



## Campus Safety and Equity Advisory Council November Meeting Report: Affordability

On November 19, members of the USHE Campus Safety and Equity Advisory Council (CSEAC) met virtually to discuss college affordability. CSEAC member Colette Mortensen, a student at Weber State University, volunteered to lead the discussion, which yielded the key takeaways outlined in this report.

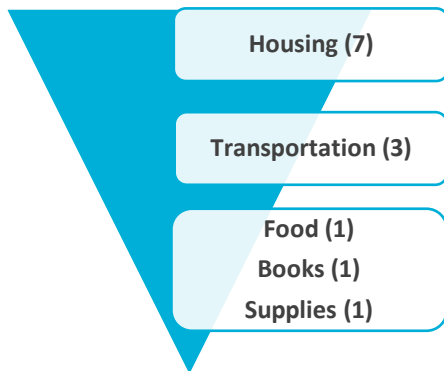
### **Defining Affordability**

CSEAC members were asked, “How do you define whether college is affordable?” In response, members explained that they perceive college to be affordable when the following conditions are met:

- Affordability means students can still meet their basic needs while attending college.
- Affordability means that a student is still able to pay for college despite having to give up working hours to complete their courses.
- Affordability means that the education and services an institution provides are of high enough quality that students feel they’re getting what they pay for.
- Affordability means an institution takes into consideration the population and economy of the region they serve to ensure the cost of attendance is commensurate to those factors.
- Affordability means that students with limited financial means can still equitably access higher education.
- Affordability means that a working student has the ability to pay for college as they go rather than accumulating student debt.

## Expenses of Concern

Students were asked, “Beyond tuition and fees, which components of the cost of attendance present the biggest source of financial pressure for students?” In response, they noted:



When discussing housing, students specifically referenced the lack of affordable housing in their communities and hypothesized that this has led to more demand and, subsequently, longer waitlists for institutional residence halls. Students also explained that housing and transportation costs are often interconnected. One student described how housing in the communities surrounding her institution is not affordable on her budget, so she

lives in the neighboring county, which in turn increases her transportation costs. Regarding supplies, one student mentioned that her brother is studying architecture and is buying supplies for his coursework on a weekly basis.

## Other Feedback

Positive Feedback (9)	
Category	Examples
Scholarships (4)	<i>Scholarships were essential in helping me afford college (2)</i>
	<i>Scholarships are easy to find on my institution's website (1)</i>
	<i>Faculty do a good job of making me aware of scholarship opportunities (1)</i>
Institutional services and resources (2)	<i>My institution's basic needs staff can provide housing assistance on a case-by-case basis for students in need (1)</i>
	<i>My institution participates in The Western Undergraduate Exchange (WUE), which helped me afford college as an out-of-state student (1)</i>
Preparation during high school (2)	<i>My high school had a liaison who was helpful in assisting students in the Deferred Action for Childhood Arrivals program (DACA) navigate paying for college (1)</i>
	<i>College access programs (e.g., TRIO) helped me prepare and pay for college (1)</i>
Free Application for Federal Student Aid (FAFSA) (1)	<i>The FAFSA was vital in my ability to pay for college as an out-of-state student (1)</i>

Constructive feedback (24)	
Category	Examples
Scholarships (7)	<i>The dollar value of scholarships and the small likelihood of winning often make it not worth the time and effort it takes to complete the applications/essays (2)</i>
	<i>Scholarships are difficult to find (1)</i>
	<i>There are not enough scholarships available to meet demand - e.g., "I have applied to many over the years and received none" (1)</i>
	<i>Scholarship awarding is inequitable because awarding is often based on grading a student's articulation and eloquence, a process that can involve subjectivity and inherent bias (1)</i>
	<i>There should be more need-based scholarships available, as opposed to merit-based (1)</i>
	<i>Students need more scholarships that can be applied toward any category of the cost of attendance, not restricted to only tuition and fees (1)</i>
Institutional services and resources (7)	<i>More students need to be made aware of Dream Centers and other staff who can provide guidance for undocumented students, including guidance around paying for college (1)</i>
	<i>Federal Work-Study jobs tend to not pay a competitive or livable wage (1)</i>
	<i>Institutions should not be allowed to over-admit students if they don't have enough on-campus housing to meet demand (1)</i>
	<i>Classes – particularly major coursework – should be offered on days and times that more reasonably accommodate working students (1)</i>
	<i>Campus meal plans are prohibitively expensive and the value does not match the price (1)</i>
	<i>Graduate school test prep is inequitable because it disproportionately benefits who can afford to pay for test prep and who can afford to take time off work to participate (1)</i>
	<i>Students living in residence halls should not be required to buy meal plans (1)</i>
Preparation during high school (3)	<i>I was not provided enough guidance in high school about how to pay for college (2)</i>
	<i>Students who attend better-resourced high schools received superior ACT preparation assistance, which inequitably yields higher scores and more institutional scholarship money (1)</i>
Application fees (3)	<i>Application fees present a financial burden for low-income families (e.g., a \$35 application fee equates to half a day's work for a person making minimum wage) (2)</i>
	<i>Application/travel interview costs for grad school are prohibitively expensive, sometimes prompting peers to delay graduate school enrollment by a year or more to be able to save up money to afford the process (1)</i>
Free Application for Federal Student Aid (FAFSA) (2)	<i>It is problematic that the FAFSA often considers students dependent on their parents on paper and</i>

	<i>takes parental finances into consideration when calculating aid, even when the students is financially independent from their parents in practice (2)</i>
Differential tuition (1)	<i>Differential tuition in my program nearly doubles what I pay in tuition compared to peers outside my program (1)</i>
Student fees (1)	<i>Students are charged unnecessarily high fees to have access to sporting events (1)</i>

**Notable Quotes**

- On housing affordability:*

“[My institution’s] student housing is never full. But this year it is full and has a very long wait list and that’s because housing [in the community] has gotten so expensive, so student housing is the most affordable option for students.”
- On how program requirements can play a role in limiting students’ ability to afford college:*

“[In my graduate program] I’m having to sacrifice work, like a lot of you are, to complete a 20-hour internship every week. That puts a lot of strain on my basic needs. I’m a little bit more restrained when it comes to housing costs and transportation costs because I’m always at my internship site or at work or travelling back to [my institution], so that has been more of an increase in expenses.”
- On scholarship application processes:*

“A lot of people don’t have time to sit down and [search and apply for scholarships]. It’s making you work for it. And that’s good in a way, but they’re making it a little harder than it should be. The accountability factor shouldn’t just be how good you are at searching for and finding scholarships, but the accountability factor should be how well you can actually keep a scholarship by keeping your grades up, working hard, and doing your best.”
- On scholarship displacement:*

“I know at my institution we have a stacking order...if your scholarships don’t stack right because [scholarships stipulate] this one is only for ‘this’, this one is only for ‘that’, then you basically lose, and they move on to the next person...it might take away from covering those basic needs.”
- On insufficient Work-Study wages*

“Unfortunately, Work-Study at [my institution] doesn’t really pay off...I’m trying my best to make do with what I have, but I get paid less than a McDonald’s worker...next semester I think I’m going to have to find another job in addition to the job I’m working on campus.”
- On admissions application fees:*

“[Application fees] are definitely an added cost, especially as a senior in high school where you’re already having to pay for graduation, your cap and gown, on top of how many applications when

you apply to colleges. It narrows down where you go to college coming from [a] low-income [background].”

- *On the financial burden of applying to graduate school*

“One of the reasons [my peers] were afraid to even apply to graduate school was because of those fees. They didn’t know where they would scrounge for the money.”

“As a pre-med student, I talk to a lot of other pre-med students and a lot of us are considering taking a year off in between just because of how high the fees are when you’re applying. And as pre-med you have to apply to a couple of schools, not just one or two. It’s kind of stressful that we have to start thinking about saving up money for that, as well as paying for the things that we have to now.”

- *On addressing the root causes of college affordability*

“With any problem, we always have to look at the root cause rather than just putting a bandage on what the current problem is. The example of housing, that is something that can affect the entire lives of students. Looking at those big underlying problems that affect the lives of students can create a more impactful change than just offering, you know, a few more scholarships.”