Instructions for Summer II 2013 Freshman Composition Final Examination Readings

Place your name on this packet of readings you download from the Writing Program website. You will hand them to your instructor after you have finished writing the final essay examination.

No class time will be allotted for discussion of the readings, but you may, if you wish, discuss them outside of class with your classmates or other students enrolled in your freshman composition class.

Bring this packet with you to the final exam. You will use information from these sources to support your thesis. You may underline, highlight, and annotate the readings.

You may also bring a dictionary and your Little Seagull Handbook. However, you may not bring thesis statements, outlines, prewriting, or drafts in any form to exam.

If you use MLA documentation style to credit your sources, bring the pre-printed Works Cited page you downloaded with your reading packet and, when you have finished writing, place the page in the Blue Book in which you have written your final draft.

If you use APA documentation style to credit your sources, bring the pre-printed References page you downloaded with your reading packet and, when you have finished writing, place the page in the Blue Book in which you have written your final draft.

For Writing Program essays, MLA or APA are the only two acceptable documentation styles. For the final essay exam, you will need two large-sized Blue Books. These are available at the bookstore. (If you have large handwriting, you may need a third Blue Book.) On the front cover of each book, write your name, your WRC course and section number, the date of your final, and your professor’s name. Turn in both Blue Books to your professor before the final. You may use only Blue Books in which to write the final. On the day of the final, your professor will return the Blue Books to you so you can use them for the final essay. At the final, use one book for your prewriting and the other for your final draft. You will turn in both at the end of the final, along with the prompt.
The Great Recession's Toll on Higher Education

The tight economy has forced many students to fight for an affordable, quality education.

By Kim Clark

Illinois, Michigan, and Ohio have run out of scholarship money and are turning down thousands of qualified applicants. Public universities in Georgia, Virginia, and Washington have all raised their tuition by about $1,000 for the fall semester. Public colleges in Florida, Louisiana, and Nevada are canceling hundreds of classes for lack of state funding. California has simply shut the door on hundreds of thousands of its high school graduates and workers hoping for new skills.

College officials in troubled states such as Louisiana are girding for further cuts that will be "difficult, painful, and destructive," John Lombardi, president of the Louisiana State University System, warned recently. Students have no choice but to pack into the crowded courses that remain, where overloaded instructors are replacing essay assignments with easier-to-grade (but less educationally rigorous) multiple-choice tests.

The Great Recession has had a devastating effect on higher education, forcing many students across the country to pay more for colleges that offer less. Yet the downturn has also penalized individuals who don't spend the time and money to get a college degree. Even in today's weak job market, the unemployment rate for college graduates is less than 5 percent, about half the rate for those with only a high school diploma. "It's a grim situation," says Lindsay Mccluskey, vice president of the United States Student Association. "But what choice do young people have?"

Because of the dramatic budget cuts and tuition increases, she says, today's college students have to work harder to earn degrees than did their older brothers or sisters. Many students are succeeding, but only by borrowing more, finding cheaper or better courses elsewhere, and using their social networking skills to raise money. Perhaps most significantly, they are "being part of the fight" to keep college affordable, Mccluskey says, lobbying for change or to block further budget cuts. College students in this more difficult era will find the going tough. "It is not going to be easy," Mccluskey says. "But there are ways to make it happen."

A growing number of students are voting with their feet. Enrollment at the nation's lowest-cost institutions, public community colleges, jumped an average 16 percent last year and is expected to rise by double digits again in the 2010-11 academic year. One reason: "reverse transfers." Students at expensive four-year universities are switching to lower-cost two-year schools to get their basics completed inexpensively. Many other students are signing up for summer or night community college courses to pack in cheap credits and graduate sooner.

These swamped classrooms have spurred community colleges to become more creative in their course offerings, from promoting online classes to scheduling classes at nontraditional times. A 20 percent jump in enrollment at Bunker Hill Community College in Boston last year, for example, prompted the school to start offering classes in the middle of the night. The 11:45 p.m. to 2:45 a.m. classes were such a success that the school has increased its midnight offerings from two courses to five in 2010.

Other students are bidding goodbye to crowded classes and overburdened professors. The University of Oregon, for example, has seen the number of applicants from budget-crunched California jump from 4,600 to 7,000. Typical of the new Oregonians is Nate Gartrell, who lost his enthusiasm for studying journalism at San Francisco State University last year when he got shut out of his first-choice courses. He says he sometimes had to sit on the steps in second- and third-choice classes. "The state budget cuts were getting ridiculous," he says. One final straw: "I wrote something hastily 45 minutes before class. I knew it was terrible and was full of typos. I was expecting a D and still got an A minus" from a professor he says
was too busy to thoughtfully critique his work.

So Gartrell persuaded his parents to pony up the extra money needed to switch to the University of Oregon. Now, though he is grateful for what he feels are better classes and advisers, he admits to suffering from survivor's guilt. "A lot of people don't have the opportunity to go out of state" because they don't have the grades or the ability to scrape together an extra $15,000 a year for tuition, he says.

Given the higher tuitions and dwindling scholarship coffers, students and parents have little choice but to take out more loans. In the first semester of the 2009-10 academic year, college students took out $35 billion in federal Stafford student loans, up nearly $6 billion from the fall 2008 semester. And the amount borrowed by parents through the federal PLUS loan program jumped 50 percent to $3.6 billion. Financial aid officers say they expect the federal student loan binge to continue. The upshot: While today's graduates with loans typically join the workforce owing about $20,000, students who are currently maxing out their federal student loans will graduate owing more than $27,000.

Luckily for borrowers, the federal government has continued to lend even as banks collapsed or reined in lending during the credit crunch. And in the last year, the government has launched a far-reaching reform of the student loan system that greatly reduces college debt burdens. Once borrowers leave school, they can consolidate all their federal loans into a single obligation and apply for "income-based repayment," which caps their monthly bills at 15 percent of disposable income. Those who work at public service jobs (such as teachers, social workers, or police officers) and make 10 years' worth of those affordable IBR payments can have the remaining balance of their federal student loans forgiven.

Students are also finding creative ways to raise money for their education, and social networking plays a big part. Using new websites such as sponsormydegree.com, tuitionu.com, and scholarmatch.org, students can post pleas for donations. These electronic appeals are winning financial support from relatives, friends of friends, and a surprising number of strangers.

Dorrian Lewis, a senior at Mission High School in San Francisco, remembers spending months in the fall of 2009 writing essays for scholarship contests. But she won only a few hundred dollars, nowhere near the $3,800 she'd need to cover tuition, books, and transportation to nearby City College of San Francisco. "I panicked for a little bit," she says. So she filled out a profile on ScholarMatch, a website for San Francisco Bay Area students started by Dave Eggers, author of A Heartbreaking Work of Staggering Genius. Within a few weeks, anonymous donors had contributed enough to cover her costs. Managers of the site say that many of the donors don't appear to be connected to the students but simply contribute $20 or $50 to help those who sound deserving. "We are under no impression that this is a silver bullet," says Eggers, who notes that only 11 of about 100 ScholarMatch students have received the full amount requested. "But this is one tool" that can help fill in financial aid holes caused by the recession, he says.

Meanwhile, many students are taking on activist roles to try to ensure that they and their peers get a stellar education. In the last two years, students across the country have taken over buildings, joined rallies, or marched to government offices chanting "Education is under attack, what do we do? Stand up, fight back!" to alert voters and political leaders to the dangers of tuition hikes and the watering down of educational quality.

Stuart Luther, a senior at Arizona State University who has had to borrow more each year as his school raised tuition, decided he had to do something when he heard the state was threatening to cut his school's budget yet again last year. He switched his voter registration from his home state of Arkansas to Arizona and joined a student-led voter education campaign to inform fellow Sun Devils about a referendum that would raise the state sales tax by a penny to stave off the proposed budget cuts. The referendum won overwhelming support in the conservative state.

Most hopeful of all may be the structural reforms instituted by college leaders who believe the current funding crisis is not a result of the economic cycle, but a permanent reality. Cuts that reduce educational
access or quality "threaten our viability in the competitive global economy," says William Kirwan, chancellor of the University System of Maryland. But reducing the cost of higher education doesn't have to reduce its quality, he says. "Can higher ed become more effective and efficient? Absolutely," he argues.

Maryland's public universities are coping with a $48 million state budget cut this year by spending down cash reserves, requiring staff to take unpaid furlough days, squeezing athletics budgets, and leaving lots of unfilled jobs vacant. But while the public flagship universities in California, for example, have filled some of their budget holes with $2,500 tuition increases, Maryland is trying to rein in tuition inflation. The flagship University of Maryland–College Park has raised tuition only about $400, or about 5 percent, since 2006.

In addition, Kirwan is pushing Maryland colleges to invest in promising innovations, such as Frostburg State University's recent transformation of its Introduction to Psychology class. Students now have one demonstration-heavy lecture once a week, then attend a tutor-filled computer lab where teaching software helps them study and drill. Students are learning the material far better, test results show, and the reduced demand for instructors has cut the university's cost per student for the popular course from $89 to just $26. The students save money, too; instead of a $120 textbook, they buy access to a computer program for $50.

Kirwan, who is also at the forefront of a drive to stop colleges from subsidizing athletics departments with tuition dollars, says economic conditions have convinced him and a handful of other college leaders that it is time to shift focus from empire-building to money-saving reforms. Even during the boom years, most states were reducing the per-student subsidies for public colleges. Now that state tax revenues are diminished, universities often bear a disproportionate share of budget cuts as other spending programs—elementary schools, prisons, and federally required health programs—become more pressing.

Students in many states should prepare for more cuts. Massachusetts, Ohio, South Carolina, Tennessee, and several others have delayed severe layoffs by patching budget holes with federal stimulus funds. That money runs out next year. If the economy doesn't improve significantly by then, today's grim situation at public universities could get a lot grimmer.

**Trying to Climb a Broken Ladder**

By Kim Clark

A failing financial aid system keeps students out of school

Airis Graham thought she'd be spending this fall in grad school, working toward a pharmacy degree. Instead, she's still one year away from a bachelor's, working 9 to 5 weekdays as a low-paid pharmacy technician at a chain store. On Friday evenings, she walks to the almost furniture-less apartment she shares with her sister, rests for a few hours, and then takes a bus to start her second job—the all-night weekend shift at a McDonald's.

Graham, a B-minus biotech major, has had to leave school and work 70 hours a week for 15 months because the scholarships she got to attend Claflin University in Orangeburg, S.C., didn't keep up with the college's tuition increases. She borrowed and worked as much as she could, but she couldn't scrape up enough to pay her junior-year tuition bill. Claflin now insists that she pay the $7,000 overdue bill before it will release her transcript so Graham can transfer and finish her degree at a less expensive public university near her hometown of Carbondale, Ill.
The oldest daughter of a single mom, Graham believes education is her ladder out of poverty. But can she afford to finish the climb? She's on track to make her last payment to Claflin by the end of the year. But she doesn't quite know how she will scrape together the $7,000 more she'll need to pay her final year's tuition. "I got good grades. I was doing what I was supposed to be doing. But I feel like I've been dealt a bad card," she says. "The only ticket out of poverty is an education, and the only reason I'm not in school is because I don't have any money."

**Big numbers.** The American dream is founded on the notion that anyone who is smart and disciplined can get an education and succeed. But the financial aid system meant to help needy students afford college is cracking under the strains of skyrocketing tuition and a crumbling economy. This is happening even though taxpayers, colleges, charities, and employers are collectively spending more than ever on financial aid—an estimated $74 billion in grants this academic year, more than double the amount handed out in 2000.

The basic problem is that this big number has been overwhelmed by some bigger ones. In the past decade, college enrollment has jumped by nearly 4 million to more than 18 million, and the annual costs of the typical four-year college have almost doubled to more than $14,000. The result of that one-two punch: The total amount of grant money handed out nationwide per student has risen by less than $2,000 over the past decade. The sticker price for a year at a typical public university, meanwhile, has risen by almost $6,600.

The mismatch between demand for and supply of financial aid is a main reason a panel of the nation's leading education experts is readying a call for dramatic reforms for what even the U.S. secretary of education calls a "fundamentally flawed" system.

Worsening the shortage of funds, they say, is the haphazard and often mysterious way the scarce funds are distributed. The system has become so complicated that more than a million students per year who might qualify for aid fail to pursue it. Students not lucky enough to have grown up in one of the towns or states with generous financial aid or smart enough to win admission to the handful of rich, highly selective schools are often heartbroken because the government and the colleges have unrealistically high expectations of what they can afford. Meanwhile, a growing number of schools and states are choosing to divert scarce financial aid dollars to good but comparatively wealthy students. Studies show states that fund merit grants through lotteries, such as Georgia, Tennessee, and Florida, generally funnel money away from poor, uneducated ticket buyers to wealthier families, who can afford to give their teens the tutoring they need to get good grades and test scores. One researcher estimates that $2.3 billion in state, private, and school scholarships is awarded annually to students from the richest 10 percent of families.

The result: Some smart, diligent, but relatively poor kids are being priced out of college. The College Board calculates that fewer than 30 percent of low-income, college-qualified students are earning college degrees. Almost 75 percent of their rich peers are getting degrees, however. This educational gap appears to be getting worse. The Department of Education reports that 8 percent of academically elite but low-income college freshmen who started in 2004 had dropped out—at least temporarily—by 2006, the latest year for which data are available. That's almost twice the stoppage rate of similar freshmen who started in 1996.

Of course, that's tragic for the individuals. In today's credential-crazed workplace, those job seekers lacking a college degree will have trouble getting anything but low-paying, dead-end jobs. But, more important, it's a disaster for the nation, which needs an educated workforce to sustain its economy against bigger or hungrier competitors around the globe.

**Limited options.** "Families are under pressure. Heating, food, transportation bills are up," even as state budget cuts and stock market troubles are pushing more colleges to hike tuition, says Marilyn Cargill, president of the National Association of State Student Grant and Aid Programs and director of Vermont's
financial aid programs. The only way many families paid tuition bills in recent years was with loans. But the credit crunch has wiped out many families' ability to get a second mortgage or private educational loan, she notes. As a result, some low- and middle-income families may be running out of college funding options. "I have worked in this field for 24 years, and I don't know that it has ever been worse than it is now," she says. "It is scary."

What's scaring parents, students, and college officials ought to concern all Americans, says William Kirwan, chancellor of the University of Maryland system. "I hate to sound apocalyptic," he says. "But the proportion of students who need financial aid is rising at a rate faster than we are responding as a nation. We are going to have huge economic and social problems if we don't do a better job of financing higher education."

When it came time to pay for college, Orenthious "OJ" Hill fell through the cracks. His father was never around much, and his mother left him with his grandfather in Gainesville, Fla., when he was 7. His grandfather kept him in school and encouraged him to pursue his dream of becoming a history teacher. Hill enrolled at Florida State University of Florida, but since dropping out for financial reasons in 2003, he's been working full time and taking what classes he can afford. Now he can't even get a federal student loan for school because none of the adults in his life will fill out the Free Application for Federal Student Aid, the single most important form that qualifies students for the vast majority of loans and grants. Now that he's 24, he can finally apply for need-based aid on his own. If he had been able to at least get some student loans earlier, he figures, he'd be a teacher by now. At this rate, the soonest he'll get into a high school classroom is 2010.

"You hear parents and churches saying, 'Go to college!' But they never really say anything about how to fund college," Hill says. "I didn't know what a Pell grant or that stuff was until my first semester in college." And his grandfather is still suspicious of Hill's desire to take out federal student loans.

**Fine print.** Research by the American Council on Education indicates there are more than 1 million students like Hill across the country who may very well be eligible to receive aid but are not getting it. One reason: Many don't understand why or how to fill out a FAFSA. And no wonder. The form, with 145 questions, is longer and more eye-crossing than the standard tax form. University of Michigan economist Susan Dynarski estimates that it takes the average applicant about 10 hours to gather all the documents--W2s, tax returns, etc.--and fill out the form. For parents who don't speak English well or who don't want to reveal such exhaustive financial information to the government, this form can be insurmountable.

Indeed, Secretary of Education Margaret Spellings says the application is so convoluted that "it is as if we are trying to keep people out of college."

Those who make it past the FAFSA then have to make sense of the fine print surrounding many government, school, and charitable aid programs. Some college financial aid officers, for example, are balking at helping students apply for the new federal $4,000-a-year "TEACH Grants," which are supposed to help aspiring teachers pay for college. The reason: Despite the name, they are not grants. They are loans that will be forgiven only if the student gets certified as "highly qualified" and works full time teaching a "high-need" subject at a federally designated, low-income school for at least four years within eight years of graduation. Those who don't jump through all those hoops could see $16,000 worth of "grants" turn into a $24,000 bill after interest charges. That's one reason Ted Malone, head of financial aid for the University of Alaska, won't process TEACH Grant applications for underclassmen, even though he knows many need the money. "Virtually all of the financial aid officers I know would bleed for our students," he says. "But we have to administer programs that have insane rules."

Mary Borg, an economist at the University of North Florida in Jacksonville, says unrealistic aid rules are one reason her low-income students joke that UNF stands for "U Never Finish." Many of the biggest aid programs will give money only to students who attend full time. But even those programs rarely give enough to fully fund a student's education. So low-income students end up having to work extra hours to cover the costs, which sometimes forces them to drop a course and go part time, a status that disqualifies
them from receiving the rest of their aid and forces them then to work even more hours and take even fewer classes. "We're making the kids from low incomes really struggle," Borg says, while richer kids who can afford to attend full time and get good grades often qualify for full-tuition merit scholarships. "It's a reverse Robin Hood effect," she says. Donald Hossler, an Indiana University professor of educational leadership who also managed the college's financial aid programs, says, "It's like the solutions and problems got shaken up in a garbage can."

Despite the difficulty of navigating the financial aid system, a record 9 million parents and students have completed federal applications so far this year--up 15 percent from last year. That also means a record number of students are likely to be disappointed this year. Because there simply isn't enough grant money to go around, governments and colleges are asking families to kick in what many--such as the Rudolphs of Portland, Texas--are finding to be simply unaffordable amounts of money. Solidly middle class, with a house, pickup truck, and health insurance, the Rudolphs completed a FAFSA that showed Jayme and Rick earned about $84,000 last year from jobs at a natural gas company and a small family business. The federal government calculated they should be able to pay about $7,500 apiece for their two older daughters' college educations. Unfortunately, their oldest daughter, Meagan, received no grants to attend Texas A&M University-Kingsville for the coming year, leaving the family with bills in excess of $15,000 just for her. That meant the Rudolphs would have to come up with more than $20,000 to send both daughters to college this year, a prospect that made Jayme "want to tear my hair out."

**Out of pocket.** What governments and schools think families can afford to pay differs dramatically from the financial realities most households face. The federal government, for example, calculates its Expected Family Contribution by assuming that a family of five, like the Rudolphs, should be able to set aside for college at least 22 cents of every dollar of income above the first $36,000 or so that it earned. The government arrived at that number by looking at the spending patterns of a low-income family in 1967, then adjusting that 41-year-old budget upward by the consumer price index. Never mind that today's parents are under far more pressure to save for their own retirements, face new kinds of health costs, and are paying unprecedented gasoline and utility bills.

The Rudolphs' budget, for example, has been wiped out because their young son was recently diagnosed with autism spectrum disorder and requires expensive therapy sessions that aren't covered by medical insurance. The Economic Policy Institute calculates that a more realistic minimum budget for self-sufficiency--paying for health insurance, living in a safe house, etc.--for a five-member family in the Corpus Christi region last year was $55,200. In high-rent cities such as Washington, San Francisco, and Boston, it was over $80,000.

The final insult: There's not even enough grant money available to make sure that most parents have to pay out only their EFC. The federal Pell grant, the biggest and most common grant awarded solely to lower-income students, is capped this year at $4,731. That will take care of most costs at community colleges but doesn't begin to cover, say, the $23,000 in-state price tag at the University of Michigan. Fewer than 100 of the nation's 4,300 colleges are able to cobble together enough federal, state, and school money to make sure parents have to pay only their EFC. The rest, on average, come up with only enough to ask the parents for about $5,300 more than their EFC. Most also expect the student to kick in anywhere from $2,000 to $4,000 in earnings and loans. Many, especially big private universities, add $10,000 to the parents' EFC.

Ralph Perri, director of financial aid at the Texas A&M-Kingsville campus, says he tries to make sure that the poorest students get enough grants and low-cost loans to cover all their costs. But there simply isn't enough grant money to give students everything they need. The approximately $400 million the state of Texas is spending on grants this year doesn't even cover half the students who qualify. That means that tens of thousands of families such as the Rudolphs, who have proved they need money for college even under today's stingy rules, get no grants at all. They simply have to borrow more, work more, or scale back their educational ambitions.

Meagan Rudolph will fund her sophomore year by working and borrowing more to supplement her
parents' contribution of $2,000 to $3,000. Her younger sister, Elizabeth, will work this fall instead of enrolling as a freshman. She's considering taking a correspondence course or two and hopes to enroll at the nearby Corpus Christi campus of Texas A&M this spring. The precariousness of their children's college funding worries the Rudolphs. They each had to leave college for financial reasons. "We really want to make sure our children get an education. We know how important it is," Jayme says. But how to pay for it? "I feel like I am caught in a trap. I have no retirement if I pay for their college," she adds. "It is really scary."

**Getting worse.** For the short term, at least, plenty more students and parents are likely to be scared. As job prospects for those with less education dry up, enterprising Americans have little choice but to enroll in college. About two thirds of recent high school graduates now enroll in college, up from less than half in 1980, raising the number of college students by 50 percent to 18 million this year. That means financial aid "is helping more people every year. It is also failing to help more people every year," says Sandy Baum, a Skidmore economist and co chair of the blue-ribbon panel that is calling for financial aid reform.

The few recent hopeful developments, such as the nearly $700 increase in the maximum federal Pell grant over the past two years, have been more than overwhelmed by increases in college bills. The cost pressures are only likely to get worse as economic troubles are forcing many states, including California, Rhode Island, and New York, to consider drastic tuition increases. Meanwhile, the housing and credit crunches are reducing the availability of home equity and private educational loans that many parents had counted on as a last resort. All this means that what Baum describes as the "horrible" gap between low-income and high-income college graduation rates could get worse. The aid system is becoming so dysfunctional, she says, that "at some point it will blow up."

**A simpler system.** As dire as that sounds, it may the best hope for students for the long term. Members of the Rethinking Student Aid Study Group hope that a growing sense of crisis will rally support for their proposals--the details of which they will release next month--for a simple system that "provides every student with enough grants so that they can succeed and get a bachelor's degree with reasonable amounts of work and borrowing."

They have reason to be optimistic. Both presidential candidates are pushing for financial aid simplification and improvements. A growing number of schools, communities, and donors have started making clearer and more generous financial aid pledges, such as the Kalamazoo, Mich., and El Dorado, Ark., promises, which guarantee full in-state tuition scholarships to kids who pass kindergarten through 12th grade in their communities' public schools. Harvard upped the simplicity and generosity ante late last year when it promised enough grants so that families earning up to $180,000 would be asked to pay no more than 10 percent of their income. And a number of highly selective colleges guarantee that students from families that earn less than $60,000 will receive enough aid to graduate debt free. For the lucky students who qualify for these new programs, such as Victoria Rduch of San Antonio, the outlook is bright.

Rduch, the daughter of a single mother who teaches high school Spanish, will graduate from Amherst College next June without a penny in debt. Amherst's recent pledge to provide enough grants to eliminate loans from its standard financial aid offers doesn't mean it is offering free rides to students like Rduch. To scrape together the approximately $10,000 a year Amherst felt the family should be able to afford without borrowing, the Rduchs tapped a small college savings plan a grandparent had set aside. Victoria, who was salutatorian of her high school and scored 1550 on her SATs, worked hard to get several thousand dollars a year in private scholarships. Her mother, Evita, contributed the remaining $2,000 a year or so to cover plane tickets and other costs.

Evita was relieved she didn't have to take out a second mortgage or drain her own retirement savings. "And I got to buy some fruit instead of eating hot dogs for the last few years," she jokes. What's more, her daughter will be able to buy a car, if she needs one, to get to her first post graduation job. "People claim the middle class get the shaft," Rduch says. "But I'm middle class, so I can tell you no, no, no."
Not, at least, for the brightest or most geographically lucky students. Everybody else, however, is facing a more difficult and uncertain climb.

**Is College Really Worth the Cost?**

By Ray and Dana Brandon

**Ray’s Take** The struggle recent graduates have had finding jobs has many people wondering if college is still worth the expense. According to some reports, it is. Consider this recent finding by the Lumina Foundation and Georgetown University’s Center on Education: The unemployment rate for college graduates is 6.8 percent, but it’s nearly 24 percent for those with only a high school diploma.

That’s just part of the story, however. Other reports indicate that a huge percentage of recent graduates are actually underemployed – working at jobs where no college degree is required. In fact, when you add their numbers to the unemployed, it takes in half of all new graduates.

However, this could be a short-term hiccup caused by a sluggish economy. College graduates still tend to earn some $1.3 million more than those without a degree over their lifetimes.

On average, college degrees are worth it, but not all degrees are equal. Considering how college costs have soared, what you study and where you study it factor in more significantly than ever. Where just getting that degree used to be enough to open doors, now it’s what you actually learned that matters. According to a book by Richard Arum and Josipa Roksa, more than a third of college graduates actually gain no measurable skills from their college education. These grads were counting on the value of that diploma alone to launch their career. That’s simply not enough anymore.

College is still vastly important to building a career that leads to financial security. However, it’s important that college students not only commit large sums of money, they must also commit themselves to gaining the knowledge and skills the marketplace needs.

**Dana’s Take** That Lumina/Georgetown study Ray referenced turned up another interesting statistic: Many associate’s degrees produce better average earnings than some bachelor’s degrees. Even a vocational educational certificate can produce higher wages, especially if that training is in science, technology, engineering or mathematics. Plus, the student loan burden is much lighter.

For many young people, attending a community college could be a better way to start their higher education. To start with, these colleges are typically less than half the cost of a four-year university. If a student realizes he or she wants to change their area of study (and many of them do), the financial setback is not nearly as great.

Of course, these shorter educational programs can still lead to a bachelor’s degree at a four-year university. Many times that is the case. The difference is that the student moving on most likely has a better understanding of a chosen career and a stronger commitment to achievement. Plus a smaller financial burden to bear. That makes an accredited, reputable community college a money-smart choice for many families and their high school grads.
**Higher Ed. Costs, Borrowing Stabilize**

By Caralee J. Adams

After years of skyrocketing college costs, enrollment, federal aid, and student borrowing, new figures out last week from the College Board reflect a more stable picture for higher education.

The average published price for attending a public, four-year college (in-state) went up just 4.8 percent this school year, compared with an 8.3 percent spike reported the previous year. The average annual growth in the past decade was 5.2 percent. For 2012-13, the average tuition and fees amounted to $8,655, while room and board was $9,205, according to the College Board Advocacy & Policy Center's "Trends in College Pricing 2012."

Out-of-state students paid an average of $21,706 this year, up just 4.2 percent.

The average cost of attending a private, nonprofit college is $39,518—up 4.2 percent over 2011-12.

For the first time in 20 years, total education borrowing, including federal and nonfederal student and parent loans, declined by 4 percent between 2011-12 compared with the previous year.

**Higher and Higher Ed Will no one stop the rising cost of college?**

By Timothy Noah

You can be president of the United States and have the best, most bipartisan-seeming idea in the world. But if it doesn’t have a constituency, you might as well be town clerk of Toad Suck, Arkansas. This is the sad lesson of President Barack Obama’s boldest attempt to control the cost of college education, which has been rising inexorably for a decade.

The statistics are astonishing. Controlling for inflation, tuition and fees have risen 26 percent during the past ten years at private four-year colleges, 47 percent at public two-year colleges, and 66 percent at public four-year colleges. The most plausible explanation for why this is so, offered by Richard Vedder, a gadfly economist at the American Enterprise Institute, is “because they can.” A college degree is such an obvious necessity in this economy that people will pay nearly anything for it, and colleges know that. Yes, price increases have been mitigated by needs-based grants and loans—some from the colleges, more from the government. But subsidies merely transfer the cost of inflation to taxpayers, while loans burden students with unprecedented levels of debt.

A college degree is such a necessity in this economy that people will pay nearly anything for it, and colleges know that.

The root problem, which the administration set out to solve, is price. “Let me put colleges and universities on notice,” President Obama said in his 2012 State of the Union address. “If you can’t stop tuition from going up, the funding you get from taxpayers will go down.” By all accounts, it was his own idea to leverage federal higher-education subsidies to impose limits on tuition increases. It went nowhere.

The first constituency that failed to take notice was the news media. Practically speaking, the president
was asking Congress to impose price controls on a sector that accounts for 3 percent of GDP. But in an
election year, the media (excluding the trade press) was primarily interested in spotlighting those policies
likeliest to get a rise out of Obama’s opponent, and Mitt Romney wasn’t much interested in education
issues. Later, when Obama revived his call for tuition price controls in subsequent speeches (including his
convention speech and this year’s State of the Union), the press downplayed what was then “old” news.
Another obstacle was the press’s (accurate) perception of Obama as, in general, a strong supporter of
higher education—doubling, for instance, funding for low-income Pell grants. That Obama also favored
punitive action against some colleges was the sort of complication reporters don’t easily digest.

The next constituency that ought to have taken interest was—hear me out!—the House Republicans.
Back in 2003, Republican Representative Buck McKeon of California introduced legislation similar to
Obama’s proposal. Among the bill’s co-sponsors was future House Speaker John Boehner. Republicans
don’t like tinkering with the private sector (even the nonprofit part), but neither do their hearts bleed for
America’s institutions of higher learning, which they regard, accurately, as mostly hostile territory. And
McKeon had plausibly framed the issue as accountability in government spending. But McKeon and
Boehner subsequently backed away from the idea under pressure from fellow Republicans and One
Dupont Circle (shorthand for the higher-ed lobby in Washington, because much of it resides there).

Reviving support among Republicans seems unlikely. The party has a history of repudiating its own
ideas whenever Democrats adopt them—remember Obamacare?—and government tuition curbs are no
exception. Federal education dollars “should not be used as bargaining chips to impose federal price
controls,” a spokeswoman for the (GOP-controlled) House education committee told me. The
Republicans of 2013 are never going to support anything that can be labeled “price controls.”

The Senate was, and remains, Democratic, but Obama’s proposal didn’t generate much interest there,
either. The Senate Health, Education, Labor and Pensions (HELP) Committee and its chairman, Democrat
Tom Harkin of Iowa, were preoccupied with an investigation of abuses by for-profit colleges. Obama’s
proposal was also sent to an appropriations subcommittee on education, chaired by Harkin as well; its
report on the subject expressed polite support for the administration’s goals and principles, but said they
required “more deliberation in Congress.”

Yet in three HELP committee hearings on college affordability held after Obama laid out his proposal, no
such deliberation took place (unless you count a brief mention in prepared testimony by an Education
Department undersecretary). One likely factor was that One Dupont Circle, which holds particular sway
over Democrats, opposed the plan. “The answer is not going to come from more federal controls on
colleges or states,” said David L. Warren, president of the National Association of Independent Colleges
and Universities, a consortium of private schools that has muscle in Washington.

The Obama administration can certainly be faulted for not thinking its plan through in greater detail.
Early staff deliberations struggled over the question of which federal funds to withhold. Research grants
seemed a logical target, but research funds tend to concentrate in a few elite schools that aren’t
necessarily the worst offenders when college-based financial aid is taken into account. There was also
some reluctance to undermine spending that might improve America’s economic competitiveness. And
going after student aid risked punishing the very people the administration was trying to help.

In the end, the administration decided to focus on the relatively narrow slice of student aid that’s awarded
not directly to students but indirectly through the colleges themselves—work-study grants, Perkins loans,
and Supplemented Educational Opportunity Grants. These “campus-based aid” programs follow federal
eligibility formulas that aren’t always very logical, and the thinking was that the formulas could be
updated to take into account tuition levels and growth rates (and also—to make sure these colleges
weren’t keeping prices low by admitting only the wealthy—the proportion of students eligible for federal
Pell grants). But no such formulas were spelled out.

The likeliest vehicle for implementing some version of the president’s plan is the Higher Education Act,
due for reauthorization in 2014. But reauthorizations have a way of not occurring on time—the No Child Left Behind law is six years overdue—and One Dupont Circle will surely resist being fitted with the kind of choke chain necessary to solve this problem. An Association Against Colleges That Fleece Students might provide a counterweight, but no such organization exists (perhaps because college students don’t have any money left over to fund one). The few advocacy groups that champion student interests are mainly focused on keeping federal student aid flowing, a cause that allies them with, rather than positions them against, One Dupont Circle.

A well-established principle of political science is that a diffuse, unfunded majority typically has little chance against an organized, moneyed minority—even when the president sticks up for the former. If Obama wants to succeed, he’ll need to help fashion something resembling a political movement. Without one, all he’s got is a talking point.

By 2018, 60 percent of job openings will require college education

By Eli Amdur

Divides.

Human history is, among other things, a story of divides. It is a story of disparities in income, health, commerce and education. For the most part, the story is about crossing those divides and closing — or at least narrowing — those gaps. That’s what we call progress.

Careful, though. Although the education gap has been narrowing for centuries (especially in the 20th), there is — unless you are aware of it and are prepared to take concrete steps — a possibility that this divide will widen. Although 63 percent of all job openings by 2018 will require workers with at least some college education (source: Projection of Jobs and Education Requirements Through 2018, Georgetown University, 2010), public support of education is down in 48 states and, at the same time, employers are cutting back (or at least not expanding) their training programs. They are, in essence, expecting candidates to show up fully qualified.

The Bureau of Labor Statistics projects that total employment is expected to increase by 20.5 million jobs from 2010 to 2020, with 88 percent of detailed occupations projected to experience employment growth.

In the midst of all this, jobs requiring a master’s degree are expected to grow the fastest, while those requiring a high school diploma will experience the slowest growth over the 2010-20 time frame.

Straight lines

Further, the Bureau of Labor Statistics’ Current Population Survey, which tracks data for full-time wage and salary earners age 25 and over, shows that there are strong correlations among educational attainment, income and unemployment.

With the unemployment rate for people 25 and older at 7.1 percent (lower than the total population because of high unemployment of those under 25), the unemployment rates by education level in 2012 are as follows: less than a high school diploma, 12.4; high school diploma, 8.3; some college but no degree, 7.7; associate degree, 6.2; bachelor’s degree, 4.5; master’s degree, 3.5; doctoral degree, 2.5; and
professional degree, 2.1.

A straight line, if ever there was one.

Concurrently, median weekly earnings for the same categories are: less than a high school diploma, $471; high school diploma, $652; some college but no degree, $727; associate degree, $785; bachelor’s degree, $1,066; master’s degree, $1,300; doctoral degree, $1,624; and professional degree, $1,735.

Another straight line.

All signs pointing the same way

Alongside the above clear and compelling data, consider the increased emphasis on teaching STEM curricula — science, technology, engineering and math — all of which require higher educational attainment levels.

The National Science Foundation broadly defines STEM degrees to include chemistry, computer technology and information science, engineering, geosciences, life sciences, mathematical sciences, physics and astronomy, psychology, social sciences, and education and research.

Just the mention of these areas is enough to justify the effort, but the urgency is further underscored by Teach for America, for example. On its website, the organization states: “American students lag far behind their international peers in science, technology, engineering and math. Currently, the United States ranks 25th in math and 17th in science among developed nations. Teach for America is addressing the urgent need to improve math and science education by recruiting, training and supporting outstanding corps members (teachers) to become effective leaders in STEM education in low-income urban and rural communities.”

Teach for America reports that the number of incoming secondary STEM corps members (first-year teachers) increased from 630 in 2006 to 1,640 in 2011, and that the number of students affected by these teachers rose from more than 50,000 to more than 120,000.

Today, more than 3,200 first- and second-year STEM corps members are teaching math and science, making Teach for America one of the largest providers of math and science teachers in the country.

More than STEM: hard and soft skills

The above makes it clear that technology skills are crucial — to the individual, the employer and to the nation. These are called “hard skills.”

However, there has always been a need for what is known as “soft skills,” such as communication, team building, problem solving, decision making, creative thinking and general interpersonal skills — skills that are transferable across industries and occupations. Surveys abound that show that employers are equally concerned with finding job candidates with soft skills that complement their hard skills.

Who’s got skin in the game?

Teach for America is only one example of an organization that has revved up the drive to teach STEM courses. Four-year colleges and universities are developing focused curricula and, with the collaboration of their career centers, are meeting the demands of employers. In the process, they are placing outstandingly high amounts of graduates.

Pennsylvania College of Technology in Williamsport, for example, boasts that 70 percent of its students have job offers in hand by graduation day, compared with a little more than 40 percent among all schools
nationwide (based on data supplied by the National Association of Colleges and Employers). Further, 95 percent of its graduates secure jobs within six months of graduation.

While emphasizing STEM curricula, Penn College of Technology places equal emphasis on developing soft skills, thereby producing graduates capable of filling higher-level jobs and of continuing their own self-learning.

The Penn College of Technology is not alone. Not only do many other four-year higher education institutions follow the same path, community colleges are at the forefront as well. The American Association of Community Colleges reports on its website that the Advanced Technological Education program “focuses on preparing technicians for careers in high-tech fields that drive the nation’s economy.” The website also mentions: “Grants support technician education and faculty professional development.”

Community colleges typically offer hundreds of courses (if not more) that prepare workers for 21st century jobs and do it at affordable cost and with flexible scheduling, including self-paced online courses. As a result, according to the community college association, “Community colleges serve close to half the undergraduate students in the United States.”

Further, it reports, “Community colleges also provide access to education for many nontraditional students, such as adults who are working while enrolled. The average age of a community college student is 29, and two-thirds of community college students attend part time.”

In other words, the group states that “Community colleges are diverse institutions that serve a wide variety of needs. These include the students who attend to upgrade their skills for a particular job, students who are pursuing an associate degree to transfer to a four-year institution and students who attend to pursue a hobby (such as learning a language).”

Getting there from here in five steps

Success in the 21st century workplace and, more immediately, this decade — for the individual, the employer and the nation — depends on narrowing the educational divide. For those looking for jobs and, more long term, planning careers, a five-step approach is vital.

First, identify those skill sets that are in demand and that you are willing to pursue. Second, assess your skill sets to define — clearly and honestly — where the divide is. Third, identify the institution(s) that can help you develop those skills. Fourth, put together your plan to “get there from here.” And fifth, execute that plan.

Career success requires a plan, of course, but also the will and perseverance to follow it through.

Is a College Education Worth the Price?

By Brian Kelly

Let me start by saying that here at U.S. News, we rank colleges and universities, we don't promote them. Which is a good thing, because this year in particular, college would seem like a very difficult product to
sell. What we've done for many years is use hard numbers and extensive reporting to help students and their families make sense of the nation's hundreds of institutions of higher learning. In our rankings, we look at a variety of factors that measure academic quality, from student selectivity to faculty resources to peer assessment. We talk to students, parents, and educators. We crunch the numbers, we evaluate how the schools stack up, then we present the results in charts, lists, and stories. In addition to our list of Best National Universities, we examine liberal arts colleges, regional colleges, public universities, specialty programs, and more. We compare similar schools to one another. What we don't do is tell a student where to go.

Whether to go to college is another matter entirely, and one that has gotten very perplexing in recent years. Let me answer the question in the headline right now: For most people, we think college is still worth it. The evidence about earnings is pretty clear. College grads make more money, people with advanced degrees make a lot more, and you can't get an advanced degree without a bachelor's. The demand for educated workers is only going to grow. And there are benefits beyond just paychecks.

But which college and which type of college? That's where things have gotten increasingly complicated in recent years and may even be at some kind of tipping point of consumer change. The traditional higher-ed marketplace that has evolved since the end of World War II--one in which a four-year college degree was seen as the ticket to success and society's goal was to provide every citizen with a chance at one--seems poised for a massive shake-up. Some analysts are predicting that higher ed is the next economic bubble, headed for a crash. I don't see such a drastic outcome, but it's hard to believe the system can sustain itself as it is for much longer. The industry should know it has a problem when the only thing worse than a parent finding out his kid didn't get into that "prestigious" private college is finding out that he did.

It's the story of our age that the wonderful accomplishment of a college acceptance has become overwhelmed by the angst over its cost. The sticker price for many private colleges has now topped the once-unthinkable $50,000 a year. That's $200,000 for four years, roughly the median price of a home in some metropolitan areas. That's the price that Harvard University charges, as well as many schools that appear much farther down our lists. Public school tuitions, while lower, have been rising at an even faster rate. And the average student who graduates with debt owes about $20,000, but that's sure to grow.

Before people spend that kind of money and take on that large of a long-term obligation, they had better be sure they know what they are getting into. And it will need to be a more mercenary calculation than just the chance to convene with Aristotle under an oak tree.

Unfortunately, what's not clear is whether the product--an education--is getting any better or any easier to evaluate. Numerous studies show that tuition, which has far outpaced the cost of living, has been spent on things other than classroom teaching. Administrative staffs and lavish facilities top the list. After years of building palatial campuses, states faced with budget cuts now find that they are stuck with the fancy athletic center and have to slash faculty, resulting in packed classrooms detrimental to the learning experience.

And despite the fact that tenure--the sacred pact of lifetime employment, lengthy sabbaticals, and limited undergraduate teaching for professors who clear the bar--is starting to come under some sustained criticism, it remains a startling example of expensive inefficiency in a world that has learned to thrive on leanness. An increasing number of college courses are taught by graduate assistants or adjuncts--non-faculty members who work for low pay.

If colleges were businesses, they would be ripe for hostile takeovers, complete with serious cost-cutting and painful reorganizations. You can be sure those business analysts would ask: Is the consumer getting the product we promised? What do you actually learn here? Can you guarantee a job? Admission to graduate school? There are ways to gauge these things, but colleges have just recently fended off a movement to demand such outcomes measures.
So yes, the product has some problems. It also has a powerful argument in its favor: the long-established trend lines showing that people with a college degree earn significantly more money over their lifetimes than those without a college degree. Over the years, those with college degrees have earned about double what those with a high school education have taken in, and the gap seems to be growing, according to the Census Bureau (and those with professional degrees earn substantially more).

Some recent theory has contemplated whether that gap will remain between, say, a four-year school and a specialized one- or two-year program that teaches a specific skill. What if you invested half your tuition money in the stock market, got a computer repair certificate, and went to work? Would you be better off in 15 or 20 years? But are you willing to take that chance? And remember, too, that when college critics point to the fact that Bill Gates was a Harvard dropout, they fail to mention that he met some of the guys who helped him start Microsoft in his dorm. The networking aspect of college should not be undervalued.

Of course, common sense says that college should not be all about the money. How do you put a price on becoming an educated person? What's the value of being able to appreciate ancient Greek drama, Chinese history, or differential equations? True, for many people that ideal can seem like quite a luxury when the price is as high as it is today. But beyond the aesthetic, the point of a classic liberal education is to teach you how to think. What's the value of that in a rapidly changing, technological world where narrow skills can be lucrative one day and obsolete the next? Hiring managers will tell you that creative intelligence and an ability to communicate are more useful in the long term. As is a proven work ethic, which is why persisting through four years of college is an admirable credential in itself.

The challenge comes down to finding the right college at a cost you can afford, and then making the most of it. It might not be a four-year brick-and-mortar institution with an illustrious name—or a high rank on the U.S. News Best Colleges list (yes, we are sometimes part of the problem). Among the worst outcomes would be someone who arrives wholly unprepared at a demanding school and ends up quitting after a year or two, with only loan payments to show for it. On average, more than 40 percent of college students drop out (and clearly many of them are stepping on campus without having attained the skills and knowledge in their primary and secondary schooling to succeed, but that's another story).

Maybe a two-year degree is a better place to start. If it works, move on to a four-year program. In fact, it has become much more common in recent years for two-year schools to work in tandem with public colleges to make it possible, even seamless, to transfer and graduate within four years.

So much depends on how much a student actually has to pay. Beyond the sticker price, there is a fair amount of competition among schools, usually by less esteemed institutions trying to attract better quality students. A school may seem outrageous at $50,000, but a comfortable choice at $25,000. Some of the highest-ranked schools also have the most scholarship money, allowing them to "meet full need"—that is, offering low-to-no tuition to qualified, needy students. And maybe this chaos points to the start of a revolution. Maybe one day we will see actual price competition, with schools across the spectrum advertising their lower costs. It's hard to believe that higher education will be able to defy the laws of economics forever. But that's not much help if you're looking to go to college right now.
## Affordability

<table>
<thead>
<tr>
<th></th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average debt of graduates</td>
<td>$24,677</td>
<td>$20,612</td>
<td></td>
</tr>
<tr>
<td>Percent of graduates with debt</td>
<td>65%</td>
<td>56%</td>
<td></td>
</tr>
<tr>
<td>Average debt of graduates in federal loans</td>
<td>$22,800</td>
<td>$19,233</td>
<td></td>
</tr>
<tr>
<td>Percent of graduates borrowing federal loans</td>
<td>65%</td>
<td>55%</td>
<td></td>
</tr>
<tr>
<td>Note</td>
<td></td>
<td></td>
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</tbody>
</table>

## Financial Aid - Undergraduates

<table>
<thead>
<tr>
<th></th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of undergraduates who applied for financial aid</td>
<td>73%</td>
<td>67%</td>
<td></td>
</tr>
<tr>
<td>% of full-time undergraduates with financial need</td>
<td>65%</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>% of full-time undergraduates whose need was fully met</td>
<td>12%</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Average percentage of need met of full-time undergraduates</td>
<td>55%</td>
<td>64%</td>
<td></td>
</tr>
<tr>
<td>Percent of institutional grants that are need-based</td>
<td>76%</td>
<td>73%</td>
<td></td>
</tr>
<tr>
<td>Average need-based grant received by full-time undergraduate financial aid recipients</td>
<td>$6,793</td>
<td>$7,271</td>
<td></td>
</tr>
<tr>
<td>% of 12-month enrollment (FISAP) receiving Pell Grants</td>
<td>42%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Average Pell Grant amount per recipient</td>
<td>$4,307</td>
<td>$4,278</td>
<td></td>
</tr>
<tr>
<td>Average Federal Work-Study awarded per recipient</td>
<td>$1,545</td>
<td>$2,661</td>
<td></td>
</tr>
<tr>
<td>Total federal work-study awarded</td>
<td>$982,805</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Total state and other work-study awarded ($)</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

## Financial Aid - Full-time Freshmen

<table>
<thead>
<tr>
<th></th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time freshmen - % of all undergraduates</td>
<td>19%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received any</td>
<td>70%</td>
<td>67%</td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>The University of Texas at San Antonio</td>
<td>Texas - Public, 4-year or above</td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------------------------------</td>
<td>----------------------------------------</td>
<td>---------------------------------</td>
<td></td>
</tr>
<tr>
<td>Average amount of grants received by full-time freshmen grant recipients</td>
<td>$8,671</td>
<td>$8,801</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received federal grants</td>
<td>45%</td>
<td>45%</td>
<td></td>
</tr>
<tr>
<td>Average amount of federal grants received by full-time freshmen federal grant recipients</td>
<td>$5,558</td>
<td>$5,153</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received state/local grants</td>
<td>39%</td>
<td>41%</td>
<td></td>
</tr>
<tr>
<td>Average amount of state/local grants received by full-time freshmen state/local grant recipients</td>
<td>$6,580</td>
<td>$5,143</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received institutional grants</td>
<td>53%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Average amount of institutional grants received by full-time freshmen institutional grant recipients</td>
<td>$1,886</td>
<td>$3,601</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received any student loans</td>
<td>56%</td>
<td>47%</td>
<td></td>
</tr>
<tr>
<td>Average amount of student loans received by full-time freshmen who borrowed</td>
<td>$5,931</td>
<td>$5,962</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received federal student loans</td>
<td>54%</td>
<td>45%</td>
<td></td>
</tr>
<tr>
<td>Average amount of federal student loans received by full-time freshmen who borrowed federal loans</td>
<td>$4,954</td>
<td>$5,369</td>
<td></td>
</tr>
<tr>
<td>% of full-time freshmen who received nonfederal student loans</td>
<td>9%</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Average amount of nonfederal student loans received by full-time freshmen who borrowed nonfederal loans</td>
<td>$7,316</td>
<td>$6,418</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees (in-district/in-state)</td>
<td>$6,718</td>
<td>$6,849</td>
<td></td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$1,000</td>
<td>$1,089</td>
<td></td>
</tr>
<tr>
<td>Room and board (adjusted to sector)</td>
<td>$8,696</td>
<td>$7,754</td>
<td></td>
</tr>
<tr>
<td>Personal and transportation (adjusted to sector)</td>
<td>$2,665</td>
<td>$3,325</td>
<td></td>
</tr>
<tr>
<td>Total cost of attendance (adjusted to sector)</td>
<td>$19,079</td>
<td>$19,232</td>
<td></td>
</tr>
<tr>
<td>CIP code of largest program</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Economic Diversity</th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2010-11</th>
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<td></td>
</tr>
<tr>
<td>% of undergraduates who applied for financial aid</td>
<td>73%</td>
<td>67%</td>
<td></td>
</tr>
<tr>
<td>% of aid applicants who are dependent</td>
<td>66%</td>
<td>63%</td>
<td></td>
</tr>
<tr>
<td>Dependents - % who did not apply for aid</td>
<td>32%</td>
<td>38%</td>
<td></td>
</tr>
<tr>
<td>Dependents - Aid applicants below $30,000 (%)</td>
<td>22%</td>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>
### Student Success

<table>
<thead>
<tr>
<th>Student Success</th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2008-09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate certificate recipients</td>
<td>0</td>
<td>933</td>
<td></td>
</tr>
<tr>
<td>Associate's degree recipients</td>
<td>0</td>
<td>2,398</td>
<td></td>
</tr>
<tr>
<td>Bachelor's degree recipients</td>
<td>3,801</td>
<td>80,756</td>
<td></td>
</tr>
<tr>
<td>Graduate certificate recipients</td>
<td>0</td>
<td>498</td>
<td></td>
</tr>
<tr>
<td>Master's degree recipients</td>
<td>974</td>
<td>27,591</td>
<td></td>
</tr>
<tr>
<td>Doctoral and first-professional degree recipients</td>
<td>46</td>
<td>6,494</td>
<td></td>
</tr>
<tr>
<td>Full-time freshman retention rate</td>
<td>59%</td>
<td>73%</td>
<td></td>
</tr>
<tr>
<td>Graduation rate (within 150% of normal time)</td>
<td>26%</td>
<td>46%</td>
<td></td>
</tr>
</tbody>
</table>

### Racial and Ethnic Diversity

<table>
<thead>
<tr>
<th>Students</th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaskan Native undergraduates - Fall (%)</td>
<td>0%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Asian or Pacific Islander undergraduates - Fall (%)</td>
<td>5%</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Black, non-Hispanic undergraduates - Fall (%)</td>
<td>9%</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Hispanic undergraduates - Fall (%)</td>
<td>46%</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic undergraduates - Fall (%)</td>
<td>32%</td>
<td>44%</td>
<td></td>
</tr>
<tr>
<td>Foreign/ international undergraduates - Fall (%)</td>
<td>2%</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Multiracial undergraduates - Fall (%)</td>
<td>2%</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td>Race unknown undergraduates - Fall (%)</td>
<td>3%</td>
<td>2%</td>
<td></td>
</tr>
</tbody>
</table>

### Faculty

<table>
<thead>
<tr>
<th>Faculty</th>
<th>The University of Texas at San Antonio</th>
<th>Texas - Public, 4-year or above</th>
<th>YEAR: 2009-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaskan Native faculty (%)</td>
<td>2%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Asian or Pacific Islander faculty (%)</td>
<td>14%</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Black, non-Hispanic faculty (%)</td>
<td>3%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Hispanic faculty (%)</td>
<td>17%</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic faculty (%)</td>
<td>63%</td>
<td>67%</td>
<td></td>
</tr>
<tr>
<td>Foreign/ international faculty (%)</td>
<td>0%</td>
<td>6%</td>
<td></td>
</tr>
</tbody>
</table>
### Data Notes / Source Citations

**NOTE:** Some colleges have updated their student debt figures since submitting them to Peterson's. These changes are noted on the Updates to Student Debt Data page ([http://college-insight.org/content/load/id/18](http://college-insight.org/content/load/id/18)) and are reflected in the data for individual colleges. However, data for groups of colleges (e.g., state, national, or sector data) will not reflect these updates until we receive and process updated data from Peterson's in fall 2013.

**Citation:** The Institute for College Access & Success. College InSight, [http://www.college-insight.org](http://www.college-insight.org).

Most college-level data are taken directly from U.S. Department of Education sources and the Common Data Set (CDS). Derived variables and aggregate figures for states, sectors, and other groupings of colleges were calculated as described under "About the Data." Student debt and undergraduate financial aid data are licensed from Peterson's Undergraduate Financial Aid and Undergraduate Databases, © 2012 Peterson's, a Nelnet company, all rights reserved. All data may be reproduced, with attribution, subject to restrictions under the Creative Commons license.
Works Cited


CollegeInSight. The University of Texas Health Science at San Antonio. Web. 10 Mar. 2011.

