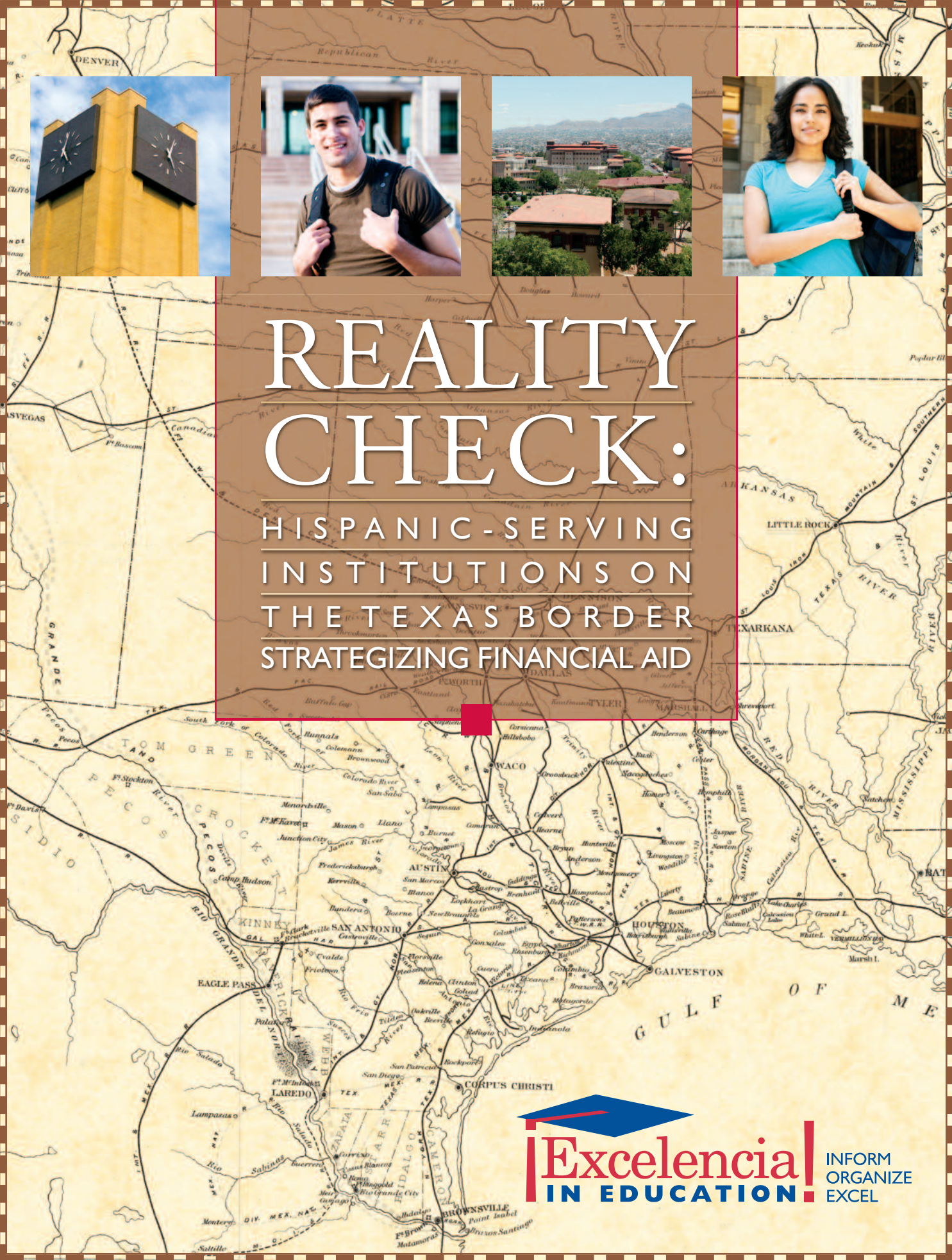
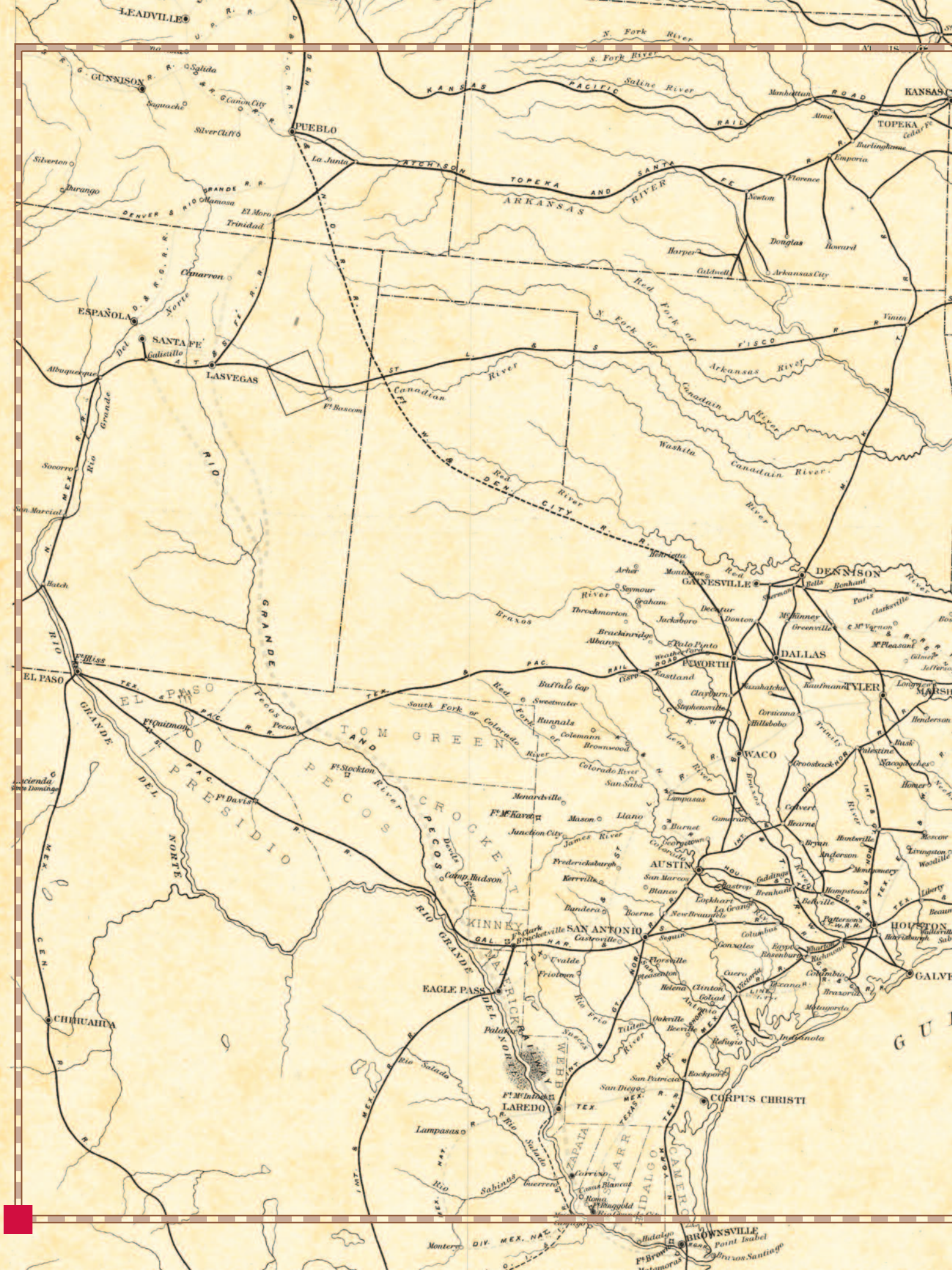




# REALITY CHECK: HISPANIC-SERVING INSTITUTIONS ON THE TEXAS BORDER STRATEGIZING FINANCIAL AID







This brief was written by:  
**Deborah A. Santiago**, Vice President  
 for Policy and Research, *Excelencia* in  
 Education

A PDF version is available on the web at  
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The opinions expressed in this report are the author's and do not necessarily represent the views of TG, its officers or employees.

## ABOUT THE AUTHOR

**Deborah A. Santiago** is co-founder and Vice President for Policy and Research at *Excelencia* in Education and brings her extensive experience in education policy and research to the challenge of accelerating Latino student success.



## FOREWORD

The economy of the last few years has been a sobering experience for many families in the United States. Today people feel the budget cuts, reductions in earnings and loss of jobs. Nonetheless, employers, workers and students recognize we live in an internationally competitive marketplace, and to participate effectively in this knowledge-based economy requires a college degree.

Thus, degree completion has become a major policy topic. Federal, state and local education leaders are attempting to track students by enrollment, persistence, transfer and graduation patterns. Philanthropic leaders are supporting coalitions to focus the attention of policy makers and donors on the United States' floundering position in its rates of higher education graduates.

At the same time, the composition of the student body continues to evolve with greater numbers of first generation college-goers; among them are large numbers of Latino students. Higher education is expected to serve these students. This is today's reality.

Ironically, eight Texas border colleges and universities, in one of our country's most-impooverished regions, are consciously serving 21st Century students and have designed nationally



significant models for serving Latino students. *Excelencia* in Education first examined these institutions in 2008 and released *ALASS: Accelerating Latino Student Success at Texas Border Institutions: Possibilities and Challenges*. The brief reviewed enrollment and graduation trends at these Texas border institutions, highlighted promising programs and strategies for increased participation and success of Latino students, and offered policy recommendations to further improve success rates for the State's Latino students.

Now, in these tough economic times, *Excelencia* in Education — with support from TG — returns to these

institutions to examine how they handle financial aid and fulfill their social contract with their students.

The reality check for our nation is, we must invest in our future by investing in today's students. Helping today's college students earn degrees ensures America's future will be rich with talent and human capital ready to assume leadership roles and contribute to our society.

**Sarita E. Brown**  
President  
*Excelencia* in Education

## EXECUTIVE SUMMARY

Increasing college degree completion is an important goal. As Latino representation in U.S. higher education grows, a reality check of institutional practices that support Latino students' access, persistence, and graduation is needed. This brief examines financial aid strategies aimed at increasing enrollment, academic success and degree completion at eight Texas Hispanic-Serving Institutions (HSIs) located along the U.S.-Mexico border serving low-income communities.

The following colleges and universities along the Texas border rank among the top institutions, both statewide and nationally, in enrolling and graduating Latino students:

- Texas A&M International University
- The University of Texas at Brownsville
- The University of Texas at El Paso
- The University of Texas Pan American
- Laredo Community College
- Texas Southmost College
- El Paso County Community College District
- South Texas College

These institutions have increased access during challenging economic times and are implementing strategies to address both the students' and the institutions' financial constraints in efforts to improve student persistence and degree completion. The following are key findings, financial aid strategies, and policy recommendations for addressing the access and retention of Latino students in the Texas border region.

### Findings

- The low-income of many Latino families in the Texas border and the ongoing economic crisis have resulted in a need for most students to work while going to college. These financial constraints limit Latino students' persistence and completion rates.
- Federal financial aid is critical for Latino students to pay for college. In 2008-09, almost 75 percent of students in Texas relied on federal resources to pay for college.
- Texas and federal financial aid programs have various criteria for participation and renewal and are onerous for institutions and for students to track.



- Latino students in these Texas border institutions had limited knowledge about their financial aid options. Many did not consider student loans to be financial aid, and they did not know how to navigate the financial aid process or to identify multiple information sources without institutional guidance.
- Financial aid staff described a general aversion by Latino students to borrowing, but also noted that current increases in college costs and economic constraints have resulted in an overall increase in the number of Latino students taking out loans to pay for college.
- Default management was a concern for the Texas border colleges and universities. Institutions did not want to jeopardize Pell grant eligibility for all students by having high default rates, but staff also recognized loans were becoming an increasing necessity for students to pay for college costs (especially at public universities).
- Institutional leaders were concerned they would not have sufficient resources or staff to provide the same level of information and services to students previously provided from lenders and guarantors before the change to federal Direct Loans.





### Effective financial aid strategies

This study of the Texas border colleges and universities identified the following effective financial aid strategies for improving the access, persistence and graduation of Latino students.

- (1) **CAMPUS-BASED WORK-STUDY PROGRAMS** allow a student to work and earn income while enrolled and provide financial support beyond tuition and fees. By keeping students on campus and creating additional opportunities to become aware of and use institutional services, students have possibilities for increased interaction with faculty, staff and other students, often resulting in a stronger sense of belonging at the campus.
- (2) **GUARANTEED NEED-BASED SCHOLARSHIPS** provide low-income students with sufficient institutional aid to cover college costs that remain after federal and state aid is included. These scholarships serve as a powerful outreach and retention tool to support low-income students by providing a clear message of institutional commitment to access and affordability.
- (3) **EARLY COLLEGE HIGH SCHOOLS AND DUAL ENROLLMENT PROGRAMS** allow students to earn college course credits while still in high school (often without expense to the student) by having institutions work with nearby school districts. Entering college with academic credits lowers the total expenses for the student's family and can shorten the time to completion. One challenge for Texas border institutions, however, is the growing number of high school students who complete an associate's degree before they graduate. Currently, these students are not

eligible for federal financial aid to continue their college education until they graduate from high school.

- (4) **EMERGENCY LOANS AND INSTALLMENT/PAYMENT PLANS** provide access and retention for students who lack a credit history or who have limited income and prefer to pay as they go. These institutional strategies also provide a temporary safety net for students who become economically vulnerable. However, these programs can be a financial risk for institutions if students do not repay.
- (5) **INTEGRATION OR COORDINATION OF OUTREACH ACTIVITIES, PROGRAM INFORMATION, AND STUDENT SERVICES** within an institution and among universities and community colleges through collaboration (such as joint application processes) simplify and align the financial aid process for current and prospective students. These modes of integration can increase student retention to completion within the institution and/or facilitate a student's transfer to a partner institution.
- (6) **IMPROVED STUDENT/CUSTOMER SERVICE AND STAFF TRAINING** can result in increased student participation in financial aid options and greater accuracy by staff of institutional policies and funding opportunities.
- (7) **INCREASED OUTREACH** in high schools, in community colleges, at community events, online, and as part of orientation sessions or freshmen seminars is labor intensive, but such an institutional investment often results in greater access to financial information and resources for students and increases their participation in financial aid programs.

### Policy Recommendations

The following are recommendations to consider for policy-makers that build from the strategies of the HSIs along the Texas border that can benefit all students, including Latinos.

**Increase investment in work-study programs.** Federal policy efforts in the last year have focused predominately on Pell grants and loans. Both of these forms of financial aid are critical for Latino students. However, in this constrained economic environment, students increasingly need to work while they are enrolled to manage their living and college expenses. Work-study is a valuable program for institutions and has financial support from the state and federal levels. However, work-study has received little attention in policy conversations.

**Guarantee need-based aid for qualified students.** Finding and receiving sufficient financial aid to pay for college is a complex and cumbersome process. Providing potential and current students with a guarantee of their eligibility for financial support has been effective for enrolling and retaining low-income students at several of the Texas border institutions and has the potential to be effective at a larger scale.

**Continue to expand early college high schools or dual enrollment programs.** The campuses along the Texas border are engaged with other educational institutions in

their service area and have identified both early college high schools and dual enrollment programs as effective strategies for increasing access and completion of a college degree.

**Encourage "intrusive" services by institutions.** The institutions in this brief know their student population well and seek to implement institutional strategies in the best interests of their students as they see fit, without limiting students' choices or options. While some of the campus administrators noted a reluctance to serve in loco parentis (a Latin term for "in the place of a parent"), the majority of institutions noted the importance of not assuming their students were aware of all of their options when making financial aid choices.

**Provide appropriate training and materials for default management and financial literacy.** Institutions expressed serious concerns about the limited training and support for loan default management and financial literacy needed for both institutions and students with limited resources to manage their financial aid options well. Quality materials and training in default management can help institutions improve their financial aid strategies to low-income students. Financial literacy programs targeting low-income students can help these students manage their financial aid options.





## OVERVIEW

Communities along the U.S.-Mexico border in Texas have among the lowest average income levels in the country. The public institutions of higher education located in that region, however, rank at the top statewide and nationally in enrolling and graduating Latino students. Because Latinos are a rapidly growing but underrepresented group in higher education, there is a need to better understand the role that financial aid plays and to identify effective institutional financial assistance practices that support Latino student enrollment, persistence and graduation. This issue brief examines the institutional financial aid policies and practices of the following eight institutions along the Texas border to address what colleges and universities can do to accelerate Latino student degree completion.

- Texas A&M International University
- The University of Texas at Brownsville
- The University of Texas at El Paso
- The University of Texas Pan American
- Laredo Community College
- Texas Southmost College
- El Paso County Community College District
- South Texas College



The research for this brief involved a mixed methodology at each institution, including:

(a) review of institutional data; (b) interviews with the president and financial aid administrators; and (c) focus groups with Latino students. Data from interviews, focus group discussions, document analysis, and site visit observations were synthesized to address:

1. Perspectives of senior campus leadership about how their institution financially assists and supports Latino students' participation and success.
2. Institutional financial offerings and strategies with evidence of improving the access, persistence, and completion of their students.
3. Potential implications of recent or proposed changes in state and federal financial assistance policies to serve the growing population of Latino and other low-income students.

Institutions of higher education are confronted by challenges to balance their public purpose, limited capacity, increasing college costs, and ever growing emphases on both productivity and college completion. How are colleges and universities with notable enrollments of Latino students addressing the economic realities of low-income families within this arena? That question defines the context for this issue brief. It builds on a previous publication — *Accelerating Latino Student Success at Texas Border Institutions (ALASS): Possibilities and Challenges* (Santiago, 2008) — that examined efforts of Texas border institutions to accelerate Latino student success. The analysis in this first brief also identified financial aid as a critical factor for increasing both the participation and the educational attainment of Latino students at those campuses.

In this dynamic environment the eight colleges and universities participating in the ALASS project shared their institutional data, practices, and observations about additional opportunities for improvement with the staff of *Excelexia* in Education. This brief summarizes what we learned about them and the national significance of their strategies for use of financial aid. The brief also provides policy recommendations based upon the findings and strategies by these institutions to strengthen and expand access, persistence, and completion of postsecondary education for their students—the majority of whom are Latinos.

## POLICY ENVIRONMENT

During the first decade of the 21st Century, public policy debates about higher education began to focus on college completion or graduation rates as a major national issue. In 2009, President Obama set a goal for the United States to have the highest proportion of college graduates in the world by 2020. Similarly, numerous major foundations, non-profit organizations, and states emphasized the need for attention and more investment to increase college degree attainment as critical for ensuring the nation's skilled workforce and economic competitiveness.

While the Obama Administration and leading organizations have focused on aspirational national goals for degree attainment, media attention has highlighted the escalation of college costs and growing student debt loads to pay for college at the very time the nation has been experiencing an economic crisis, increased unemployment, and retraining of displaced workers.

In 2010, at the state level, higher education institutions are under increasing pressure to reduce costs (make college

affordable), increase efficiency and effectiveness, and demonstrate accountability for student learning outcomes. At the same time, there is recognition of the growing demographic diversity, limited educational attainment, and increasing demands for a well-educated workforce to address economic competitiveness issues. Concurrently, the economic downturn has limited state funds and left many states without sufficient resources to provide adequate need-based financial aid for all eligible students.

At the institutional level, colleges and universities are juggling their commitment to access and completion with local economic constraints and specific needs of their service area. Pressure continues to escalate from federal, state, and community policy makers and taxpayers to increase efficiency and effectiveness and to demonstrate accountability for student learning outcomes. Leading institutions face increased enrollments in challenging economic times and are implementing budget-reduction strategies to address both the students' and the institutions' financial constraints in efforts to improve retention and degree completion.





## THE ROLE OF FINANCIAL AID

The initial purpose of financial aid to pay for college was to make higher education accessible to more students and to expand their options of college choices. However, there is some evidence to suggest that both access and choice are constrained for Latino and other underrepresented students today. For example, Latino undergraduate students received the lowest average financial aid award of any racial/ethnic group in 2003-04 (Santiago & Cunningham, 2005), and they are concentrated in a relatively small number of institutions identified as Hispanic-Serving Institutions (HSIs). Given the high and growing importance of loans for many students to be able to pay for college, the lower average aid award for Latino students can be partially explained by the lower percentage of Latino students who take such loans, and their concentration in HSIs may be the result of their decision to attend lower-cost institutions such as community colleges or to enroll part-time (Cunningham & Santiago, 2008). These findings focus, however, on student choices and not on institutional or government efforts.

At the federal policy level, the Free Application for Federal Student Assistance (FAFSA) has been simplified, the Family Federal Education Loan program (FFELP) has been phased out, public student loans are now distributed by the federal government, and Pell grants have been increased in policy efforts to expand college access and support degree completion (Health Care and Education Reconciliation Act of 2010).

At the state policy level, there have been efforts to increase scholarships and give early notifications of aid eligibility in some states (California, Georgia, Indiana) while there has been increasing efforts to increase merit aid for higher education at the expense of need-based aid at other states (Florida, Texas). Further, institutional policies to address college costs and improve financial aid and to increase access and success for public purposes are often predicated on the larger state and federal policy options provided to institutions. However, there is evidence that institutions are becoming more innovative about their financial assistance policies. For example, there are public and private institutions that have guaranteed to provide financial aid with no loans for students from families below a certain income level.

Considering the current policy environment and economic constraints, the attention to the role of financial aid in helping students pay for college has increased. National data



show that Latino students are more likely to be first-generation and low-income students than many other groups, are more likely to apply for financial aid than other groups, only as likely as others to receive some form of financial aid, are more likely to make enrollment decisions to limit college costs (such as enrolling at less expensive institutions, enrolling part-time, or commuting) than other students, and are more likely to work full-time while enrolled (Santiago & Cunningham, 2005). Given the goal to increase college completion, efforts to address the financial need of students to improve access and success are also receiving increased attention.

However, there is growing evidence that financial constraints are limiting Latino students' access and success. A Pew Hispanic Center survey (Lopez, 2009) found that the primary reason for the modest educational attainment aspirations of most Latino youth (16- to 25-year-old) was due to financial considerations. About 75 percent of survey respondents who ended their education before or after high school graduation stated they did so because they had to support their family. These financial considerations continue even for many students who enroll in college. A recent study by Public Agenda (Johnson et al., 2010) reported that the primary reason young adults drop out of college is due to their inability to balance working to make money and going to classes. Balancing work and school was an even bigger barrier than finding money for tuition. Those who dropped out are almost twice as likely to cite problems juggling work and school as their main problem as they are to blame the cost of a college education (54 percent to 31 percent). This analysis seems to reinforce the challenges for retaining Latino students.

## STATE CONTEXT

Texas is tackling the challenge of meeting the educational needs of its future workforce and taxpayers with Closing the Gaps by 2015: The Texas Higher Education Plan. Adopted by the state higher education authority in 2000 with strong support from educational, business, and political leaders throughout Texas (Texas Higher Education Coordinating Board, 2000), the plan is based on solid research that references the human capital required for Texas to remain economically competitive (Murdock, 2002; Perryman Group, 2007). Closing the Gaps outlines how the demographic changes affecting Texas will impact the state's higher education system. It sets goals for closing the educational attainment gap within Texas and between Texas and leading states in four areas: participation (enrollment), success (completion of degrees and certificates), excellence, and research. Of particular importance for Texas and for the United States is the goal to close the gaps in enrollment and graduation by 2015, with numeric goals set by racial/ethnic group (Texas Higher Education Coordinating Board, 2007).

In April 2010, the Texas Higher Education Coordinating Board (Coordinating Board) released an acceleration plan for Closing the Gaps by 2015. It noted that one of the highest priorities to attain the ambitious goals was to focus on strategies that will increase the success of Hispanic and African American students (Texas Higher Education Coordinating Board, 2010). For Texas institutions of higher education, the Coordinating Board acceleration plan identified the following strategies to increase participation or enrollment in higher education:

- Actively engage with local school districts to provide access to rigorous, high quality, dual credit opportunities for qualified high school students.
- Increase outreach efforts, dissemination of information, and financial aid counseling to high school students, focusing on Hispanic and African-American populations.

The numbers required to meet each of the stated goals by 2015 are especially large for Hispanics. The Texas border institutions of higher education on the U.S.-Mexico border are a vital resource to meet this goal. Combined, those eight

institutions represent less than 10 percent of public institutions in the state; yet in 2008, they enrolled more than 30 percent of Hispanics and awarded more than 30 percent of degrees to Hispanics in Texas (Santiago, 2008). Thus, these institutions are taking responsibility and accelerating their participation and success efforts for all of their students and especially for Hispanic students to help meet the state goals spelled out in the Texas Closing the Gaps plan.

The role of financial aid is critical to meeting the participation and success goals in Closing the Gaps by 2015. In 2009, students paying for college in Texas relied heavily on federal financial aid. Almost 75 percent of financial aid received by students came from federal financial aid to pay for college. In comparison, 15 percent of financial aid came from institutions and 7 percent of financial aid came from the State. Further, the type of financial aid received by the majority of students in Texas was in the form of loans. In 2009, almost 60 percent of the financial aid students received was in the form of loans, 40 percent in grants, and 1 percent was from work-study programs (Texas Higher Education Coordinating Board, June 2010).

Sources of Financial Aid for Students in Texas — FY2009	
Federal	74%
State	7%
Institutional	15%
Other	4%
<b>Total:</b>	<b>100%</b>

Source: Texas Higher Education Coordinating Board, June 2010

Types of Aid in Texas — FY2009	
Grants	41%
Loans	58%
Work-study	1%
<b>Total:</b>	<b>100%</b>

Source: Texas Higher Education Coordinating Board, June 2010

Hispanic students in Texas are more likely to be economically disadvantaged and less likely to enroll in college. In 2006-07, about 60 percent of Hispanic high school graduates were considered economically disadvantaged, compared to 12 percent of white students. Of these, only 39 percent of economically disadvantaged Hispanics enrolled directly into college by fall 2007 (Creusere, et. al., 2010). While these economically disadvantaged students may have accessed college, they will continue to face financial challenges to persist and complete a degree.



## TEXAS BORDER

The Texas border region is one of the poorest regions in the United States. In 2008-09, 10 of the counties in the service area where these border institutions are located were listed among the 60 poorest counties in the U.S. by per capita income.

- The Texas border region has a **high concentration of Latino students enrolled in higher education**. While about 28 percent of college students in Texas were Latino in 2008-09, over 90 percent of students enrolled at the eight border institutions were Latino.
- The low-income of many Latino families in the Texas border and the ongoing economic crisis have resulted in the **need for most students to work while going to college**. These financial constraints limit students' persistence and completion rates.
- Many of the students along the Texas border are **first-generation and low-income students**. About 60 percent of the university students were enrolled full-time, while only 34 percent of community college students were enrolled full-time.
- Latino students at these institutions had **limited knowledge of their financial aid options**. Many did not consider student loans to be financial aid, and they did

not know how to navigate the financial aid process or how to locate multiple information sources without institutional guidance.

- Financial aid staff described a **general aversion by Latino students to borrowing**, but also noted that current increases in college costs and economic constraints have resulted in an overall increase in the number of Latino students taking out loans to pay for college.

The first *ALASS* report (Santiago, 2008) summarized acceleration plans designed by the Texas border institutions to continue their leadership in enrolling and graduating Hispanic students. Their aggregated acceleration plans identified the following goals:

- Texas border institutions targeted enrollment growth to increase over 50 percent from 2005 to 2015. That rate is more than three times the projected national enrollment growth and twice that of Texas in the same period.
- The Texas border institutions committed to increase their awards of certificates and degree by over 90 percent from 2005 to 2015. In comparison, public institutions statewide were projected to increase their degrees awarded by 40 percent.

## BORDER INSTITUTION PROFILES

Combined, the following eight border institutions enrolled 5 percent of all Hispanic undergraduates in the United States in 2005, but ranked among the top institutions in the nation in enrolling and awarding degrees to Hispanics (IPEDS, 2005-06).

Public Universities	Community Colleges
The University of Texas at Brownsville	Texas Southmost College
The University of Texas at El Paso	El Paso County Community College District
The University of Texas-Pan American	South Texas College
Texas A&M International University	Laredo Community College

These border institutions have not explicitly formed a consortium, but they do share similar challenges and characteristics in providing a quality higher education to their respective communities. For example, undergraduate enrollment at these institutions is over 75 percent Hispanic. Further, a large percentage of students at all these institutions are first-generation college-goers, low-income students, older than traditional college-age, female,

and working students. These institutions also share a history of limited state financial support to improve their access and quality of education, a disadvantage that was recognized and addressed for the universities through the South Texas/Border Initiative.



Leaders of the eight Texas border institutions in this study recognized the need to accelerate progress to serve their communities, to meet the state's ambitious goals, and to increase their operational efficiency. These leaders also recognized that the collective commitment of their institutions is necessary, but not sufficient, to reach the state's goals. The strategies in the acceleration plans of the Texas border colleges and universities also addressed the numerous challenges the institutions face in providing a quality higher education in their respective regions. These

challenges include academic preparation and college readiness, access to college, student retention and academic progress, college cost affordability, and timely completion. While financial aid was not formally listed in the acceleration plan summaries, all institutional leaders noted the need to implement financial aid strategies to ensure students could access and persist to degree completion. The following section provides more context to understand the institution's strategies to improve student retention and degree completion.

## PROFILE OF FINANCIAL AID IN TEXAS BORDER INSTITUTIONS

Given the low-income status of the communities along the Texas border, the role of financial aid to help students in these communities pay for college is critical.

Of federal financial aid programs, Pell grants were essential for Latino students in Texas border institutions to pay for college. The average amount of federal loans (both subsidized and unsubsidized), however, tended to be higher than the average amount of Pell grants. In 2008-09;

- The average Pell grant for Latinos students enrolled at these campuses was \$3,150, the average Supplemental Educational Opportunity Grant (SEOG) was \$816, and the average work-study award was \$2,053.
- The average unsubsidized loan amount for Latinos students enrolled at these campuses was \$3,790 and the average subsidized loan was \$3,527.
- One campus, South Texas College, did not offer federal loans for students.
- The average loan amount for Latino students at these campuses was higher than the average grant amount received to pay for college.



Average Federal Financial Aid Awards for Latino Students at Texas Border Institutions, 2008-09					
Institution	Pell grant	SEOG	Work-Study	Unsubsidized	Subsidized
Texas A&M International University	\$3,360	\$667	\$2,159	\$3,833	\$4,063
The University of Texas-Pan American	\$3,433	\$912	\$1,987	\$3,678	\$3,945
The University of Texas at Brownsville*	\$3,082	\$629	\$2,703	\$5,358	\$3,967
The University of Texas at El Paso	\$3,328	\$761	\$2,541	\$4,816	\$4,432
Laredo Community College	\$2,923	\$538	\$1,438	\$1,860	\$1,881
El Paso County Community College District	\$3,091	\$1,536	\$1,685	\$3,206	\$2,875
South Texas College	\$2,835	\$673	\$1,863	—	—

\*Data on Texas Southmost College is included with The University of Texas at Brownsville  
Source: TG School Fact Sheets, 2009



Of Texas financial aid programs, the TEXAS Grant program and Texas Educational Opportunity Grant (TEOG) program were essential to help Latino students pay for college.

■ The average Texas Grant for Latino students enrolled at the four universities was \$4,697, and the average Texas Grant for Latino students at the four community colleges

was \$1,518. In addition, the average Texas Educational Opportunity Grant for Latinos at the four community colleges was \$1,498.

■ The amount of institutional aid available for students averaged close to \$1,000 at the community colleges and \$1,025 at the universities.

Average State and Institutional Financial Aid Awards for Latino Students at Texas Border Institutions, 2008-09			
Institution	TEXAS Grant	TEOG	Institutional Grant
Texas A&M International University	\$4,726	—	\$860
The University of Texas-Pan American	\$4,743	—	\$911
The University of Texas at Brownsville	\$4,482	—	\$1,287
The University of Texas at El Paso	\$4,837	—	\$1,032
Laredo Community College	\$1,501	\$1,388	\$518
El Paso County Community College District	\$1,463	—	\$1,482
South Texas College	\$1,590	\$1,538	\$755
Texas Southmost College	\$1,519	\$1,541	\$1,211

Source: TG School Fact Sheets, 2009

## FINANCIAL AID PRACTICES

These eight Texas border institutions used financial aid as a tool to increase enrollment and persistence in recognition of financial considerations as the primary reasons for students leaving without a higher education degree. The colleges and universities were proactive in using the financial strategies within their control to address student academic success and completion.

Further, the institutions along the U.S.-Mexico border continually reviewed and reevaluated their financial aid policies and procedures. The following list summarizes their financial aid practices to increase student enrollment, persistence and graduation. These efforts are consistent with a recent College Board report that also identified these specific procedures as ones that colleges should consider when assessing their financial aid strategies (JBL Associates, 2010):

- Provide bilingual services and materials for outreach and continual support to students.
- Conduct information sessions for students interested in college and communicate financial aid opportunities in a manner that is culturally and linguistically appropriate.
- Involve the families of students when providing financial aid materials and activities.

- Offer information and access to services during evening and weekend hours.
- Share financial aid information to all students using multiple approaches, including electronic, paper, and in-person approaches to reach more students with accurate and timely information.
- Link college enrollment or registration with completion of financial aid applications.
- Incorporate evaluation metrics and data collection into office practices.
- Engage community leaders to increase awareness of financial aid options.
- Coordinate activities with local high school counselors and representative to provide college and financial aid information to students.
- Integrate financial aid counseling with other outreach and orientation efforts.
- Partner with other education institutions in the service area to offer financial aid counseling to all students.
- Support state or regional efforts to improve application rates, such as GO Centers.

These financial aid practices are integral to the institutions' efforts to increase student access and retention. However, administrators and staff at the Texas border institutions identified areas of concern they must continue to address in the current financial aid environment to help their students. They shared the following:

**The number of students who are both working full-time and enrolled full-time is growing at several institutions.** The low-income of many Latino families along the Texas border and the ongoing economic crisis have resulted in a need for most students to work while going to college. These financial constraints limit Latino students' persistence and completion rates. As a result, institutions see the need to implement financial aid strategies to increase student retention.

**Latino students in these Texas border institutions had limited knowledge about their financial aid options.** Many did not consider student loans to be financial aid, and they did not know how to navigate the financial aid process or to identify multiple information sources without institutional guidance.

**Texas and federal financial aid programs have various criteria for participation and renewal and are onerous for institutions and for students to track.** For example, the grade point average and number of credits required to be eligible for each of the financial aid programs are not uniform. Some students lose eligibility for programs due to their inability to track the requirements and to document the progress needed to maintain their financial aid awards.

**Financial aid staff described a general aversion by Latino students to borrowing.** However, the current increases in college costs and economic constraints have resulted in an increased need for Latino students to take out loans to pay for college.

**Financial aid programs continue to change and become more complex.** Providing effective information and customer services for students with financial need and limited financial literacy requires more extensive training and prepared staff than most institutions currently have available and information systems to accurately track the aid status for each student.

**Default management was a major concern for institutions.** Institutions did not want to jeopardize Pell grant eligibility for all students by having high default rates, but institutions



also acknowledged that loans are becoming an increasingly necessary component of support for students to afford college costs (especially at public universities).

Many institutions relied upon the investments and practices of the Federal Family Education Local Program (FFELP) lenders to provide financial literacy, default management technical assistance, information and other services for students. Staff were concerned the elimination of FFELP would require institutions to find other sources of support to provide the information and support previously offered by FFELP service providers.

**Undocumented students can enroll at institutions but are not eligible for federal financial aid.** An area of concern for institutional leaders was providing financial assistance for undocumented students. While there is some state financial aid that can assist these students in paying for college, undocumented students do not have access to federal financial aid resources — resources essential for most students paying for college in Texas.

**Changing the TEXAS grant to include merit-based criteria was a concern for some institutions.** For some campuses, there was concern this would decrease the number of low-income students who received aid to pay for college. While many of the institutional representatives saw this change in the TEXAS grant as a concern, this perspective was not uniform.



## PROMISING FINANCIAL AID STRATEGIES

This study of Texas border colleges and universities identified the following effective financial aid strategies for improving the access, persistence and graduation of Latino students. These strategies go beyond the institutional practices identified in the previous section of the brief. These strategies include increasing the size and scope of campus-based work-study programs, guaranteed need-based scholarships, early college high schools and dual enrollment programs, emergency loans and payment plans, integration of outreach, information and services, improved customer service and staff training, and increased outreach. Colleges and universities interested in improving the academic success of their students may consider the usefulness of this list of institutional strategies to retain and graduate Latinos and other students.

**(1) Campus-based work-study programs** allow a student to work and earn income while enrolled and provide financial support beyond tuition and fees. Given that most of the students enrolled in South Texas institutions commute to campus and are employed either full or part-time while enrolled, creating jobs on campus enables students to earn money while they learn, creates additional opportunities for students to become aware of and use institutional services, and increases their interaction with

faculty, staff and other students. This often results in a stronger sense of belonging at the campus. The following are two examples of such programs:

- **Student Tech Services (STS)** at El Paso Community College District (EPCC) hires students to work various departments and events within the District to provide hands-on support in technology needs. STS students are most often placed with experienced faculty and staff members in a field closely related to their field of study. This program uses student fees to employ students and provides these students with professional experience, customer service training, and limited management opportunities while earning an income. Business and industry partnerships also provide employment in the El Paso area for students.
- **Student Employment Initiative** at the University of Texas at Brownsville (UTB) and Texas Southmost College (TSC) is a part of the institutions' student retention and time to graduate strategy. Eligible students must be enrolled at least 15 hours, maintain a 2.75 GPA or higher, and have completed at least 12 credits at UTB/TSC. Some of the positions include peer mentors/tutors, peer facilitators, lab coordinators, supplemental instruction leaders, and instructor assistants.



**(2) Guaranteed need-based scholarships** provide low-income students with sufficient financial aid (institutional and private) to cover college costs that remain after federal and state aid is awarded. These scholarships serve as a powerful outreach and retention tool to support low-income students by providing a clear message of institutional commitment to access and affordability. These scholarships are contingent upon availability of funds and are only available for four consecutive years of enrollment to encourage timely degree completion. For example,

- **UTPA Advantage** is the tuition guarantee program at the University of Texas Pan-American (UTPA). Eligible students must have family incomes of \$35,000 or less, be Texas residents, complete the FAFSA, enroll for 15 credits or more per semester, and be making satisfactory academic progress.
- **UTEP Promise Plan** at the University of Texas-El Paso (UTEP) covers all tuition and mandatory fees. Eligible students must have family incomes of \$30,000 or less, be Texas residents, complete 30 credits a year, and earn a GPA of 2.0 or higher. First time transfer students to UTEP are also eligible. The scholarship is only available for four consecutive years of enrollment.

**(3) Early college high schools and dual enrollment programs** give more local students an opportunity to go to college and compete academically in higher education and allow students to earn course credits (often without expense to the student) by having institutions work with nearby school districts. Entering college with academic credits lowers the total expenses for the student's family and can shorten the time to completion. One challenge for Texas border institutions, however, is the growing number of high school students who complete an associate's degree before they graduate. Currently, these students are not eligible for federal financial aid to continue their college education until they graduate from high school. Among the programs identified at the Texas border institutions are the following:

- The **Early College High School Initiative** at El Paso Community College (EPCC) allows students to simultaneously earn a high school diploma and an Associate Degree in four years. EPCC has partnered with seven local school districts to provide five early college high schools serving more than 1,500 students.

■ The **Achieve Early College High School** initiative at South Texas College (STC) provides students in local high schools with the opportunity to earn college credits and become college ready. In addition, the college's dual-enrollment program provides more than 5,500 students across more than 30 school districts the opportunity to earn college credit in areas such as history, math and science, as well as in technical trades, including precision manufacturing and automotive.

■ The **Dual Credit Initiative** at Laredo Community College partners with local school districts to provide eligible high school juniors and seniors with the opportunity to earn up to 12 college credits before high school graduation. This saves up to a semester's worth of college costs for students.

**(4) Emergency loans and installment/payment plans** provide access and retention for students who lack a credit history or who have limited income and prefer to pay as they go. These strategies also provide a temporary safety net for students who become economically vulnerable. However, these programs can be a financial risk for institutions if students do not repay. The following are two examples of the plans examined at the Texas border institutions.

■ The **Emergency Tuition and Fees loan program** at UTPA provides students an alternative other than cash payment for applicable tuition and fee costs per semester. Students must not be on financial aid or must have exhausted all their financial aid for the purpose of paying tuition and fees to qualify for this loan by the institution.

■ **Easy Pay** at UTEP allows students to pay 20 percent down on their tuition at the beginning of the semester, and then pay the remainder of the tuition bill in four equal monthly payments.

**(5) Integration or coordination of outreach activities, program information and student services** within an institution and among universities and community colleges through collaboration (such as joint application processes) simplify and align the financial aid process for current and prospective students. These modes of integration can increase student retention to completion within the institution and/or facilitate a student's transfer to a partner institution. For example,



- **UTB Scorpion Scholars Scholarship** at the University of Texas at Brownsville (UTB) integrates financial aid with student support services within the institution. The scholarship provides entering freshman and recent high school graduates from the Rio Grande Valley a four year renewable scholarship that covers tuition and fees, student housing, book expenses (up to \$500.00), and the special designation of being a University Scorpion Scholar (USS). In turn, the (USS) program provides students with intrusive educational elements — such as a peer mentor, college success workshops, student life events, learning communities and a program advisor — to help retain these students while enriching their campus experience.

- The University of Texas-El Paso (UTEP) and El Paso Community College (EPCC) offer joint admissions and joint financial aid applications to prospective and current students. They share forms, entrance counseling information, and a “check status” tool for students who are concurrently enrolled in each campus to track their financial aid information at both institutions.

- The **University Success Center** at Texas A & M International University (TAMU) provides a one-stop shop for students to access needed services to apply for admission, take placement exams, register for classes, apply for financial aid, request transcripts, pay for classes, buy books, and obtain academic advising services.

- **College Connection** is a student orientation program at Laredo Community College designed to disseminate information on admissions, LCC programs, transfer options, testing, student activities, financial aid, advising, and early registration. Sessions are scheduled by the Student Success Center prior to each semester.

**(6) Improved student/customer service and staff training** can result in increased student participation in financial aid programs and greater accuracy by staff of institutional policies and funding opportunities. These strategies generally focus on being much more directive with students and improving internal institutional policies and practices. For example,

- Faculty and administrators at STC have conducted multiple studies on the financial aid process at the

institution to improve customer service and increase students’ access to financial aid programs for which they may be eligible. In addition, STC has invested heavily to increase the number of staff supporting financial aid activities and the number of trainings available to staff throughout the year to ensure accurate information to students.

- **Financial aid labs** have been established at several South Texas institutions with fully staffed financial aid computer labs open year-round to improve access to both financial aid information and services. The lab environment also creates opportunities for students to interact with each other and share information about navigating the financial aid process and potential resources to help pay for college.

- The **TAMU Debit Card** improves customer service to students by simplifying financial transactions for students. The card is a refund disbursement card used for financial aid services, business services and access to other the benefits.

**(7) Increased outreach** provided in high schools, in community colleges, at community events, online, and as part of orientation sessions or freshmen seminars are labor intensive, but such an institutional investment often results in greater access to financial information and resources for students. While these strategies are not generally identified as specific programs, they are effective when implemented continuously. For example,

- Several of the institutions in South Texas have integrated information about financial aid options in new student orientations, first year success courses, and align financial strategy with educational strategy; new student orientation includes financial aid component.

- Several institutions have also developed an extensive outreach strategy at local high schools. Staff/alumni/mentors visit local high schools several times a week and attend community events to assist students with college and financial aid awareness and issues. They also offered evening programs to increase awareness, coordinated scholarship drives (to raise private funds), and FAFSA drives to help high school students complete their financial aid forms.

## POLICY RECOMMENDATIONS

This brief examined the policy environment, financial aid participation, and promising institutional practices designed to increase the college enrollment, persistence and completion of Latino students. Understanding what influences Latino students’ financial aid choices and which institutional practices are effective in enrolling, retaining, and graduating Latino students is directly relevant to other institutions that are only beginning to experience growth in the number of their non-traditional students. The findings of this brief are intended to inform the programs and services at institutions with growing Hispanic enrollment, as well as state and federal policymakers addressing the broader growth of Hispanic students throughout higher education.

Based on the findings of this brief, the following are recommendations for consideration by policy makers for improving Latino college completion using financial aid strategies.

**Increase investment in work-study programs.** Federal policy efforts in the last year have focused predominately on Pell grants and loans. Both of these forms of financial aid are critical for Latino students. However, in this constrained economic environment, students increasingly need to work while they are enrolled to manage their living and college expenses. Work-study is a valuable program for institutions and has financial support from the state and federal levels. However, work-study has received little attention in policy conversations.

**Guarantee need-based aid for qualified students.** Finding and receiving sufficient financial aid to pay for college is a complex and cumbersome process. Providing potential and current students with a guarantee of their eligibility for financial support has been effective for enrolling and retaining low-income students at several of the Texas border institutions and has the potential to be effective at a larger scale.

**Continue to expand early college high schools or dual enrollment programs.** The campuses along the Texas border are engaged with other educational institutions in their service area and have identified both early college high schools and dual enrollment programs as effective strategies for increasing access and completion of a college degree.



**Encourage “intrusive” services by institutions.** The institutions in this brief know their student population well and seek to implement institutional strategies in the best interests of their students as they see fit, without limiting students’ choices or options. While some of the campus administrators noted a reluctance to serve in loco parentis (a Latin term for “in the place of a parent”), the majority of institutions noted the importance of not assuming their students were aware of all of their options when making financial aid choices.

**Provide appropriate training and materials for default management and financial literacy.** Institutions expressed serious concerns about the limited training and support for loan default management and financial literacy needed for both institutions and students with limited resources to manage their financial aid options well. Quality materials and training in default management can help institutions improve their financial aid strategies to low-income students. Financial literacy programs targeting low-income students can help these students manage their financial aid options.



## SUMMARY

The reality of the investment needed to increase college degree completion across the country for Latino students requires a dedicated review of institutional strategies effective in enrolling, retaining, and graduating Latino students. Against the backdrop of this reality, strategies must also be checked to ensure they align with current students' needs and experiences in accessing, persisting, and completing a college education.

The low-income of many Latino families along the Texas border and the ongoing economic crisis have resulted in a need for most students to work while going to college. These financial constraints limit Latino students' persistence and completion rates. Since many students with high financial need to pay for college receive funds from the Federal Pell grant and the TEXAS grant, key institutional financial aid strategies at these eight institutions focused more on nontraditional students, students who have remaining need, or who would not be eligible for these government programs. Each campus had an extensive set of financial aid strategies to address access, retention, and completion.

Key to the institutional strategies examined was to improve student retention. While most institutions considered their

access efforts successful, they recognized the financial constraints faced by students and the impact on students' ability to persist to graduation. As a result, the institutions initiated or expanded programs to increase grants/scholarships, financial literacy, and the number of students employed on campus.

The eight HSIs along the Texas border region integrate their fiscal and community realities when implementing strategies to increase college completion for Latinos. In doing so, these institutions are trendsetters. They enroll a high percentage of non-traditional students from a service area with some of the lowest income levels in the United States, the lowest levels of educational attainment, and a high concentration of Latinos. Nonetheless, they also rank at high levels in Texas and nationally in enrolling and graduating Latinos.

As the Latino population and its college-age groups continue to grow, it is critical to understand how institutions of higher education are responding effectively to serve Latino and other low-income students within the constraints of fiscal policy, demographic growth, and human capital needs for economic competitiveness. Learning from the efforts of these eight HSIs will be important for other institutions only now facing an increase in Latino college enrollment.



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## CAMPUS TEAMS

### El Paso County Community College District,

El Paso, TX

Richard M. Rhodes, President

Ernst Roberts, Executive Assistant to the President

Linda Gonzalez-Hensgen, Director of Financial Aid & Interim VP of Student Services

### Laredo Community College, Laredo, TX

Juan L. Maldonado, President

Romeo R. Moreno, Director of Student Financial Aid

Felix Gamez, Dean of Enrollment Management

Robert Ochoa, Dean of Student Affairs

Francisco Martinez, Chief Student Development Officer

Norma Cano, Bursar

### South Texas College, McAllen, TX

Shirley A. Reed, President

Miguel Carranza, Associate Dean of Student Financial Services

William Serrata, VP for Student Affairs and Enrollment Management

Paul Hernandez, Dean of Student Support Services

Mike Shannon, Director of Student Life & Wellness

### Texas A&M International University, Laredo, TX

Ray M. Keck, III, President

Laura M. Elizondo, Director of Financial Aid

Isabel Woods, Associate Director of Financial Aid

Melanie Martinez, Associate Director of Financial Aid

Minita Ramirez, Dean of Student Success

Gina Gonzalez, Associate Dean of Student Success

### The University of Texas at Brownsville/Texas

Southmost College, Brownsville, TX

Juliet V. Garcia, President

Rosemary Martinez, Vice President for Business Affairs

Hilda Silva, VP of Student Affairs

Mari Fuentes-Martin, Associate VP and Dean of Students

Rene Villarreal, Associate VP of Enrollment Management

Mari F. Chapa, Director of Student Financial Aid

### The University of Texas at El Paso, El Paso, TX

Diana S. Natalicio, President

Raul H. Lerma, Director of Financial Aid

Luisa Havens, Executive Director of Enrollment Services

Craig Westman, Associate Provost for Enrollment Management

Roy Mathew, Associate VP & Director, Center for Institutional Evaluation, Research and Planning

### The University of Texas-Pan American, Edinburg, TX

Robert Nelsen, President

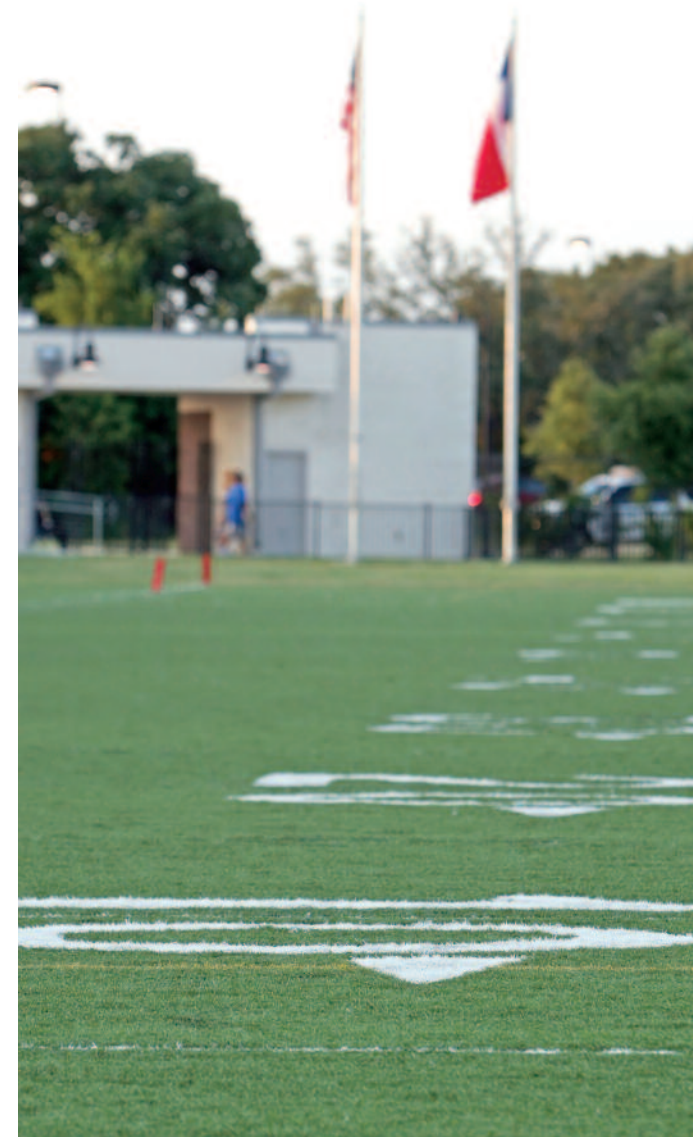
Elaine Rivera, Director of Financial Aid

Dennis McMillan, Associate VP, Enrollment & Student Services

Lisa Prieto, Director of College Access and Support Program

Martha Cantu, Director of GEAR UP

John Edwards, VP of Enrollment and Student Services



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**E**xcelencia in Education (*Excelencia*) is a not-for profit organization based in Washington DC with a mission to accelerate Latino student success in higher education. *Excelencia* links research, policy and practice and is building a network of results-oriented educators and policymakers focused on education policies and institutional practices that support Latino academic achievement.

*Excelencia* believes what describes us need not divide us as a nation. By putting a Latino lens on issues in higher education, the organization does not exclude others, rather *Excelencia* creates opportunities to examine issues from a new perspective and reconsider traditional efforts in a nontraditional context that can benefit all.

Launched in 2004, *Excelencia* in Education has become a trusted information source on the status of Latino educational achievement, a major resource for influencing policy at the state and national levels, and a widely recognized advocate for expanding promising practices to accelerate Latino student success in higher education.

■ *Excelencia* has helped fill crucial information gaps to identify the status of Latino success in higher education, what needs to change, and how change can be accomplished.

■ *Excelencia* regularly benchmarks what works to accelerate Latino student success in order to spread highly successful practices to institutions nationwide.

■ *Excelencia* identifies and promotes practices that work for Latino students at the associate, baccalaureate, and graduate levels.

■ *Excelencia* is recognized as the national leader on Latino college completion.

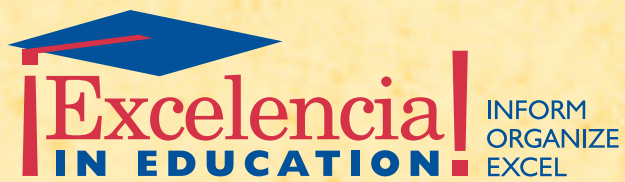
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