

Foundation for Ensuring Access and Equity

College Planning Cohort ™ Program
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Why join a cohort?

The short answer to why a student should join one of our College Planning Cohorts is that it is the smartest decision that any college-bound student can make to expand their college opportunities and scholarship options. Unfortunately, most students and parents will not accept this commonsense short answer, so the long answer is that 8 out of 10 students 'want' to go to college, while less than 2 out of ten students are engaged in any type of focused or long-term college planning. Consequently, the stark reality is that for most students, graduating from college will be as elusive as being inducted into the National Honor Society in their high school or being offered admission to Harvard.

While nearly 3 million students will enroll in 2-year and 4-year colleges each fall:

- College enrollment rates among Asians is 65 percent (highest), while enrollment rates among blacks is 36 percent (lowest).
- College enrollment rates among black and Hispanic males are the lowest among all demographic groups (33 percent and 31 percent respectively). (<u>US Department of Education</u>)
- Only 2 out of 8 students enrolling into a 2-year college will graduate in 3 years.
- Only 4 out of 10 students enrolling into a 4-year college will graduate in 6 years. (With Their Whole Lives Ahead of Them)
- 7 out of 10 college students will leave college with an average of nearly \$30,000 in student loan debt.
- 14 percent of parents, will assume an additional \$35,600 in Parent PLUS Loans. (<u>A Look at the Shocking Student Loan Debt Statistics for 2019</u>)
- Students from lower income families are at even greater risk. A full 84 percent of graduates who
 received Pell Grants graduate with debt, compared to less than half (46%) of non-Pell recipients.
- Students of color are at an even greater risk. While less than two-thirds (63%) of white graduates from public schools borrow, four-in-five (81%) of Black graduates do so. (The Debt Divide)

There are huge differences in college access and college success based on students' racial, gender, and socioeconomic backgrounds as noted by Dr. Shaun Harper, in his study, "Black Male Success in Higher Education:"

Those [black males] who chose liberal arts colleges and highly selective research universities often did so because they had the academic credentials to gain admission and, more importantly, because they were granted financial aid that enabled them to afford tuition at those institutions. When asked who helped them most in searching for and choosing a college, most participants named their parents, extended family members (for example, cousins who had gone to college), and high school teachers. Surprisingly, few said their guidance counselors. After this was brought to their attention, the overwhelming majority of participants explained that their counselors were more harmful than helpful. Accordingly, some counselors told these students that applying to elite private institutions like Williams College or Brown University was pointless because they stood no chance of being admitted.

Researchers, Hoxby and Avery, in their study, "The hidden supply of high achieving low income students," noted:

A large number--probably the vast majority--of very high-achieving students from low-income families do not apply to a selective college or university. Added to the puzzle is the fact that very selective institutions not only offer students much richer instructional, extracurricular, and other resources, they also offer high-achieving, low-income students so much financial aid that the students would often pay less to attend a selective institution than the far less selective or nonselective post-secondary institutions that most of them do attend. Low income students have only a negligible probability of meeting a teacher, high school counselor, or schoolmate from an older cohort who herself attended a selective college.

As though the lack of college planning guidance and support is not tragic enough, the majority of high school athletes, particularly boys, are totally unaware of the reality that the most direct pathway to a full college scholarship are grades and test scores, and not athletics. Only 2% of high school athletes can expect to receive any money to play sports in college (NACAC).

The US News & World Reports article, "4 Myths About Athletic Scholarships," notes:

Only about 1% to 2% of undergraduate students in bachelor's degree programs receive sports scholarships, and the average athletic scholarship is about \$18,000 per student-athlete, based on numbers provided by the NCAA – an amount that typically won't cover annual college costs. Per U.S. News data for 2018-2019, the average tuition and fees at ranked public schools for

out-of-state students was \$21,629, and the average cost amounted to \$35,676 at ranked private schools.

Beyond the lack of college planning guidance, reasons for such low success, are:

- Most students leave college because they are working to support themselves and going to school at the same time.
- Far too many students make their college choices haphazardly and enroll into the wrong schools with the wrong financial aid packages.
- Only 3 percent of high school students indicated that their high school counselor was instrumental in shaping their education vision. (A National Look at the High School Counseling Office)
- In states like Georgia, the counselor to student ratio is nearly 500 to 1 (<u>State-by-State Student-to-Counselor Ratio Report</u>)
- As a result of inadequate rigorous high school course taking, and inadequate SAT/ACT prep throughout high school, students will enter college and forced to take remedial classes, thereby significantly increasing their tuition costs.

The final results are tragic, if not predictable:

- Students graduate from college with a huge amount of student loan debt.
- Students leave college without a degree, but with a huge amount of student loan debt.
- Parents assume an equally tragic amount of government and private loan debt in supporting students who chose the wrong college and received the wrong financial aid package.

One of the first lessons in our program for students in grades 9 - 11 (Module 2: Unit 1), presents a video, "How I got rejected from every college," in which the student laments about her many college rejection letters. Nowhere in the video does the student talk about having engaged in 'College Planning,' nor does she ever once mention how much a particular college costs. At the end of the video she affirms that she will attend the one college where she was offered admission, but again, she does not discuss costs, graduation rates, or provide any evidence whatsoever that she will be on track to graduate on-time or debt-free.

Again, while 8 out of 10 students 'want' to attend college, our experience is that less than 2 out of 10 students (or their parents) are 'planning' to attend college. Athletes are 'wanting' to be recruited, top academic students are 'wanting' to be discovered, and everyone else is simply 'wanting' to go to college.

Our program is focused on college planning, hence the name, "College Planning Cohort." Parents should begin college planning when their child is in the womb, but no later than when they place their child into preschool or head start. The academic foundation that children receive from birth through the fifth grade will have a huge impact on the type of 7-year middle-through-high school college-bound plan to which they will have access. In some school districts, elementary school grades and test scores will determine middle school class placement and whether or not a child will have access to middle school classes for high school credit, gifted and talented programs, or special-focus high schools (i.e., magnet, career focus, etc.). Each child's 7-year middle-through-high school course scheduling, and grades, will directly determine access to selective colleges with the most financial aid resources and competitive scholarships.

Our lesson, Module 2: Unit 4 - 2 Million Minutes, provides insight into the final 4 years of a students' middle-through-high school journey. Each student must consider, "How will I maximize my 2 million high school minutes?" College planning requires that students plan how they will use their 4-year high school journey to not only be a strong academic student, but develop their gifts, assume leadership roles, and perform community service within the context of the college and scholarship opportunities for which they want to become a competitive candidate. Yet, even this will not be enough, as students will need to develop essays that tell their story and create high quality application packages—oftentimes to colleges that will offer admission to less than 10 out of every 100 applicants, and scholarship programs that may receive over 50,000 applications!

Far too many students view high school as the game, while the reality is that what occurs in high school determines which game students can actually enter—the 2-year game, 4-year game, Ivy League game, full scholarship game, etc. Consequently, students (and their parents) can bury their heads in the sand and hope for the best, or join a cohort and take ownership of their college planning.

What is guaranteed?

While no student is guaranteed of being offered admission to their top college choice or being awarded a large dollar scholarship, there are many guarantees awaiting students who do the work. Such students are guaranteed of:

- Expanding their college knowledge
- Being guided in developing a course schedule aligned with their college and career aspirations
- Developing a high quality one-page résumé profiling their academics, leadership, service, and extracurricular activity involvement
- Identifying a group of colleges to which they match academically and financially

- Developing a high quality college application package and presenting themselves in the strongest possible way
- Identifying scholarship programs to which they are well matched
- Understanding the spectrum of college opportunities, such as cooperative education programs, dual degree programs, honors college, research universities, liberal arts colleges, and special focus schools, such as HBCUs, High Hispanic Serving Institutions, and first-generation friendly colleges
- Understanding the importance of building relationships with counselors and teachers who will be called upon to write letters of recommendation
- Identifying summer, fly-in, diversity, and other outreach programs by colleges seeking to identify students from specific socioeconomic and cultural backgrounds

While the outcomes were not guaranteed, the students profiled on our website reflect the guarantee of our program to provide opportunities and expand college access. The number of Gates Millennium Scholars, Meyerhoff Scholars, Richmond Scholars, Torch Scholars, and full scholarships profiled on our website is a phenomenal achievement for any nonprofit or community based organization. Particularly when considered within the context that less than .3 percent of all college students are attending college on a full scholarship. (Fastweb)

The books, materials, online curriculum, and plethora of examples of student success stories provided on our website, and within the lessons in our online curriculum, are not guaranteed to have any positive outcome on a student who chooses not engage in the activities, write the narratives, or prepare themselves to discuss what they are learning with their Cohort Facilitator, Small Group Coach, parents, or other students. The students profiled on our website reflect diversity across gender, socioeconomic and cultural backgrounds, live in single-parent and two parent households, live with guardians or grandparents, have parents who are college graduates and parents who did not graduate high school, and have grades, test scores, and class rankings from among the lowest to the highest in their respective high schools. In fact, the only commonality of the successful students profiled on our website is their shared willingness to, "own the process."

We believe that the one-on-one conversations, print materials, 24-7 online access, and guidance via conference calls, Skype, test messages, and e-mail are compelling reasons for any student to join a cohort and that any student with a willingness to do the work will expand their college options and be sufficiently informed as to eliminate or minimize their reliance on student loans.