

The bureaucratic obstacles that can derail low-income college students

BY MIKHAIL ZINSHTEYN, THE HECHINGER REPORT *September 16, 2016 at 2:49 PM EDT*



Nancy Lee Sanchez, in red, executive director of the Kaplan Educational Foundation, with students she advises. Sanchez is one of the increasing number of outside coaches finding surprising obstacles that colleges put up in front of students. Photo by Michael Hunnicutt

A student at a Massachusetts private college learns midway through a semester that his financial aid is less than he expected. Since he can't afford the difference, the college embargoes his transcript for that term and his grades from the previous two years — even though he'd already paid for those — preventing him from transferring to another institution willing to charge him less.

At a public university in Minnesota, students in similar situations lose their meal plans halfway through a semester, are slapped with a \$50 surcharge that makes it even more unlikely they'll be able to pay what they owe, and are barred from registering for any more classes until they do. To eat, some rely on local food banks.

These obstacles are being reported by the growing ranks of independent professional advisors, counselors and advocates trying to help students like these get into and through college — and finding mindboggling barriers that have previously remained mostly out of public view.

Colleges and universities “make decisions that seem, on the face of it, reasonable, but in effect actually end up restricting opportunities for students,” said William Moses, managing director of education at the Kresge Foundation, which funds organizations that coach low-income and first-generation students through the complexities of earning degrees.

At community colleges, for instance, “A lot of people actually have maybe 75, 80 credits and could get an associate’s degree, but there’s something bureaucratic that’s standing in their way, like a parking fine, a library fine, they didn’t pay the graduation fee,” said Moses. “Lots of these trivial things that occur.”

At a time when they’re under growing public pressure to improve the low proportions of their students who actually graduate, universities and colleges raise needless hurdles, Moses and other policymakers say.

“I think the majority of higher education is complacent” about their dropouts, he said. If colleges and universities made reforms to keep students in class, he believes graduation rates would shoot up.

Policymakers and politicians want 60 percent of the population to have higher-education certificates and degrees by 2025, [up from 45 percent now](#), but progress toward that goal is [behind schedule](#). What contributes to the lag is the fact that only 53 percent of college students complete their two- or four-year degrees within six years, [according to the National Student Clearinghouse](#). [The rate is even lower](#) at community colleges, where only 38 percent of students in those two-year programs manage to actually graduate in six years.

Many students “could get an associate’s degree, but there’s something bureaucratic that’s standing in their way, like a parking fine, a library fine, they didn’t pay the graduation fee.”

The obstacles that many independent coaches find are disproportionately in the way of low-income students and those whose own parents never went to college, and who often need the most help navigating the higher-education world. Many go to institutions such as community colleges and regional public universities, where there is less support than at the private, nonprofit schools to which higher-income students are more likely to go.

“They’re basically thrown into the deep end and told that they should be able to figure that out, whereas at elite institutions, there are a lot of people standing next to you, helping you,” said Moses.

It’s precisely because of the sometimes seemingly impenetrable complexity of American higher education that a [movement has been growing](#) to provide professional mentors and “success coaches” to students, usually from outside colleges and universities.

Not surprisingly, many of the problems these advisors find are with money, and an inflexible system that blocks students with the least financial means from making it to graduation.

“I had 10 students who were enrolled last semester who aren’t enrolled this semester. At least half of them didn’t come back solely based on the fact that they could not register for classes and that they had an outstanding bill,” said Britney Hayes, a coach with the nonprofit organization College Possible.

She took those students to their financial aid offices, where they were given the choice of asking their parents to take out loans or given a list of private student loan providers and encouraged to borrow more themselves. All, she said, ended up trying to clear their debts: Some solicited dollars from family and friends and others took out private loans or aren’t enrolled but working to pay off what they owe.

While a few institutions, such as Georgia State University, [offer small-dollar grants](#) to students who need help getting over a rough patch, most are less hospitable, coaches say.

Colleges also charge fees low-income students can’t afford, and that have little to do with their educations, said Nancy Lee Sanchez, executive director of the Kaplan Educational Foundation, who coaches black, Hispanic, and first-generation students.

Sanchez said she encourages these students to apply to as many schools as possible because colleges can vary in how generous they are with school aid. But with each new application, costs add up. Although they’re sometimes waived for low-income applicants, college application fees range from \$50 to \$100.

Universities also require the transcripts of students who want to transfer, and each transcript costs between \$7 and \$12. For students who earn less than \$10 an hour and often contribute financially at home, those expenses can snowball into impossible sums.

These are not the only costs that bother Sanchez. Students at the City University of New York system who have already completed community college typically pay a \$70 application fee when applying to transfer to a four-year CUNY school if they take off more than one semester in between, a CUNY spokeswoman confirmed.

“How could you charge for a student who transferred from a community college to a four-year school within the same system because they’re not enrolled that semester?” Sanchez said. “That is a fee that I have tried to speak to schools about, and it’s almost impossible to get it waived.”

Colleges have their reason for assessing fees and withholding educations or transcripts from students who aren’t able to meet their financial obligations to the schools that enroll them, said Anne Gross, vice president of regulatory affairs at the National Association of College and University Business Officers.

One university system charges a \$70 “application fee” to students transferring from one campus to another after a semester away.

“Using holds on registrations, transcripts, and other privileges is the only collateral that the school has over a student who owes them money,” Gross said “While there are many instances where schools are willing to work with a student to set up payment plans, forgive a portion of a debt, or help them find additional aid, they can’t always do so.”

She said she’s heard from college business managers who say that students too often shirk on their end of the bargain once the school adjusts the debts they owe or fees they haven’t paid.

“The transcript is the only leverage the school has,” Gross said. And public universities and colleges “have little discretion in collecting amounts owed to them as they are required to do so by law or standards set by their state.”

Scores of other institutions don’t have the cash or operational know-how to help students bridge the gaps between what they can pay and the aid they’ve received.

It’s not just financial problems snagging students, however. People inside institutions who take on coaching roles have their own grievances with the quality of college advising.

Rachel Mudge, a math instructor at Foothill College near San Jose, California, said college advisors can give lousy advice, in large part because they’re responsible for so many students that they don’t

have time to get to know them.

For example, she said, she encountered a situation where a student who was failing math was given a road map for entering a University of California program in pre-medicine.

Such students “just circle around in failure,” she said.

Sometimes students receive no advice from the faculty staff paid to guide them from one college to the next. Mike Larsson, who coaches low-income students in Massachusetts as founder and chief operating officer of a nonprofit there called Match Beyond, recalled advising a student who was finishing up at a community college and wanted to transfer to a public university to get a bachelor’s degree.

“This student worked his butt off at community college and got the GPA he needed to transfer, so he needed to understand how to transfer and what college to transfer to,” said Larsson. But the transfer advisor, with whom students signed up to meet on a clipboard hanging on the wall outside her office, was available only when he was in class.

“She had such limited times to meet with students,” said Larsson. “They made a big deal about being able to transfer from this community college to the public university, and then no one from the community college or the university was there to give them any advice.”

He said: “It’s a complicated process, and presumably there would be a more efficient and thoughtful way for students to learn about that process.” Instead, said Larsson, “There was a complicated bureaucratic process in place really designed to make things easier for the staff and the faculty and not for the actual student who is the paying customer.”

At some colleges, not all the courses students need to complete as part of their degree requirements are available when they need them, costing them and taxpayers money.

“For example, you have taken Engineering 101, 102; you’re ready to take 103, but 103 was offered last semester,” said Sanchez. “Just because of when the classes are offered, it makes a student, for example, have to either take a break, or take classes that are not needed to maintain financial aid.”

This cycle may be one of the reasons community college students leave with an average of 80 credits when they need only 60 to earn an associate’s degree, according to an [analysis by the nonprofit group Complete College America](#), wasting time and money.

Moses said colleges could anticipate the enrollment of popular classes by analyzing the number of students who declare a certain major and their expected years of graduation. But so far few of them do. Instead, he said, colleges are more likely to explain, “Well, we have people on sabbatical,” or, “People don’t want to teach that course.”

Sanchez has another pet peeve: colleges that don’t disburse financial aid until one, two or even five weeks after the start of a semester, meaning some students don’t have money until then to buy textbooks, and immediately fall behind.

All they want, these advocates say, is for the process to make more sense.

“This isn’t about dumbing down curriculum, or doing anything like that,” Moses said. “It’s just literally giving students what they’re asking for, which is to take the courses in their major that are required, or to get enough advising to know that they actually qualify for a degree.”

This story was produced by [The Hechinger Report](#), a nonprofit, independent news organization focused on inequality and innovation in education. Read more about [higher education](#).



Mikhail Zinshteyn. The Hechinger Report

Mikhail Zinshteyn contributes regularly to The Hechinger Report and The Atlantic. His writing about education has also appeared in FiveThirtyEight, The National Journal, CityLab and other outlets. He also serves as program manager at the Education Writers Association.

 [@mzinshteyn](#)
