



THE NATIONAL CENTER FOR
PUBLIC POLICY AND
HIGHER EDUCATION



Responding to the Crisis in College Opportunity

Last year and this, the major burden of reductions in state higher education budgets has been borne by students and families in the form of reduced college opportunity, steep tuition increases and higher levels of student debt. In this supplement of National CrossTalk, there is an appeal to governors and legislators to protect college access and affordability during the budget crises that plague almost every state, along with profiles of students across the country who are struggling to complete their educations in the face of rapidly rising costs and dwindling course offerings.

In fall 2003, it is estimated that at least 250,000 prospective students were shut out of higher education due to rising tuition or cutbacks in admissions and course offerings. Mid-year restrictions on enrollment and transfer in some states could increase this number. In addition, many more students are accumulating substantially larger debt as a way to pay for the unpredictable and steep hikes in tuition.

In 2003, many states reduced funding for higher education disproportionately to overall state funding cuts. Few would argue that higher education can or should be exempted from reductions required by state financial problems, but disproportionately large cuts in

state higher education appropriations were the principal cause of the steep tuition increases and the rolling back of higher education opportunity. Reducing college opportunity is a short-term reaction that is counter to the nation's long-term need for greater numbers of highly educated citizens.

In 2004, governors and legislators should recognize the long-term educational needs of the country and its citizens. They should give the highest priority to student opportunities to enroll in college and to complete college programs, including transfer from two-year to baccalaureate-granting public institutions. In 2003, states (directly or indirectly) and public colleges and universities replaced most lost state revenues by increasing tuition. The consequence was that the major burden of reductions in state higher education budgets was borne by students and families in the forms of reduced college opportunity, steep tuition increases, and increased debt. The highest priority for state budgets in 2004 should be to protect college access and affordability for students and families. Governors and legislators should deliberately and explicitly seek feasible alternatives to what has become an almost automatic shifting of state revenue shortfalls to students and families.

Ultimately, the long-term solution to financing higher education requires shared understandings among

taxpayers and their elected representatives in local, state, and federal governments, students and families, and colleges and universities. In 2004, however, governors and legislators are on the front line. While they must plan for long-term solutions, they must devise short-term strategies that prevent the further erosion of college opportunity.

Short-Term Recommendations (Emergency Measures) for Governors and Legislators

If the state must cut higher education funding in 2004...

- Do not cut higher education disproportionately to overall state funding cuts, as was the case in many states in fiscal year 2003.
- Do not make cuts in state appropriations to those colleges and universities that serve primarily students from low- to middle-income families.
- Temporarily freeze tuition at community colleges and public four-year colleges that serve predominantly low- to middle-income college students.
- Increase or at least maintain funding for need-based state financial aid programs, even if it means reallocating resources from colleges and universities.
- Increase tuition moderately at public research universities to the extent that the state can make a commensurate increase in need-based financial aid.

If the state can increase funding for higher education in 2004...

- Invest new state resources in institutions accommodating enrollment growth.
- Give funding for enrollment growth a higher priority than funding for inflation adjustments.
- Hold tuition increases to the rate of growth in family income in each state.
- Invest new resources in state need-based financial aid programs, even if this requires reallocation of state resources that support higher education.

To prepare for the nation's long-term needs, each state should...

- Begin a process to achieve major productivity increases in higher education—that is, maintain or decrease the costs of delivering high-quality education.
- Assure transfer opportunity to four-year colleges for all qualified community college students.
- Initiate a process to specify and implement long-term higher education goals that would increase college access and completion.

Principles to Guide Short-Term (Emergency) Decision-Making

Capacity: Provide a space for every eligible student to enroll in higher education.

Safety Net: Protect the higher education “safety net”—that is, low tuition at open access institutions and state need-based financial aid.

Transfer: Assure the transfer of qualified students from two- to four-year public colleges and universities.

Emergency Priorities: Establish policies to deal with the short-term emergency (the erosion of access and affordability for low- and middle-income families).

Differentiation: Consider differential policies (by sector/institution/region) to preserve access and affordability. In other words, do not treat all colleges/universities the same.

Unintended Consequences: Avoid short-term solutions that create structural dependencies that are not in the state's interest—for example, recruiting high percentages of out-of-state students for increases in revenue.

Statewide Policy: Establish and support statewide financial aid policy. The state cannot effectively delegate to colleges and universities its ultimate responsibility for adequate and equitable student financial assistance.

Interdependent Policies: Assure all state finance policies for 2004—those related to state higher education appropriations, tuition, and state financial aid—are consistent with these principles and priorities.

Conclusion

Ultimately, state leaders must invest significant time and attention to plan for the future of higher education opportunity. No other entity—not the colleges and universities, not the students and the families—can effectively address these issues without the sustained attention of governors and legislators. While the federal government has a critical role in supporting higher education opportunity, the states have the principal responsibility and cannot expect a federal “bailout.” The strategies and principles recommended here are initial steps needed to stop the hemorrhaging of college access and affordability in 2004. In the long-term, new policies are needed to respond to the rapidly evolving global and technological marketplace. New policies can raise the educational attainment levels of the states and the nation by assuring college opportunity for all Americans who are qualified and motivated.

The need for governors and legislators to articulate new policies for higher education is an urgent one. This urgency is dictated by two factors.

■ *First*, state budgetary structures put higher education at a disadvantage as it competes for state support against other equally important public services. The current state economic difficulties differ from those of the past: Over the past twenty years, state support for higher education has increased. It has done so, however, through the “boom and bust” cycles that saw disproportionate cuts during fiscally difficult times and generous increases during prosperous times. The disproportionate cuts of 2003 follow this pattern, but a “boom” in 2004—or even the next decade—is unlikely to see the generous increases of past cycles. Few believe that state financial resources available in the late 1990s will return soon.

■ *Second*, current financial difficulties facing the states will likely dominate their agendas for the next few years. Over the long-term, the state and the nation face far greater challenges in the era of intensifying international economic competitiveness: the challenge of assuring educational opportunity for the nation's growing and diverse high school graduating classes; and, increasing the number of college-educated workers to replace retiring baby boomers. The “No Child Left Behind” principle must be expanded to “No Child or Adult Left Behind.” All Americans must share the task to realize this vision. But only governors and legislators have the authority and primary responsibility for making this vision a reality.

On October 26 and 27, 2003, the National Center for Public Policy and Higher Education assembled a small group of policy experts to address the condition of higher education as states approach the 2004 legislative sessions. The co-conveners were David Breneman, Dean of the Curry School of Education of the University of Virginia, who chaired the session, and Patrick Callan, President of the National Center. Participants were asked to identify the most critical issues facing the states in 2004 and recommend priorities and strategies.

The statement developed at the October meeting was revised after consultation with a national meeting of state legislators and review by the National Center's Board of Directors. The participants in the October meeting have continued to guide the development of the statement. However, “Responding to the Crisis in College Opportunity” is the responsibility of the National Center.

Participants in the meeting were:

Robert Atwell
President Emeritus
American Council on
Education

Paul E. Lingenfelter
Executive Director
State Higher Education
Executive Officers

David Breneman
*Dean, Curry School of
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Heli Acevedo

University of Illinois-Chicago

HELI ACEVEDO, a 21-year-old junior at the University of Illinois' Chicago campus, practically lives on campus from morning until night. A junior majoring in graphic design, he is either in class, sitting behind a desk at the Latino Cultural Center, where he has a part-time job, or working on a project in the computer lab. "The lab closes at 9 PM," he said, "so I

have to get everything done by then."

Acevedo entered UIC immediately after graduating from high school in 2000 and has been taking a full course load every semester since then. He is the eldest of six children. Neither of his parents attended college. The dropout rate at his high school was high, and not all of his teachers expected much of Acevedo. Sometimes, he didn't expect that much of himself. "I didn't think I was a college prospect," he said.

Thus far, Acevedo has been able to afford college through a combination of grants, scholarships and part-time work. Due to his family's size and income, the university determined that the family could not be expected to help pay tuition. "Mostly I'm doing it on my own," he said about tuition payments and other expenses.

He works on campus in order to help cover his costs—a more flexible setup that allows him to do some studying and negotiate his hours more easily. The internship at the cultural center—roughly 20 to 30 hours a week—helps to cover the added cost of supplies. Acevedo's current work-study job pays a little more than \$6 per hour. In the past, he has worked at a furniture store and at a flea market.

To keep his expenses as low as possible, Acevedo lives at home in a southwest Chicago neighborhood called Back of the Yards, which draws its name from the long-gone Chicago stockyards. His family is extremely supportive about his schooling, Acevedo said, and he is grateful for the stability and encouragement he has received at home.

"Things are tight, but in the end they always seem to work out fine," he said. "Sometimes I have to wait a week or two to buy things. My job's not that hard, even though the pay's not that great." He doesn't own a

car, a cell phone, an MP3 player or a laptop computer. "Thirty dollars a month for a cell phone goes a long way for other things," he said.

Thus far, Acevedo, has avoided taking out student loans, including a summer semester when he paid for his courses out of pocket. "I just saved up the money and did it that way," he said. But he has come close to taking out loans and thinks he will have to, sooner or later, especially since he has changed his major and is struggling to get the classes he needs.

As he progresses into his upper-level course requirements, Acevedo says that lack of faculty and limited course offerings are a problem. "There just aren't enough teachers," he said. "You have to wait a semester to take a course. Sometimes you have to wait a whole year." He took Art History 110 last spring and wanted to take 111 this fall, but it was not offered. "They don't teach both," he said, citing fewer sections, reduced numbers of electives, and larger classes. "The number of courses has gone down in general," he said. "It's kind of like you're wasting time."

Course availability also has forced students like Acevedo to pile on the work in some semesters. Last fall, he took five courses—"a big load"—so that he could get into a needed graphic design class in the spring. "If I didn't take those classes, then there wouldn't have been time to submit my portfolio for review, and it would have delayed me a whole year," he said.

Acevedo has learned to register for classes quickly. "If you don't get in you're going to have to wait," he said. When a \$363 hold showed up on his records this fall he went to the aid office immediately and got them to release it for a day so he could register for classes and pay a late fee. Still, Acevedo couldn't get into Documentary Photography, one of his most desired classes, because of the delay.

Acevedo said that asking for help is especially important when dealing with a university bureaucracy that can otherwise seem intimidating. "Financial Aid tells you what you have to do, but not how to do it," he said. "I asked a lot of people for help." Counselors from a Latino student support organization also helped him out his first year, but mostly he asked a lot of questions. "I pretty much figured it out on my own," he said.

—Alexander Russo

Thus far, Acevedo has been able to afford college through a combination of grants, scholarships and part-time work.

Marianna Melik-Bakhshyan

Los Angeles City College

MARIANNA MELIK-BAKSHYAN pressed ahead with her education after emigrating from Armenia to the United States with her family two years ago—attending Hollywood High School and Los Angeles City College at the same time. But her ambition to transfer to the University of California at Los Angeles or the University of Southern California for a pre-law program has been stymied by the fallout from the state's budget cuts.

Melik-Bakhshyan had earned her high school diploma in Armenia, but when she moved to this country she was told it would be best, since she wanted to attend an American university, to get an American high school diploma. So during the day, she took English, U.S. history and other classes at Hollywood High while enrolled in math and English classes at night at the community college. "Sometimes I wondered how I made it,"

said Melik-Bakhshyan, 19, but she received her diploma from Hollywood High last June.

Melik-Bakhshyan had planned to complete her required courses and transfer to one of the four-year schools this fall. But several of the political science classes she needs have been cancelled, so it will be fall 2005 before she can go to either UCLA or USC.

She will be able to get a required philosophy class during the winter session, which lasts five weeks in January and February. And she may be able to take one of the political



continued next page

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science classes that she needs at Los Angeles Valley College, which is farther from her home but still in the Los Angeles Community College District. But one of the other political science classes is not being offered this spring at Los Angeles City College.

When California was drowning in red ink early last year, LACC suffered a \$5 million mid-year budget cut. After months of wrangling, the Legislature passed and Governor Gray Davis, who has since been recalled, signed a budget that cut the state's 108 community colleges by

\$250 million, or 9.4 percent. The net reduction was \$86.8 million, because the budget also increased student fees at the community colleges from \$11 per credit hour to \$18, and because of anticipated growth in property tax revenues.

LACC, which had a budget of \$52.5 million in 2001-02 and \$49.65 million in 2002-03, received \$51.68 million for this school year, but a spokesman said its costs had gone up "astronomically." Because of \$3.7 million in cost increases—for pensions, health insurance, contracted pay increases, electricity and gas bills, among other things, the college cut half its athletic program, instituted a hiring freeze, eliminated some administrative positions, and reduced library and counseling hours.

Class offerings were especially affected. Last spring, 1,518 class sections were offered, compared with 1,624 the previous spring, a decrease of 6.5 percent. Last fall, 1,553 class sections were offered, compared with 1,758 in fall 2002, or a 12.1 percent decrease. In November, the state's former community colleges chancellor, Thomas J. Nussbaum, reported that course section offerings throughout the system were down 8.7 percent. Enrollment in the college system dropped 5.2 per cent in fall 2003 compared to fall 2002, or approximately 90,700 students.

"The cuts have postponed my transferring" and then going on to law school, Melik-Bakhshyan said. She said she has a 3.7 grade point average and so seemed confident that she could transfer once she has the necessary courses.

During the day, Melik-Bakhshyan took English, U.S. history and other classes at Hollywood High while enrolled in math and English classes at night at Los Angeles City College.

She is not certain what area of law she wants to pursue, but said she is drawn to the subject because she felt it was important that "people know their rights and how to protect them." Her parents left Armenia with Marianna and her three younger sisters, Melik-Bakhshyan said, because of the political and economic conditions there. Her father and mother were dentists in Armenia; now he works as a dental technician and she as a dental assistant.

Melik-Bakhshyan receives financial aid that covers her tuition and is enrolled in the Extended Opportunity Program and Services at LACC. That provides a book voucher worth \$250. She fears that the longer she has to wait to transfer, the more tuition is likely to go up at either UCLA or USC, adding that she might have to get a full-time job next semester.

She has been working seven hours a week in LACC's tutoring center, which has also been a victim of the budget cuts. People who use this English lab need help with essays or vocabulary or grammar. With a large concentration of immigrants at the community college, Melik-Bakhshyan estimated that English is a second language for about 45 percent of the people who come to the center. But the center's hours were severely curtailed last year because of the college's hiring freeze and 44 percent cut in its English program, said department chair Alexandra Maeck. "We're struggling" to keep the center alive but on a reduced basis, said Maeck.

"Budget cuts really affect students," said Melik-Bakhshyan. "Some drop out because they can't afford the higher fees. Because of the cutting of sections, others are postponing their transfers." Nonetheless, she said, she feels that "getting an education is very important for society so that there are people to lead and develop the country."

— Kay Mills

**"Getting an education is very important for society, so that there are people to lead and develop the country."
—Marianna Melik-Bakhshyan**



Denise Brown Emerson College

WHEN 26-YEAR-OLD DENISE BROWN completes her graduate work at Emerson College in May 2005, she expects to have amassed a daunting \$56,000 in student loans. For Brown, the only child of a single mother, getting a college education always meant taking out loans and working. That is what enabled her to earn a bachelor's degree from Bentley

College, in Waltham, Massachusetts. And the pattern continues at Emerson College, in Boston, where Brown juggles her graduate studies in integrated marketing and communications with a full-time job at a public relations firm. Both Bentley and Emerson are private colleges.

"It's a big deal to put me through college," said Brown, the first in her

family to attend. "My mom did the paperwork, sat me down, and I knew going into Bentley that I'd come out owing \$30,000. At 18 years old, \$30,000 was just a number to me."

At Bentley, a school focused on business, Brown took public relations classes, as well as business core requirements such as accounting, finance and marketing. She minored in computer information systems. Brown took out \$30,000 in federal subsidized Stafford loans over the four years. She also worked during her freshman and sophomore years in the Bentley alumni relations department, earning \$6 per hour. She did not work during her junior and senior years.

In summer, Brown worked 40 hours a week as a temporary employee at Cellular One and several other companies, to gain office experience.

For Denise Brown, the only child of a single mother, getting a college education always meant taking out loans and working.

Brown's four years at Bentley, including tuition, room and board, cost \$120,000. The non-loan balance of \$90,000 came from her work earnings, grants from the college and some help from her mother, who owns a furniture refinishing business.

After graduating from Bentley in 1999, Brown took the summer off and then began to work full-time. Her current job is at Blanc & Otus, a Boston public relations firm. She began paying off the \$30,000 in undergraduate loans in 1999 and still makes payments of about \$250 a month. Her graduate school Stafford loans, which will amount to about \$26,400 by the time she finishes, do not have to be paid until after graduation. At that time, Brown expects to be paying about \$450 a month for both the undergraduate and graduate loans.

As an undergraduate, Brown lived on campus. In order to save money while going to graduate school, however, she gave up her apartment and moved back home with her mother. "I save about \$900 a month on the rent, utilities and food I was paying with my two roommates," she said. "I am aware that I'm on a budget. The \$250 a month for loans now doesn't seem that outrageous, but it would have been a lot worse if I still lived in an apartment."

Brown works 40 hours a week and is a full-time student at Emerson, taking eight credits per semester. She has no grants from the school, so she pays for tuition and fees with the loan money. "There's no other way

I could have gone to graduate school except loans," she said. "The \$26,400 didn't stop me from going for it, though." Brown said she could have deferred her undergraduate loan repayments, but with the debt load she is facing after graduate school, she decided to start paying them down right away.

Brown's work and school schedule can be challenging. She leaves work right on time in order to get to class, which runs three hours and 45 minutes. "It's hard to keep my concentration after working all day," she said.

Although tuition has increased steadily during her years in college, Brown says she really hasn't felt the impact immediately because the loans covered the costs. "If Emerson raises tuition next year, I'll get bigger loans," she said. "You don't really feel it until it hits you when you write out the loan checks later. Then reality hits."

Brown believes the costs and looming debt are worth it. "I hope a graduate degree takes me further," she said. "I'm learning things now that I wouldn't see in my work environment until further down the road."

—Lori Valigra

"I knew going into Bentley College that I'd come out owing \$30,000. At 18 years old, \$30,000 was just a number to me."
— Denise Brown



Bridget Burns Oregon State University

BRIDGET BURNS aspires to a career in politics, and, as a former student body president, debate team star, and member of the State Board of Higher Education, the 23-year-old Oregon State University student is well on her way. A transfer student familiar with the finer points of tuition policy and financial aid, she has become an outspoken advocate for low-income

students, often using her own experiences as Exhibit A.

"Board members and legislatures don't share the perspective of a low-income student," she said. "There are different types of student leaders. I'm not one of the student leaders who becomes friends with the administration. I was notorious for saying it like it was."

A Montana native, Burns left home at the age of 18 to attend North Idaho College, a two-year school in Coeur d'Alene. She moved to Oregon initially for a job, and then ended up transferring to OSU. Now Burns is 36 credits away from graduation, but faces a Catch-22: Because of new tuition policies, affording 18 credits a term for the next two semesters won't be easy, but if she puts off some of her courses until the fall, she may lose her federal Pell Grant.

In fall 2002, Burns would have

"There are different types of student leaders. I'm not one of the student leaders who becomes friends with the administration."
— Bridget Burns

had to pay just \$1,338 for 18 units. But this year, after board decisions to raise tuition and stop capping tuition at 12 credits, the same 18 credits will cost \$1,792. That's one reason why Burns and the other student board member cast the only votes opposing the move to lift the tuition plateau.

"This is like a tax," she said. "It selects people who want to get ahead, or low-income people who need to graduate on time. It makes students stay in class longer, and that contradicts our enrollment policy, to get people out of the classroom as quickly as possible."

Burns is not eligible for an Oregon Opportunity Grant, because her parents live back in Montana, where she grew up. She earns money here and there, this year serving as a resident advisor for a fraternity in exchange for a free room, and earning about \$150 a year leading a campaign finance reform program on campus. But being on the debate team limits her money-earning options. "I can't really get a job," she said. "I'm gone every weekend on competitions around the country."

To make up the difference, Burns has accrued about \$30,000 in loan debt in the last five-plus years. She acknowledges that her current six-year graduation plan is "considered excessively long," but believes her circumstances justify it.

"Realistically, with the leadership I've taken, it's not that long. And when you transfer, you automatically lose a year." Of the 70 units she completed at North Idaho, Burns said only about 30 transferred to OSU.

She came to Oregon during better budget times, but in the last year, in a pattern seen by all of the state's universities, OSU's state budget was cut by 18 percent. Amid the threats to higher education, new Democratic Governor Ted Kulongoski has embarked on a shake-up,

As a member of the State Board of Higher Education, Bridget Burns has become an outspoken advocate for low-income students.

continued next page

from preceding page

firing four members of the State Board of Higher Education, leaving only Burns, another student, and a professor.

Burns, who got to know the governor by joining him at several bowling events organized by his campaign, praises Kulongoski's thinking on higher education. "I think he figured out that higher education is really the key to getting Oregon back on track economically," she said.

But she is discouraged by the current budget picture. Last year, as student body president, Burns worked to ensure a \$2.2 million increase in financial aid funding and to raise an additional \$300,000 for a contingency fund for students with unmet need. This year, she says, the increase has vanished.

"I feel like we have crossed the threshold," she said. "The cost of education is so excessive. The financial aid formula is prehistoric."

Whether she graduates in the spring or fall, Burns is determined to do something about higher education funding. Her plan is to attend law school, work as a federal prosecutor, run for state Senate by age 45 and

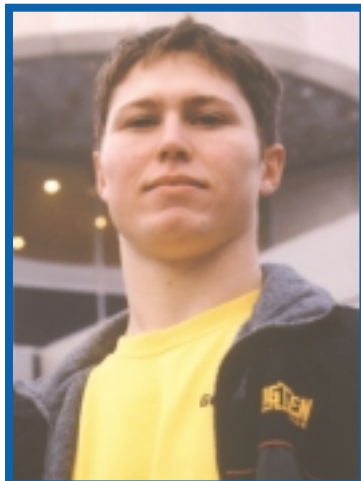
eventually win a seat in the U.S. Senate.

But her shorter-term political and career goal is to fight for campaign finance reform, because the present system "keeps higher education from being a priority," she said. "There isn't an impetus to fully fund higher education. How elections are funded determines how public policy is shaped. If somebody gives me \$5,000 instead of \$4,000 for a Pell Grant, it doesn't help them. Students don't vote and students don't contribute to your campaign."

For more news on Bridget Burns, watch the Oregon State Senate in 2025.

—*Pamela Burdman*

Burns' plan is to attend law school, work as a federal prosecutor, run for state Senate by age 45 and eventually win a seat in the U.S. Senate.



Jason Dixon University of Iowa

JASON DIXON is a 20-year-old junior business major at the University of Iowa and captain of the men's gymnastics team. Like many others, Dixon faces a middle-class family dilemma: His parents make enough money to disqualify them from financial aid but not enough to pay for an entire four-year education.

Unlike many of his teammates, Dixon, whose specialty is the rings apparatus, does not have an athletic scholarship. Over the years he says he has applied for about 20 scholarships of all types, and hasn't qualified for any of them. As a result, he has had to work during summers and semester breaks, take out loans, and, for the first time this year, work while going to college. But Dixon is not bitter, because he already has achieved his hard-fought dream: to compete as a collegiate gymnast. His love of gymnastics, a sport at which he was not skilled enough to get a scholarship, left him with the choice of either

going to an in-state school that offered discounted tuition to residents or to a community college.

"In-state tuition was one of the biggest considerations in going to the University of Iowa," said Dixon, who started gymnastics at age four, along with his two sisters. "Plus my gym coach had ties to the university to help me get in."

Dixon's parents helped substantially during his first two years at Iowa City. First-year tuition, room and board cost \$8,741, of which \$2,000 came from a job at a local Dairy Queen during high school in his home town of Council Bluffs. Second-year charges for

tuition, room and board rose to \$9,712, with Dixon again contributing \$2,000 from summer work at a concession stand at a local lake and as a Little League baseball umpire. He worked those jobs again after his

sophomore year. But then a previous agreement with his parents kicked in: Dixon was to get a taste of the real world by paying his own way the last two years of college.

"I didn't think that was a good idea, because it's really tough to do that," Dixon said. "But if I had everything handed to me, I wouldn't like it as much as if I worked for it."

If real world experience is what Dixon's parents had planned, they picked the right time. University of Iowa tuition and fees rose 19.4 percent this year—to \$4,993 for full-time resident students, one of the largest percentage increases in the nation. Books and supplies cost about \$840 a year. University officials estimate that for two semesters, a reasonable budget for a student like Dixon, who is living off campus, is \$14,933, up \$1,072, or 7.7 percent, from a year ago. That includes tuition, fees, room, board, personal expenses, books, supplies and transportation.

For his junior year Dixon has taken out two loans totaling \$10,750. Of that amount, \$1,750 is a federal Stafford subsidized loan and \$9,000 is a private loan. His work coaching boys from a local gymnastics club brings in \$30 per week, which he uses for personal expenses and supplies. Dixon also has some of the money left over from his summer jobs, and lives close to a budget, which he has detailed on a computer spreadsheet. If tuition goes up again next year, which seems likely, Dixon says he will just have to get a bigger loan.

The gymnast's schedule would be a challenge for anyone. On a day when he works, he wakes up at 7:30 AM, attends three classes from 8:30 until 12:30, and then eats at the off-campus apartment he shares with two roommates. From 1:30 until 5 PM he practices gymnastics with his team, goes home for dinner, and then comes back to the university's gym, where he coaches the boys from 6 until 7:30. Then, it's back home to study.

But for Dixon, the hard work and determination are part of the reward. "I've grown as a gymnast so much that I've probably doubled my abilities

If tuition goes up again next year, which seems likely, Jason Dixon says he will just have to get a bigger loan.

University of Iowa tuition and fees rose 19.4 percent this year, one of the largest percentage increases in the nation.

since I came here,” he said. “It’s because of the good coaching, equipment, and being around such high-caliber gymnasts.” Dixon is making enough of a contribution to the team’s score to get him considered for at least a partial gymnastics scholarship next semester or next year, although he expects to take out another loan as well.

Of his experience after several months of paying his own way, Dixon

said, “It causes you to be more responsible, to better understand the money you have and to realize the value of time.” After graduating next year, Dixon plans to return home, invest in real estate, and continue coaching gymnastics.

—Lori Valigra



Kimberly Silvers

University of Illinois-Chicago

KIMBERLY SILVERS, a 28-year-old single mother, is a senior at the University of Illinois’ Chicago campus. She lives with her ten-year-old son Eric in a two-bedroom campus apartment and is one semester away from graduating with a bachelor’s degree in political science.

Little of her college experiences has come easily. Silvers worked for several years after high school, then enrolled at Western Illinois University, where she made the dean’s list, despite working at two minimum-wage restaurant jobs and getting little or no child support from her son’s father. Getting by was a struggle. Silvers describes times when she had no phone and the only electricity in her apartment came through a generous neighbor’s extension cord.

Feeling isolated at Western Illinois, she transferred after two years to the University of Illinois-Chicago and almost immediately encountered a variety of academic and financial difficulties. The course work at UIC was much harder, she says, the commute to campus was 90 minutes each way, and the commuter-oriented urban campus seemed cold and unfriendly. Also, Silvers changed her major from education to political science. “It was pretty much like starting over as a freshman,” she recalled.

Since then, Silvers has been in and out of school, either to earn enough to pay her university bills or because of academic probation. Facing academic and

financial obstacles that seemed increasingly insurmountable last year, Silvers decided to join the Army Reserve Officers Training Corps (ROTC), which has turned out to be a wise decision.

“I did it because of the uncertainty,” she said. “ROTC pays tuition for school and a (monthly) stipend. They’re willing to work with you more.” As long as Silvers keeps her grades up and continues to make academic progress, the money keeps coming.

For the first time, Silvers has a group of friends and teachers within the university who know and care about her, she said, and a place on campus where she can hang out and get her work done. “They get on

me about my incompletes,” she said one day in the ROTC computer lab, “but if it wasn’t for the ROTC, I wouldn’t be in school.”

ROTC is no free ride, however. Silvers has early morning training sessions three days a week and regular weekend activities. Eric gets himself up and off to school by himself most days.

In addition to her classes and ROTC training, Silvers currently has two part-time restaurant jobs. She works three shifts a week at Chili’s, a job that gives her less-expensive health and dependent coverage than the university offers. She also picks up one or two shifts a week at a downtown Chicago bar. Still, she usually manages to watch her son’s basketball practice after school and even play a game or two with him afterward.

Budget cuts at UIC have delayed her progress, Silvers said. “It seems like they’re cutting courses or professors all the time.” Also, sometimes all the upper-level political science courses, which Silvers needs to complete her major, are scheduled for the same days and at the same times. “You have to take what you can get, not what your focus is,” she said.

Students with past-due bills or academic problems are not allowed to register for the next semester, making it even more difficult for Silvers to get the courses she needs in order to graduate. “Every semester it seems like I’m calling a professor and begging them to register me late,” she said.

Silvers’ face is flushed, and her eyes tear up when she talks about all the challenges and setbacks she has faced. Getting through school obviously has been an ongoing struggle and will leave her \$30,000 to \$40,000 in debt. “It has been quite a ride and I am not quite done yet,” she said.

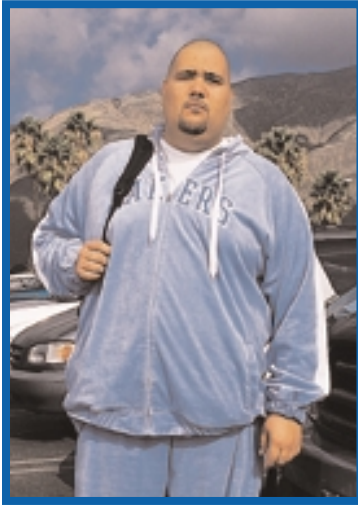
Despite the obstacles, Silvers has been able to hold her life together. “My focus is on trying to feed my son and make his life as normal as possible,” she said. “I will graduate and commission from Army ROTC in May. At that time, I will go active duty as a second lieutenant, branched to military intelligence.”

Silvers said one of the main lessons she has learned is to ask for help. “You have to make yourself known,” she said. “If you don’t get noticed, you can just float through the system. If you don’t fight for an education, you’re not going to get it. You really have to work hard. It’s not just about getting good grades but about knowing people, talking to people, making your face known.”

—Alexander Russo

Facing academic and financial obstacles that seemed increasingly insurmountable last year, Silvers decided to join the ROTC.

Getting through school has been an ongoing struggle and will leave Silvers \$30,000 to \$40,000 in debt.



Matthew Zepeda

Mt. San Jacinto College

MATTHEW ZEPEDA needs one required mathematics class in order to transfer from Mt. San Jacinto College, where he is student body president, to the University of Southern California. But because of California budget cuts, Math 135—calculus for social science and business students—wasn't offered last fall semester at the 13,000-

student campus in Riverside County, east of Los Angeles, nor did it appear on the spring course schedule. So Matthew is driving 51 miles each way two afternoons a week to take the class at Santa Ana College, in Orange County.

Zepeda, 26, qualifies for the state's Extended Opportunity Program and Services (EOPS), which provides counseling, tutoring and book and meal vouchers for low-income students. But students must take 12 credit hours to remain eligible. Zepeda is taking 12 credits, but three of them are for the math class in another district, so he expects to lose his book voucher, worth about \$250. He calculated that the extra driving will cost him \$25 to \$30 a week in gasoline as well.

The class meets at 7 PM, and it takes Zepeda up to two hours in rush-hour traffic to get there because, as he described his freeway route, "the 91 is nasty." That means "two hours of study time that's basically taken away," he said, or two hours he could be working on student government

business, or "just two hours I could have to myself."

Still, Zepeda considers himself fortunate in that he has already taken most of the courses he needs. Students who could not get in to the University of California or California State University systems, or could not afford to attend those universities, are turning to community colleges, and "with that kickdown from the UCs and CSU, they need

classes that they would have taken on those campuses," Zepeda said. For that reason, classes with lower enrollment, such as his math course, lost out.

This year's operating budget for Mt. San Jacinto is \$34.1 million, \$1.4 million below last year's. The reduction came on top of a \$1.1 million mid-year cut because of the state's budget crisis. To handle the cuts without turning any students away, the college reduced its office supply, service and equipment accounts, delayed maintenance projects, and laid off temporary employees.

Zepeda could not afford to go to college right after high school graduation, so he worked at a variety of jobs, mostly as a laborer. His mother, a single parent, is a respiratory therapist who earned too much money for Matthew to qualify for financial aid, but not enough to help him pay for college. Once Zepeda turned 24, he said, his mother's income no longer needed to be included on the aid forms. He receives a statewide Board of Governors waiver of tuition and has a federal Pell Grant, which pays for such expenses as parking, gas and books, beyond what is covered by his EOPS voucher.

Tuition at USC last fall was \$14,346 a semester. Room and board was \$4,316, plus books and transportation costs. Community college tuition is only \$18 per credit unit (up from \$11 a year ago), so it was "way better" for him to start college closer to home at Mt. San Jacinto, Zepeda said. He hopes to attend the Marshall School of Business at USC and is optimistic that USC will help with financing his education there.

When he has the opportunity, Zepeda tells politicians not to cut funding for schools and colleges. "Schools are turning out higher-bracket taxpayers," he said. "The government is going to get out what it puts in, and studies show that people with education make a better living."

—Kay Mills

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Matthew Zepeda could not afford to go to college right after high school graduation, so he worked at a variety of jobs, mostly as a laborer.

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