Phuong Nguyen

Justin Bibler

WP4

WRIT 150

April 26, 2019

The Student Responsibility Curse

Students who cannot afford full tuition at the University of Southern California are haunted by well-intended compliments suggesting how fortunate they are to go to college. "College is a privilege" seems to be a common consolation offered to us by our loved ones and ourselves, especially in times of trial. In a world that keeps telling you that it is an undeniable privilege to attend college, you quickly forget that equitable access to higher education is your right ("General Comment No. 13").

We live in a time where capitalism has bled onto and stained institutions of higher education by promoting exclusivity. Higher education has become more about money and less about merit; you go if you can afford to, not if you deserve to. The Free Application for Federal Student Aid was created in 1992 to mitigate the exclusivity of higher education and pursue the ideation of education as a right. Since 1992, the FAFSA algorithm has been revised frequently to ensure accurate estimates ("History of the FAFSA and Need Analysis"). Today, it is a relief to a student if FAFSA determines your estimated family contribution (EFC) to be relatively low. If you qualify, your EFC could be $00.00. Congratulations! You are poor enough that you should not have to pay for higher education. But even this promise is conditional.

Unfortunately, most colleges – even colleges that claim to meet 100% of financial need – re-evaluate your EFC. At the University of Southern California, your EFC is re-defined as the sum of a minimum Student Contribution and your estimated Parent Contribution ("How Aid Works"). Usually, the Parent Contribution is equivalent to the EFC determined by FAFSA. The Student Contribution minimum is at least $4,500.00. This is the Student Responsibility curse. It enables the unauthorized increase of EFC at USC and diminishes the purpose of scholarships. The minimum Student Contribution is a dishonest and classist practice that must be eradicated; the assumption that students *must* contribute through savings, work, or loans undermines the poor and the deserving.

At USC, your EFC will always be at least $4,500.00, regardless of what FAFSA reported, because of the minimum Student Contribution. However, the minimum Student Contribution is not listed online; the amount was only disclosed by a financial aid officer after I specifically asked over the phone. Further adding to the lack of transparency, USC does not disclose their criteria for determining Student Contribution. "This is the amount we expect students to contribute to their education through summer earnings or other savings" ("How Aid Works"). This practice is dishonest, as USC claims to meet students' full financial needs. On the official financial aid site, USC pledges to "meet a student's full *USC-determined* financial need" ("How Aid Works"). The institution set a minimum arbitrarily, disregarding official estimates of the federal government and revealing the capitalist nature of American higher education.

Although "*USC-determined* financial need" seems innocuous to ill-advised students, including first generation students and their families, this policy is problematic in nature. Students encounter challenges when they receive their financial aid package or try to deposit a scholarship award. For students whose FAFSA-determined EFC is less than USC's minimum Student Contribution, their USC-determined EFC will be increased. At this point students whom the federal government deemed unable to pay any amount of tuition are now, ironically, required to pay a minimum. In similar niche circumstances, students who are recipients of scholarships will have their financial aid recalculated to maintain the Student Contribution minimum. USC's financial aid algorithm maintains the minimum by taking away University grants and work studies. Students who are recipients of last-dollar scholarships, "gap filling" awards that cover all unmet financial need, will never have their balances cleared due to recalculation.

Furthermore, the policy is rooted in socioeconomic and racial prejudice. In 2017, at least two-thirds of USC's freshman class received financial aid. USC boasts of over 4,000 "low-income" students. We are above the national average percentage of low-income students at 21% ("Who Receives Financial Aid at USC?"). Likewise, the University of Southern California has pledged their commitment to the accommodation of minorities; USC Provost, Michael Quick, envisioned USC as "a model for how to foster an open and inclusive campus climate that ensures broad access and opportunity for all members of our academic community regardless of age, disability, ethnicity, gender identity, national origin, race, religious affiliation, sexual orientation, or veteran status" ("Embracing the Inclusive Spirit."). If USC is truly committed to the diversity initiative, we should understand the intersectional implications of financial aid policies. Discrimination on parameters of socioeconomic class aligns with discrimination on parameters of race. The students that apply for financial aid are predominately, and unsurprisingly, minority students; "Minority students receive more need-based grants because minority students are more likely to be low income than Caucasian students." Of all low-income students who submitted a FAFSA, 83.0% were African-American, 79.6% Latino and 69.5% Asian, compared with only 55.3% of Caucasian students (Kantrowitz 8). The minimum Student Contribution is taxing the lower socioeconomic student demographic, the non-white students.

USC enforces the minimum Student Contribution despite understanding that the policy discriminates against those with low FAFSA-determined EFC's and scholarships.

It must be conceded that Student Responsibility is only a curse in niche circumstances; an extreme minority of students are affected negatively by the Student Contribution minimum. But this low-income, non-white demographic that we exploit through the Student Contribution minimum are the same students that we frame in our diversity brochures. In lieu of the recent admissions scandal, USC's First-Generation Student Union held a solidarity rally. One sign read, "Don't champion me without pampering me." Speakers voiced concerns over a lack of administrative action to address issues of food insecurity, mentorship, funding, and, evidently, financial aid services for first-generation, low income students (Oganesyan). These concerns are warranted, as students from these backgrounds are less likely to graduate in 4 years, if at all (Thayer 3). Primary reasons for such low retention rates at undergraduate institutions are reported to be poverty and loneliness (Tugend). In other words, these students are financially and socially vulnerable. USC neglects them by endorsing the Student Responsibility curse. In return, they enrich our classrooms. Studies have shown that diversity in student body produces positive educational environments. In an increasingly globalizing world, diversity in student body has become the key to interdisciplinary, cross cultural learning (Chang 10). Diversity also has institutional, faculty, and societal benefits (Milem 33). The students affected by the Student Responsibility curse are a minority, but they are valuable, and they are Trojans nonetheless. If anything, their vulnerability warrants our attention and protections even more.

The Student Responsibility curse is not exclusive to USC, but some institutions have exhibited more transparency than USC. As put gently by Stanford, "Since you are the primary beneficiary of a Stanford education, we expect you to participate in paying for a portion of your college costs" ("How Aid Works"). Stanford has set their minimum at $5,000.00; they state that at least $2,200.00 should come from prior earnings, namely summer work, and $2,800.00 from part-time employment during the year. Though there is a hint of condescension in the assumption of the prospective student's financial stability, Stanford has at least explicitly stated their financial expectations. Like Stanford, Yale and Vanderbilt require a Student Contribution or "Standard Student Effort." They've also deliberately stated the exact amount expected of students. Yale even details the process of how they determined the amount required and how that amount differs based on your income or academic year ("Types of Financial Assistance", "Understanding the Student Effort"). Unlike USC, these institutions have chosen to support their students through honesty. The bare minimum is transparency.

Rice University has made efforts to relieve victims of the Student Responsibility curse by implementing selective no-loan policies. USC should look to the efforts and values of Rice to revise our own discriminatory financial aid policies. This past academic year from 2018-2019, Rice University introduced a new policy that guaranteed families who made less than $130,000/year full financial aid in grants instead of loans. There are tiers to the initiative. Families making below $65,000/year will receive grants to cover tuition plus fees, room and board. Named the "Rice Investment" initiative, Rice University is one of the universities at the forefront of the accessible education movement, despite not offering no-loan financial aid to all their students. Before the Rice Investment initiative, Rice University was already guaranteeing no-loan financial aid packages for families making less than $80,000/year (Powell). Rice's equitable approach to affordable education is unique but effective, determining customized financial aid for each family -- with no minimum.

The solution is not to replicate other institutions in their entirety; institutional identities are part of the appeal of American higher education. Instead, USC should strive to borrow and emulate fair policies from Stanford, Yale, Vanderbilt, and Rice. The least we can do is tell the truth. Instead of withholding the minimum Student Contribution amount and explanations as to why or how they are calculated, USC should clearly state the policy's nuances in brochures, in-person, and online. This transparency will convey to students that USC is their ally in financial aid affairs, not their enemy. We should look to Rice as a template for financial equity through the elimination of all forms of required Student contribution and promotion of customized no-loan packages. Institutions of higher education are particularly proud of their individuality, as they should be, but minority discrimination is not a desirable trait.

Recent scandals have framed USC as the antithesis of a meritocracy. We, as the Trojan family, have been disqualified as a fair institution. From here, we can apologize and continue feigning change -- or we can recognize our own dishonesty and hypocrisy. Acknowledgment of dirty policies that disadvantage our own students, like the Student Contribution minimum, is imperative. The students effected are the same students that enrich our learning environment. With this in mind, there are short-term and long-term changes that the administration can actualize; transparency is the minimum commitment, no-loan policies are plausible possibilities, and expelling the Student Contribution minimum entirely is the end goal. Let us not forget: education is a right.

Works Cited

Chang, Mitchell J. “The Positive Educational Effects of Racial Diversity on Campus.” *ERIC*, Harvard Education Publishing Group, 30 Nov. 2000, https://files.eric.ed.gov/fulltext/ED456198.pdf. Accessed 25 Apr. 2019.

“Embracing the Inclusive Spirit.” *Diversity at USC*, University of Southern California, https://diversity.usc.edu/. Accessed 22 Apr. 2019.

"General Comment No. 13: The right to education (article 13) (1999)." *OHCHR*, 8 Dec. 1999, https://www.ohchr.org/EN/Issues/Education/Training/Compilation/Pages/d)GeneralCommentNo13Therighttoeducation(article13)(1999).aspx. Accessed 19 Apr. 2019.

“History of the FAFSA and Need Analysis.” *Edvisors*, Edvisors, www.edvisors.com/fafsa/estimate-aid/history-fafsa-need-analysis/. Accessed 20 Apr. 2019.

“How Aid Works.” *Student Responsibility: Stanford University*, Stanford University Financial Aid Office, https://financialaid.stanford.edu/undergrad/how/student.html. Accessed 25 Apr. 2019.

“How Aid Works.” *USC Financial Aid*, University of Southern California, https://financialaid.usc.edu/undergraduates/prospective/how-aid-works.html. Accessed 20 Apr. 2019.

Kantrowitz, Mark. “The Distribution of Grants and Scholarships by Race.” *Student Aid Policy Analysis*, FinAid.org, 2 Sept. 2011, www.finaid.org/scholarships/20110902racescholarships.pdf. Accessed 23 Apr. 2019.

Milem, Jeffrey M. “The Educational Benefits of Diversity: Evidence from Multiple Sectors.” *Prepublication Draft*, University of Maryland, http://web.stanford.edu/~hakuta/www/policy/racial_dynamics/Chapter5.pdf. Accessed 25 Apr. 2019.

Oganesyan, Natalie. “First Generation Student Union Holds Solidarity Rally.” *Daily Trojan*, 19 Apr. 2019, https://dailytrojan.com/2019/04/19/first-generation-student-union-holds-solidarity-rally/. Accessed 23 Apr. 2019.

Powell, Farran. “18 Schools That Meet Full Financial Need With No Loans.” *U.S. News & World Report*, U.S. News & World Report, https://www.usnews.com/education/best-colleges/paying-for-college/articles/2018-09-18/18-schools-that-meet-full-financial-need-with-no-loans. Accessed 26 Apr. 2019.

Thayer, Paul B. “Retention of Students from First Generation and Low Income Backgrounds.” *ERIC*, Council for Opportunity in Education, https://files.eric.ed.gov/fulltext/ED446633.pdf. Accessed 24 Apr. 2019.

Tugend, Alina. “The Struggle to Be First: First-Gen Students May Be Torn Between College and Home.” *Cal Alumni Association*, UC Berkeley, 27 Aug. 2016, https://alumni.berkeley.edu/california-magazine/spring-2015-dropouts-and-drop-ins/struggle-be-first-first-gen-students-may-be. Accessed 24 Apr. 2019.

“Types of Financial Assistance.” *Office of Financial Aid*, Vanderbilt University, https://www.vanderbilt.edu/financialaid/undergraduate/types.php. Accessed 25 Apr. 2019.

“Understanding the Student Effort.” *Understanding the Student Effort | Financial Aid*, Yale University, https://finaid.yale.edu/costs-affordability/understanding-student-effort. Accessed 25 Apr. 2019.

"Who Receives Financial Aid at USC?" *USC Financial Aid*, University of Southern California, https://financialaid.usc.edu/undergraduates/prospective/who-receives-FA.html. Accessed 23 Apr. 2019.