: Between the FAFSA, state-level financial aid, institutional aid, and student loans, it can be burdensome and difficult for students to determine their actual cost of attendance at an institution. Creating a cost calculator that determines a student's financial obligation prior to enrolling would help students plan for future costs.
 - The Higher Education Act [requires each University](#) to have a net price calculator on their website, but combining this information into one centralized location on a state website would allow students to compare costs more efficiently.
 - [The City University of New York \(CUNY\)](#) provides a net price calculator for students to use to determine their cost of attendance. However, this only applies to CUNY schools. A statewide net price calculator that accounts for state financial aid would help students more accurately assess costs.
 - The High Achieving Involved Leaders (HAIL) program at the University of Michigan notifies low-income students about full scholarships (which they were already eligible for) upon acceptance of the university.



Decrease the Overall Cost Burden on Students to Attend Postsecondary Institutions.

- Target Financial Aid to Students Most In-Need – Policymakers should consider the use of financial aid programs that support students most in need. By increasing funding of need-based scholarships, policymakers can ensure funding will have the biggest impact on both enrollment and completion.
 - While the [Rhode Island Promise Scholarship](#) has been a powerful tool for many students, it is currently available only to students attending CCRI. Expanding this program to include adult learners, four-year institutions, and other need based aid packages would help support students throughout the postsecondary education journey.
 - [Utah's State Board of Regents](#) recommended that lawmakers eliminate two merit aid scholarships that comprised 90 percent of annual spending and instead increase their spending on need-based grants by over 70 percent.
- Provide Student Assistance and Short-Term Hardship Aid: One of the biggest factors in a student's decision to stop-out of postsecondary education is unanticipated financial hardships and providing grants to cover these emergency costs can help students persist to graduation.
 - [Georgia State University](#) implemented a number of complementary completion initiatives for students including the Panther Retention Grants program, which provides small amounts of aid for students who experience some sort of financial emergency that may prevent them from completing their studies.
 - In 2018, Governor Cooper from North Carolina established the [NCCCS Finish Line Grants](#). The purpose of these grants is to provide students with financial assistance when the student experiences hardship, for example healthcare, childcare, housing or other financial emergencies that may keep a student from completing their education. These grants act as a partnership with the community college and the Workforce Development Board to establish funds and a process to disseminate funds to students. Students who have completed over half of their degree or credential are eligible to apply.
- State Investments in Supporting Additional Financial Barriers for Low Income Students
 - In their 2022 budget, New Jersey plans to help low-income students cover the costs of attending postsecondary education through by expanding their opportunity grants to cover two years of community college and two additional years at a state college or university.

Shorten the Time to Degree and Ensure Credit for Prior Learning

- Expand Equal Access to Dual and Concurrent Enrollment: Fee-free [dual enrollment](#) is the practice of enrolling in two academic institutions at once, usually at a high school and college. While the benefits of these programs were mentioned above, these programs also have the tendency to exacerbate equity gaps if equity is not prioritized. As seen in Rhode Island, while Dual and Concurrent Enrollment have a positive impact for all students, those from low-income and more racially diverse schools are less likely to have access to these programs, resulting in equity and affordability gaps.¹⁸ Embedding equity in these programs is essential to closing opportunity gaps.
- [The Education Trust offers](#) 6 ways to make Dual Enrollment Programs more equitable:
 - Make more students eligible by broadening entry requirements and giving students multiple points of entry, including ACT/ SAT scores, GPA, prerequisite requirements, demonstrated proficiency, and others.
 - Require that information about dual enrollment, including waived fees, course offerings, benefits of enrolling, and course requirements, are available to all students and families in their primary language.
 - Require partnership higher education institutions to establish agreements that include a plan for providing student advisement and support
 - Ensure that college and high school programs serving under-served students are held to the same standards of rigor as traditional college courses. This includes using the same syllabi and exams as comparable courses taught on college campuses.
 - Allow students to simultaneously gain high school and college credit upon successful completion of courses.
 - Provide more funding for a pipeline of strong and diverse school counselors and train them in how to interact with students of color and students from low-income backgrounds.
- Prior Learning Assessment (PLA): PLAs are a term for the various methods that colleges, universities, and other education entities use to evaluate learning that has occurred outside the traditional academic environment, and is used to grant credit, credentials, or other advanced standing that contributes to someone's postsecondary education and shortens the time to degree.
 - At the IHE level, [the University of Memphis](#) has established a robust PLA system that grants credit to incoming students with previous experiences. The average age of students who use Memphis's PLA system is 39 years old.
 - The Tennessee Higher Education Commission launched the [Tennessee Service Member Opportunity Portal \(TN-SOP\)](#) in 2019, an online database that military and veteran students can use to determine which public IHEs in TN would grant them credit for their military experiences.

GUIDING QUESTIONS

1. Why is predictability of cost such an important factor for prospective students? What can Rhode Island do to improve the predictability of cost for postsecondary education?
2. How can Rhode Island decrease the financial burden students currently face to pursue postsecondary education? What is the role of the state to increase affordability? OPC? Institutions?
3. What current programs and initiatives in Rhode Island could be expanded or replicated to further improve affordability of higher education?

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