

MURRAY & ASSOCIATES
LLC

THE NATIONAL CENTER FOR COLLEGE COSTS

*How to Motivate Students & Families to
Plan for Higher Education*

IPCN Conference

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Dave Murray, President

Murray & Associates



Murray & Associates

Murray & Associates provides an array of programs that help students and parents prepare for the postsecondary process. From early intervention activities that break down the barriers families face when it comes to thinking about college to workshops that show them how to actually move through the college admission and application process successfully, Murray & Associates provides expert advice to large audiences of students and parents on critical postsecondary issues.

Lesson #1

Establish Relevance for Students (and Parents)

- ⇒ Connect the classroom and the workplace so they see the relevance of their education

Establish Relevance

- In 2002, the national average annual wage for a worker without a high school diploma was almost \$2,000 less than the wage for a worker without a high school diploma was in 1975.
- Nike shoes are being made in China for \$31 a week. Current US costs would be \$450 per week.
- Fast food restaurants are becoming totally mechanized, with only three employees left while outsourcing or eliminating order takers to call centers or self-serve kiosks.

Establish Relevance

“When I was in school my parents and grandparents told me to eat my dinner because children in India and China were going hungry. I tell my two daughters to go do their homework because children in India and China want their jobs.”

-Thomas Friedman, author of The World is Flat
appearing on “Good Morning America”

Establish Relevance

Bring it home...

- Create profiles for local jobs which employers have trouble filling; place them in the context of the local cost of living
- Establish the link between level of education and income potential and/or life options

Lesson #2

Create a continuum of activities

- ⇒ Start early sending the messages and setting the expectations; consistently and routinely reinforce these messages with key activities at each grade level

Create a Continuum

The Lumina Challenge
to Murray and Associates:

Find an efficient way to have an impact on the postsecondary pursuits of college-eligible students at high schools with disproportionate numbers of low-income, potentially first generation college students.

Participating Schools

- **Cardinal Ritter High School** – urban, Catholic school (Indianapolis)
- **Elmhurst High School** – inner-city school in second largest Indiana city (Fort Wayne)
- **Franklin Community High School** – large suburban school with shifting demographics (Franklin)
- **Hammond High School** – diverse school (87% non-white) near Chicago & Gary (Hammond)
- **Shakamak High School** – small school in very rural and remote area (Jasonville)
- **West Noble High School** – rural school with burgeoning Hispanic population (Ligonier)

Strategy

Implement a series of workshops each of the three years of the project involving sophomores (one day), juniors (two days), and seniors (three days)

Key Activities:

- The *College Costs Estimator* Program
- Mock College Admission Case Studies
- Bus Trips to Colleges
- Essay Critiques
- College Survival 101

Impact

Substantial changes were seen in:

- The quality of high school course selections / AP enrollments
- College enrollment patterns
- Academic Honors Diploma rates
- Other indirect academic variables (e.g., SAT scores)

Impact

- Overall college-bound rates (2-year/4-year) for students in participating schools was observed at 71.8% vs. 65.2% nationally*
- College-bound rate for African American students in participating schools was 79.3% vs. 58.7% nationally*; for Hispanic students the rate was 61.3% vs. 53.5% nationally*
- Students nationally in the lowest quartile in a recent year had a 45% college-bound rate vs. students in this grant project with estimated federal Pell Grant eligibility which posted a 75% 4-year college-bound rate based on data available at the time of graduation

**Represents figures available nationally for 2002*

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Impact

In an online survey completed by nearly 500 graduating seniors in 2005, students reflected on the cumulative impact of the three-year project on their college readiness and intentions.

(Highest percentages by project schools)

	1 st	2 nd	3 rd
As a result of the programming, I learned that I have the potential to go to college and succeed.	78.2%	74.6%	68.1%
As a result of the programming, I am confident that I have chosen a college that is well suited to my needs and interests.	65.5%	64.0%	53.2%
As a result of the programming, I have more confidence that I can afford to go to college.	54.6%	51.1%	42.9%
As a result of the programming, I have a better sense of what I need to do to succeed during my first year of college.	78.2%	68.1%	63.5%

Lesson #3

Know what it takes to engage the key players (& know who they are)

- ⇒ For our model, active engagement by and collaboration with school staff are crucial
- ⇒ Collaboration with other entities striving to achieve the same goal offers the opportunity to expand the reach without duplicating services
- ⇒ Parents, who often can be the toughest to pull in

Engagement (Schools)

- Part of the success of our model is the ability to bridge the gap between two distinct, yet related communities: high schools and colleges
- College preparatory and retention programming lags or is non-existent for many students; schools are the only place to find all students and to raise the bar for the masses
- The buy-in and commitment of school staff and administration are critical to:
 - Implementation of a full range of activities
 - The kind of “culture change” that leads to meaningful improvement
 - Sustainability in the long term

Engagement (Other Entities)

- College access dollars are limited; collaboration with other organizations is necessary to maximize reach and efficiency
- Powerful partnerships that harness the individual needs/interests of various groups (K-12, colleges, scholarship programs, college access providers) hold promise

Engagement (Parents)

- Parents have a powerful influence on the college planning of students
- Unlike students, parents are not a “captive” audience nor readily accessible in a common location
- Sometimes the only way to engage the parent is to first engage the student
- Consistency and persistence are crucial to creating trust and capturing parental involvement at their moment of readiness

Lesson #4

Make it as tailored as possible while also taking advantage of efficiencies

- ⇒ To have an impact, students and parents need to see where they fit in the context of the information presented
- ⇒ To reach large numbers of people, look for opportunities to administer certain “universal” messages in a group setting

Example:

The *College Costs Estimator* Program

“The College Costs Estimator Program is designed to show families that college can be affordable. By analyzing each family’s situation under the federal formula used to determine need-based financial aid, Murray & Associates consultants are able to provide information and strategies on how to plan financially for college and other kinds of programs after high school.”

The *College Costs Estimator* Program

Program Components

- Confidential, individual household needs analysis according to the Federal Methodology & corresponding family report
- Group workshop to cover the basics of financial aid & financial aid eligibility
- Ongoing support via a toll free line and email to all members of the household as questions arise

The *College Costs Estimator* Program

Parent Post-Workshop Survey Data

- More college options than previously expected = 54%
- *Different* college options than previously expected = 70%
- Programming viewed as “Very Helpful” (79%) or “Somewhat Helpful” (21%) = 100%
- Believe others in community would benefit from program = 100%

Aggregate Financial Data

- 13% with Parent Contributions of zero
- 38% with estimated Pell Grant eligibility (Expected Family Contribution \leq \$3,850)
- 11% with excess earnings from student income
- 48% with contributions from student assets
- Mean EFC = \$11,541
- Median EFC = \$6,326
- Average AGI = \$59,786

The *College Costs Estimator* Program

	<u>Student #1</u>	<u>Student #2</u>
Student Income:	\$8,947	\$2,700
Student Income Contribution:	\$2,743	\$0
Student Assets:	\$2,000	\$0
Student Asset Contribution:	\$ 700	\$0
Total Student Contribution:	<u>\$3,443</u>	<u>\$0</u>

The *College Costs Estimator* Program

	<u>Student #1</u>	<u>Student #2</u>
Total Student Contribution: (No Parent Contribution)	\$3,443	\$0
Pell Grant	\$ 600	\$4,050
State Grant at I.U. (Assumes Core 40)	\$4,655 (est.)	\$4,655 (est.)
Total Federal & State Aid	<u>\$5,255</u>	<u>\$8,705</u>

Difference in Aid To Students = \$3,450

Questions & Answers

MURRAY & ASSOCIATES
LLC

THE NATIONAL CENTER FOR COLLEGE COSTS

Contact Information:

15 West Franklin Street

Greencastle, Indiana 46135

Toll Free Phone: 1-877-687-7291
(877-MURRAY-1)

Fax: 765-653-7023

Email: info@collegecosts.com

Website: www.collegecosts.com



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