



## **Testimony for the House Education and Labor Subcommittee Subcommittee on Higher Education and Workforce Training**

*“Keeping College Within Reach: The Role of Federal Student Aid Programs”*

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On the threshold of reauthorization of the Higher Education Act, Congress has an unparalleled opportunity to ensure fulfillment of national goals for collegiate degree attainment by making the federal financial aid system even stronger and more effective in advancing the educational horizons of new generations of students, particularly those from low income families and students of color who will be the citizen leaders of the late 21<sup>st</sup> and even 22<sup>nd</sup> centuries.

Trinity in Washington is one of our nation’s most effective universities for the education of low income students who have high ambition but extremely challenging personal and financial circumstances. Historically known as Trinity College, now a comprehensive university, Trinity was founded by the Sisters of Notre Dame de Namur to educate women who had few other educational options in the nation’s capital in 1897.

About 90% of Trinity’s 2,600 students today are African American and Latina; 64% receive Pell Grants. About 50% are residents of the District of Columbia, most from the eastern half of the city where poverty rates are high. (See more on [Trinity and our commitment to D.C.](#) in my extended written testimony.) Trinity educates more D.C. residents than any private university in the nation.

With an institutional budget of just \$34.6 million in Fiscal 2013, and a small endowment of just \$12 million, Trinity operates with a high degree of efficiency while also delivering highly effective academic programs and related services. Trinity’s full-time undergraduate tuition of \$20,550 in 2013 is the lowest among the private colleges and universities in the Washington region, and Trinity returns on average 40% of that tuition price to full-time students in the form of institutional grants based on student need.

Notable characteristics of Trinity’s full-time undergraduates include:

- 75% of freshman in Fall 2012 received Pell grants;
- \$25,000 is the median family income for the Fall 2012 freshmen;
- Most are daughters of single mothers;
- Majority are self-supporting even in their late teens;
- 15% or more of the freshman class have children of their own;
- 40% start college with health issues that might impede their academic progress.

The characteristics of Trinity's full-time undergraduates are emblematic of the new populations of students driving future enrollments in higher education. According to data from the National Center for Education Statistics ([Projections in Education to 2021](#)), from now to 2021 the population of Hispanic students in college will increase by 42%, African Americans by 25%, Asians by 20% while the more traditional White population will increase by only 4%.

These students will come into higher education with considerably greater needs than any prior population, and they will come in larger numbers. To achieve national goals for greater degree attainment, even in this time of considerable fiscal constraint, Congress and colleges must work together to find good solutions to ensure continuing access and success for talented low income students. That's why I welcome this discussion today because we all know that ensuring success for low income college students will return more to the nation in the future through improved earnings (hence, an improved tax base), a more capable workforce for economic growth, and significantly less reliance on federal and state support for social programs that address the conditions of poverty.

How will the federal financial aid system ensure that higher education opportunities remain available for these students in the future? Five key considerations should shape the reauthorization of the federal financial aid programs:

**1. Do No Harm:** Federal financial aid is one of the most reliable, durable pillars of the framework we create for low income students who have few other sources of support to help them leverage their lives from places of despair to platforms of real success. We can all agree that the current system can use some reform to make it better. But the system is hardly "broken" as some critics claim. Rather, it needs updating for the new populations of students who attend school in ways that are quite different from the traditional students of the past.

Accompanying my written testimony are [statements](#) from Trinity students about the value of federal loans and Pell Grants in their ability to reach their large goals for themselves and their families. In many different voices, they have one clear message: federal financial aid is key to ensuring economic stability and success not only for themselves, but for their children as well.

**2. Do not impose the wrong measures of success:** No one quarrels with accountability for the considerable federal investment in higher education, but some of the notions about what constitutes accountability are potentially quite destructive.

We are hearing a lot of talk right now about the "ROI" for federal financial aid. Policymakers looking for evidence of the "return on investment" should come talk to the young mothers at Trinity whose decision to enroll is intensely driven by their desire to make sure their babies have more opportunities and experience fewer of the consequences of poverty than they knew growing up. For my students, as for millions of others, the return on investment yields in their lifelong intellectual fulfillment, improved economic security for their families, greater opportunities for their children and considerable professional contributions to their clients, patients, students, communities and places of work. Such returns go beyond the mere listing of starting salaries of recent graduates, a trend that warps the values of higher education in startling ways. Our nation needs teachers and counselors as much as it needs computer

scientists and engineers, but the rank-ordered listing of jobs and salaries that some proponents of accountability now favor does great harm to the idea that worthy employment might be found in the service professions or nonprofit careers.

Some policy analysts suggest that colleges need a cudgel to force them to improve graduation rates. These analysts do not know what they're talking about. The current graduation rate, established in IPEDS (the federal government's data system for higher education, formally, the Integrated Postsecondary Education Data System) to measure the academic performance of athletes, is a measure of brand loyalty (first-time full-time freshmen staying at the same institution for 4-6 years) that should not be used to penalize institutions that, quite willingly, take the risk of educating students whose life circumstances are different from older norms.

As well, beware the temptation that some schools will feel to revert to social promotion to improve completion rates! Too much pressure on improving graduation rates at the expense of rigor and genuine learning outcomes will have the opposite effect that federal policy should desire, namely, more people with credentials who have less knowledge and fewer skills. Be careful what you wish for! K-12 is paying dearly these days for this very problem.

The other real danger of the inappropriate use of the graduation rate measure is that some schools will decide to enroll *fewer* low income students since those are the students at greatest risk of not completing on the traditional timetable. Our national goals for collegiate attainment need more opportunities, not fewer, for low income students.

**3. Encourage More Effective Outcomes Measures and Incentives:** Certainly, colleges want our students to be wildly successful, and we do want them to finish their degrees. But because students attend in very different patterns from the way the old measures assume, we have to develop new ways to measure success.

- *Recognize and support non-traditional learners:* The majority of undergraduates today have characteristics that are quite different from the traditional students of yesteryear. But our financial aid policies still largely focus on traditional students, discouraging working students, students with their own children, students who want to or need to attend in different ways, including summer enrollment. To promote degree attainment, embrace the idea of new “non-traditional” attendance and learning patterns.
- *Incentivize students to focus on completion:* Rather than penalizing students or institutions for non-traditional attendance patterns, recognize that modern students will attend and complete on very different timetables, often through multiple institutions, and provide incentives to help the student reach degree completion. Remove barriers like the ban on summer Pell Grants or artificial numbers of semesters for participation; replace barriers with pro-active incentives like the “Pell Well” concept promoted by NASFAA that provides each low-income student an amount of Pell Grant to draw down *as they progress toward a degree* --- whether they attend part-time, during summers, taking 3 years or 12 years. The same concept could be applied to student loan programs.

- *Look at the totality of degrees awarded:* more than half of the students who earn degrees at Trinity transfer into the university from elsewhere, but they are treated as dropouts in the IPEDS data system, rather than great success stories. This is simply wrong. *Every* student counts, no matter his or her pathway to the degree. Let's change IPEDS from emphasizing seat time in one place to actual degree attainment.
- *Incentivize institutional programs that support at-risk students:* Trinity and many colleges like us have extensive programs to promote student success. These programs often receive little public attention, though we are pleased that the U.S. Department of Education has begun to gather the "promising practices." Incentives to spread effective academic strategies will do more to encourage national degree attainment goals than reams of negative reports calling for even more complicated rules.

**4. Simplify, Simplify, Simplify:** Everyone involved in federal financial aid agrees on this one thing: it's too complicated. Every reauthorization seems to make it worse, not better. For low income students, often without strong families to help them --- and many who do not speak English at home --- the terminology, forms and expectations about disclosures can be daunting and discouraging. Every new regulation seems to come with new expectations for measuring, counting and managing students in the system. The sheer complexity and time-consuming nature of administering the federal financial aid programs requires increasingly large campus-based staffs, which drive up college costs. Reduce complexity, achieve simplicity, promote continuous enrollment and efficiency in financial aid management.

**5. Engage the students and the practitioners:** One of the most notable features of most of the proposals for changing federal financial aid is that they are devoid of the voices of real students with real needs. This is why I so appreciate this invitation to testify today. If you asked my students, they would tell you that the system is too complicated, that there are too many forms and acronyms, that they do not attend school in ways that regulators think is the best way to attend, that seat time is not the best way to learn in college, that they want more respect for different formats for learning, that they are suspicious of the manipulation of interest rates, and that the restoration of the interest rate grace period is essential

My final message is: Thank you! I know how strained the federal budget is. I also live in a world of highly constrained budgets. Just this week, a dean complained that the faculty are unhappy that we don't serve cookies at meetings. "Who pays for our cookies?" is a question I often ask, rhetorically, when we discuss the demand for more amenities. I point out that every cookie we eat on the school dime comes at the expense of a student who takes on debt, skips her own lunch to buy books, cuts costs at every turn to stay in school. Our students need so much support, we cannot justify eating their tuition. The faculty must bring their own cookies!

We operate quite frugally at Trinity and we provide a great deal of aid to our students while keeping our tuition price low, and yet, our students need even more. I urge Congress to keep our national priorities in the right place for low income students with great promise and high need, ensuring strong and durable federal financial aid programs so that students today and far into the future can continue to achieve not only degrees, but great returns in their lives and the life of the nation.

**Trinity Washington University:  
Taking on the Challenge of Success for Low Income Students**

*Supplemental Written Testimony for the  
House Subcommittee on Higher Education and Workforce Training*

[Trinity](#) in Washington is one of the nation's most effective universities for the education of low income students who have high ambition but extremely challenging personal and financial circumstances. Historically known as Trinity College, now a comprehensive university, Trinity was founded by the Sisters of Notre Dame de Namur to educate women who had few other educational options in the nation's capital in 1897. Trinity today continues the women's college at the heart of the university while also welcoming men as well as women into adult professional and graduate programs.

About 90% of Trinity's 2,600 students today are African American and Latina; about 50% are residents of the District of Columbia, most from the eastern half of the city where poverty rates are high. Another 30% of Trinity's students are from the nearby Maryland suburbs, particularly Prince Georges County that has characteristics quite similar to far northeast and southeast D.C. 64% of all Trinity undergraduates (enrolled full-time and part-time in day, evening and weekend programs) receive Pell Grants, a marker for a student body with very high need.

Trinity educates more D.C. residents than any private university in the nation. (See [Trinity and DC: Partnership for Success](#) on Trinity's website.) About one-third of the 1,300 D.C. residents at Trinity reside in the wards east of the Anacostia River, a geographic boundary that also delineates the neighborhoods with the highest rates of poverty, chronic illness, lowest-performing schools, violent crime and numerous other social and economic challenges. Trinity is the only university offering a degree program east of the river. About 60% of Trinity's full-time undergraduate D.C. residents have zero "expected family contribution" (EFC) in the federal financial aid analysis.

With an institutional budget of just \$35 million in Fiscal 2013, Trinity operates with a high degree of efficiency while also delivering highly effective academic programs and related services. Trinity's tuition of \$20,550 in 2013 is the lowest among the private colleges and universities in the Washington region, and Trinity returns on average 40% of that tuition price to full-time students in the form of institutional grants based on student need. Part-time tuition rates are also deeply discounted. Trinity's total volume of institutional aid is more than \$8.5 million, almost all of which is simply tuition forgiveness since Trinity's endowment is quite small, just about \$10 million.

Notable characteristics of Trinity's full-time undergraduates include:

- 75% of freshman in Fall 2012 received Pell grants;
- \$25,000 is the median family income for the Fall 2012 freshmen;
- Most are daughters of single mothers;

- Majority are self-supporting even in their late teens;
- 15% or more of the freshman class have children of their own;
- 40% start college with health issues that might impede their academic progress.

The characteristics of Trinity's full-time undergraduates are emblematic of the new populations of students driving future enrollments in higher education. According to data from the National Center for Education Statistics ([Projections in Education to 2021](#)), from now to 2021 the population of Hispanic students in college will increase by 42%, African Americans by 25%, Asians by 20% while the more traditional White population will increase by only 4%.

Because black and Hispanic children in the United States suffer more poverty and related social problems, and have more significant educational challenges because of under-performing K-12 schools in their impoverished neighborhoods, the rising tide of low income students of color in college will require creative solutions on the part of both Congress and colleges to ensure that higher education remains accessible to them.

The changing demographics of this nation also reshape the conventional notions of who goes to college and how they attend. Regardless of age, low income students are more likely to have non-traditional attendance patterns and completion timetables because of their work and family responsibilities, health conditions and need for remediation. Department of Education data reveals that more than 70% of all college students have at least one "non-traditional" characteristic which includes not only age (being 25 or older in college), but also attending part-time, working full-time, parenthood, being self-supporting.

Support for non-traditional and adult students is an issue of special concern for Trinity, since, as a university founded for and with a still-vibrant mission to women, we know that many women stop out from the traditional collegiate timetable to care for children, support spouses in their careers, attend to the needs of elderly parents. Thousands of older women (and some men --- Trinity's student body is about 10% male in adult and graduate programs) have returned to college at Trinity over the last 30 years to complete long-deferred degrees. These students, too, need Pell grants and other forms of federal financial aid.

- 57% of the full-time and part-time undergraduates in Trinity's School of Professional Studies (for older working students) receive Pell Grants;
- 85% of the students in Trinity's Associate Degree program at THEARC in D.C.'s Ward 8 receive Pell Grants --- Trinity is the only university offering a degree program "east of the river" in Washington's most impoverished neighborhoods. These students enroll in Trinity's program to get on track for better employment opportunities, to secure economic security for their children and to improve the stability of their homes.
- Many of these students have gone on to earn bachelor's and master's degrees as a result of getting back on track with Trinity's AA program.

Federal financial aid policies need to be more sensitive to the attendance patterns and financial realities of the burgeoning population of students whose characteristics are quite different from

the more traditional student populations of the past. Sadly, recent changes in federal policies have actually worked against the goal of helping these students to enroll and complete college degrees. For example, many students with work and family obligations attend on a part-time basis but prefer to take classes continuously, including during the summer months, so they can stay on pace to finish their degrees as soon as possible. Yet, federal policy has now eliminated summer Pell Grants, apparently buying into the outmoded agrarian idea of the summer as a time to stay home on the farm. More students would complete degrees more quickly if they could get the financial aid they need to stay enrolled in the summer.

Similarly, last year's change to reduce the number of semesters of eligibility for Pell grants from 18 to 12 *applied retroactively to all current students* means that many of my students who have attended various colleges over the years, and who now have settled on Trinity for their Nursing or OTA (Occupational Therapy Assistant) degrees, are suddenly discovering that they will soon run out of eligibility even though they are trying to start fresh in their quest to earn degrees in fields that are direct pipelines to acute workforce needs and significant starting salaries. Thousands of students who start college as teenagers stop out for a period of years, and when they return they have the maturity and intense focus necessary to earn the degrees that life interrupted. The change in the Pell Grant eligibility rules assumed the most traditional timetable for completion, abandoning large numbers of adult students whose contributions to the professional workforce would be immediate and exceptional if they could only get the aid they need to finish their long-deferred degrees.

Let's consider why federal financial aid, and particularly the Pell Grant program, are so vital to our national goals for economic growth.

Federal financial aid has consistently proven to be one of the most effective federal investments in the long-term economic health and productivity of our nation. For almost 70 years, since the first G.I. Bill in 1944, Congress and the president have agreed that the nation's economic health and long-term social stability depends heavily upon a well-educated population of citizens and leaders whose contributions to the workforce, to research and development, to innovation and social transformation have ensured this nation's economic power, safety and security.

Now, with the changing demographics of the national population, sustaining and increasing educational investments is essential to continue to meet our national goals --- not only goals for degree attainment, but for improved economic conditions among even more diverse citizens, ensuring a robust workforce equal to the challenges of rapid innovation, and educating new generations of citizen leaders for a nation whose characteristics will be increasingly different from anything we have previously known.

Policymakers looking for evidence of the "return on investment" should come talk to the young mothers at Trinity whose decision to enroll is intensely driven by their desire to make sure their babies have more opportunities and experience fewer of the consequences of poverty than they knew growing up.

Hear the pride in the voice of the 40-year-old Pell Grant recipient in our associate's degree program in Anacostia who was once homeless, but now, because of her education with Trinity, she is employed and has her own apartment, and now she's going to finish her baccalaureate degree and enroll in the master's program. She's seeing to it that her children are also enrolled in school and making progress toward their degrees.

Listen to the sheer exhaustion of 20 year-old students who have no permanent place to call home, who sleep from couch to couch, who dream of becoming nurses but too often must choose between having dinner or riding Metro to some friend's house for the night. They stress about not having textbooks that they can't afford to buy, and sometimes struggle to find space in the computer lab because these are students who cannot afford iPads. Hunger, homelessness, teen pregnancy, abysmal academic preparation in their lower schools, the absence of any conventional social structure ---- these are the challenges my students face every day.

Federal financial aid is one of the reliable, durable pillars of the framework we create for such students to help them leverage their lives from places of despair to platforms of real success.

Consider the stories of these students, in their own words, whose success not only in school but in life became possible because of federal financial aid: (each student gave permission for the use of her or his name; more comments are on [Trinity's website](#))

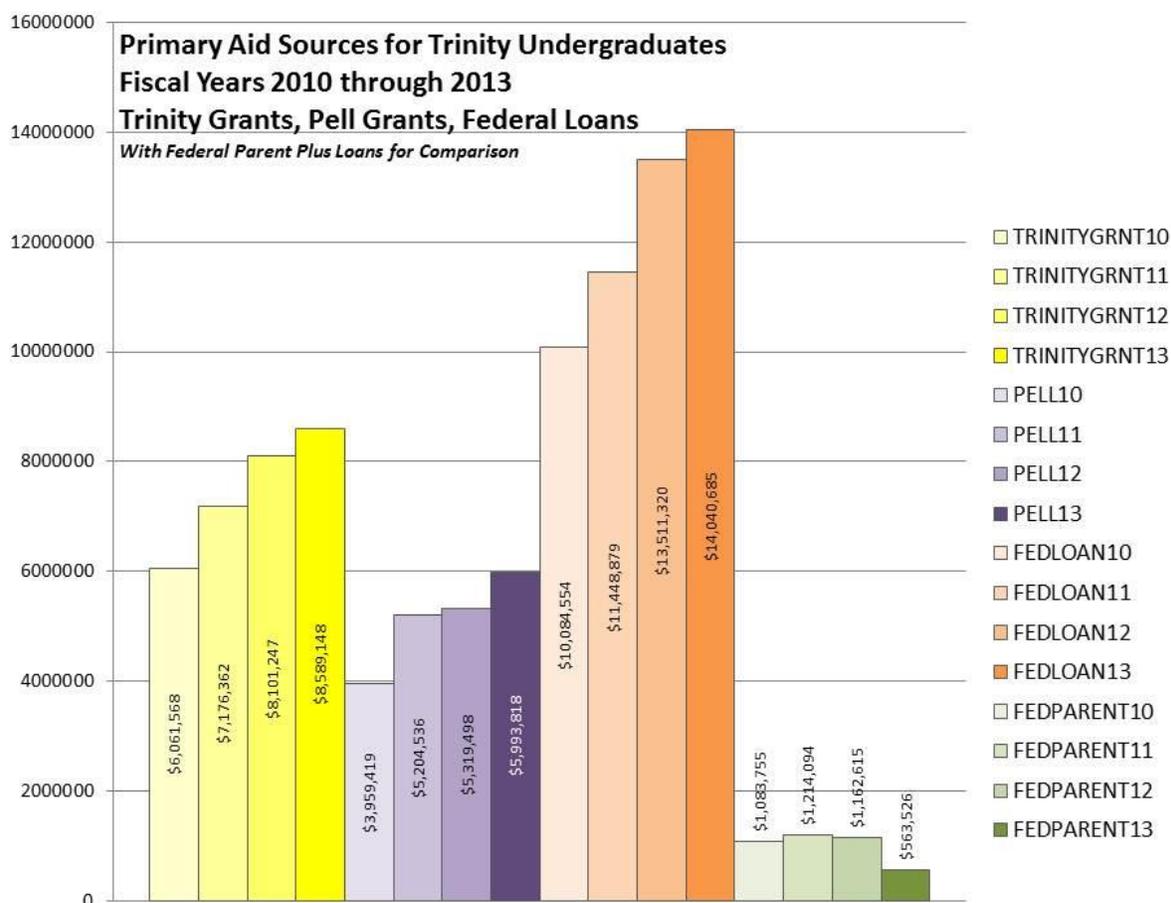
*“Because of federal loans I am able to obtain my second-degree in nursing while juggling the duties of being a mother, wife, student and employee.” (Tamina Umana, Second Baccalaureate student in Nursing)*

*“Because of my federal loans I am able to continue my education as a single parent. My federal loans have prevented me from becoming a statistic. My federal loans will allow my child to see a strong, empowered woman who will one day become an educator.” (Leontia Collins, Junior, Education)*

*“Pell Grants and federal loans give me the opportunity as the first generation member in my family to attend college. ...Financial Aid changed my life because it gives me the opportunity to create, build, reform and make my dreams come true. If I work hard to make my dreams come true, then I will become a valuable member to our society. With my intellectual knowledge and skills I will be able to give back to my community and to the society...” (Minette Achankeng, Junior, Political Science)*

*“Because of my Pell Grant and student loans I am able to finish my bachelor's degree at the age of 55 after a severe battle with cancer and other disabling diseases. It gives me the hope as well as the knowledge to be able to go back to the workforce...” (Rose M. Zuffi, Freshman, Communications)*

For almost all Trinity students, college is only possible with federal financial aid in the form of Pell Grants and loans, combined with Trinity's own grants and discounted tuition levels. The chart below shows the volume of Trinity's three major sources of support for students during the last four years:



Other sources of financial aid not indicated on the chart include a small amount for federal work-study grants, and aid to District of Columbia students through the D.C. Tuition Assistance Program and private grant programs such as the D.C. College Access Grants and D.C. Achievers Scholarships.

Several issues are immediately clear from this picture:

- Trinity's own grants, which are unfunded discounts on the tuition price (tuition forgiveness) are growing rapidly in relation to both enrollment growth as well as declining financial strength in the student body;
- Parent loans, while always few in number and relatively small in volume, have declined precipitously in the last year, evidence of the increasing fiscal stress among many families.

The parent loan data is clear evidence that most Trinity students, even those of traditional-age, are self-supporting and not relying on parents to help pay for their college education.

Not shown on the chart, but important to note, of Trinity's total student body of 2,600 students, very few qualify for private loans --- only 65 private loans this year, for a total of about \$612,000. Trinity students by and large do not have the resources to borrow against home equity or other assets. Federal financial aid, and Trinity grants, are the pillars of their ability to attend college.

During the four year period depicted on the chart above, Trinity's student body grew by 31%, from 2034 to 2664. Enrollment in the full-time undergraduate program (CAS) grew by 28%. Over that same four year period, Trinity's full-time tuition grew just 6%, from \$19,300 to \$20,500. But the volume of Trinity grants, which go mostly to full-time undergraduates, grew by 42% and the Pell Grant volume grew by 51%, compared to the federal loan growth of 39%. What this means is that while Trinity is holding the line on tuition price and continuing to provide significant discounts, the financial need of the student body is growing rapidly. Demand for seats at Trinity is high in the full-time undergraduate program, and particularly in Nursing and programs in the health professions and related fields.

Yet, despite considerable institutional and public financial aid, many accepted students are unable to attend, or find that they must stop out after a semester or two of enrollment. Trinity retains about 70% of full-time freshmen from first to second year; financial barriers are the single greatest cause of student failure to re-enroll in any given semester.

If this nation is to meet its oft-stated national goal to achieve a college degree attainment rate in excess of 50% of the adult population, then strengthening federal financial aid is essential, including redirecting more aid to the neediest students.

Trinity students who persist and graduate become great success stories, alumnae like Maisha Leek, Class of 2005, one of the youngest chiefs of staff on Capitol Hill with Congressman Chakka Fattah. Maisha was able to attend Trinity with the help of federal financial aid.

A recent survey of Trinity graduates from 2002 to 2012 shows that 95% are employed or in graduate school, and their median salaries are in the \$50,000-\$60,000 range. 60% enrolled in graduate school after completing Trinity degrees and 30% have already earned advanced degrees with another group still in graduate school and attending such notable universities as Georgetown, Howard and American Universities, the London School of Economics, the University of Pennsylvania and others.

Clearly, the investment of federal financial aid in Trinity students over the years has resulted in excellent returns for these students, for their families and communities, and for the corporations and organizations where they work and have considerable influence.

Congress should make a particular effort to engage students in the deliberations over the future of federal financial aid. Consider the voices of Trinity students like these:

*“Because of Federal loans I am able to be the first woman in my family to attend college. Federal loans provide me with the opportunity to receive not only a Bachelor’s Degree, but continue my education and pursue my Ph.D in psychology which will enable me to help my community.” (Jelisa E. Glanton, Junior, Psychology)*

*“Federal loans are the only way that I am able to put myself through school. Without it, I would not be able to serve my country and its aging population as a young nurse by the year 2014.” (Marissa Rose Torres, Junior, Nursing)*

*“Because of my federal loans I was able to fulfill my dreams by going off to college and receiving my Bachelor's Degree in Child Development and Family Studies. I am also able to currently work towards my MAT in Early Childhood Education.” (Sharneice Jones, MAT Program)*

*“Because of my federal loans, I was able to continue pursuing my Masters degrees after losing my job....I am able to concentrate on my education without having to worry how to pay for it right now.” (Meg Ann Imig MSA Nonprofit Management and Community Health)*

*“Because of my Pell Grant and loans, I am able to remain in college, accomplish my dream goals to better assist my community (District of Columbia) and my family. You see, I come from a low-income family where none of my parents are high school nor college graduates due to the poverty they had suffered in their home countries. ... I will also be the first in my family seeking and hopefully attaining a college degree. Thanks to federal aid I am steps closer to those goals!” (Diana Contreras, Junior, Human Relations)*

See Trinity’s website [www.trinitydc.edu](http://www.trinitydc.edu) for the complete set of [student comments](#).

Congress has a remarkable opportunity and awesome responsibility to be sure that the opportunities this nation has historically ensured for students to earn college degrees remain strong, not only for the sake of the students and their families, but also for the sake of the nation. As Congress prepares to reauthorize the Higher Education Act, I urge you to consider the points addressed in this testimony:

1. Do no harm to what works best in the current financial aid system.
2. Do not impose the wrong measures of success.
3. Encourage more effective outcomes measures.
  - recognize new patterns of attendance and new ways of learning
  - incentivize students to focus on completion
  - recognize the totality of degrees attained
  - incentivize institutional programs that support at-risk students
4. Simplify the system.
5. Engage the students and practitioners, those who know how the system actually must work!

Thank you for inviting me to share thoughts on federal financial aid on behalf of the thousands of Trinity students and graduates whose lives are changed so dramatically by the opportunities they discover on their way to earning degrees.