



# MAKING COLLEGE AFFORDABLE

## WORKING GROUP DELIVERABLE

The **Making College Affordable Working Group** was charged with examining potential new state funding models and exploring approaches to more meaningful collaboration among institutions to meaningfully reduce higher education prices for students and families. Specifically, the group focused on:

- ➔ **Identifying best practices and creating a guide for dealing with non-tuition costs faced by students.**
- ➔ **Creating a reasonable and measurable affordability benchmark for all students, and working to ensure institutional pricing schemes align with this benchmark.**
- ➔ **Proposing a completion-oriented funding model that prioritizes service to traditionally-underserved populations.**

**March 25, 2020**

# OVERVIEW

The state plan for higher education, **Where Opportunity Meets Innovation**, emphasizes the importance of affordability in ensuring that “every New Jersey resident, regardless of life circumstances, has the opportunity to obtain a high-quality credential that prepares them for life after college.” This is described in more detail in the plan within a vision for a student bill of rights. The third element in this vision states that “every student in New Jersey should have access to an affordable route to a college degree with predictable tuition and fees, and support to help with non-tuition expenses.”

In furtherance of making this vision a reality, the **Making College Affordable Working Group** was charged with examining potential new state funding models and exploring approaches to more meaningful collaboration among institutions to meaningfully reduce higher education prices for students and families. This group was charged with:

1. Identifying best practices and creating a guide for dealing with non-tuition<sup>1</sup> costs faced by students;
2. Creating a reasonable and measurable **affordability benchmark** for all students, and working to ensure institutional pricing schemes align with this benchmark; and
3. Proposing a **completion-oriented funding model** that prioritizes service to traditionally underserved populations.

The group met four times in person and one time via webinar to discuss the charges. These meetings occurred between June and October and lasted for two hours each. Two chairs were appointed by Governor Phil Murphy to lead the working group, and they met regularly with OSHE and HESAA staff in between meetings to further the work of the group.

## NON-TUITION COSTS

In identifying best practices for dealing with non-tuition costs, the group recognized that non-tuition costs include a variety of expenses which may collectively or independently create material hardships for students. Non-tuition costs are often referred to as “indirect costs” and include textbooks, supplies, food, housing, child care, health care, and transportation. The specific challenges facing students in dealing with non-tuition costs are referenced in greater detail within the state plan on p. 20. The outcome of this charge is a guide to help institutions in developing programs that help students with non-tuition costs.

The group determined that in addition to the guide provided as a deliverable here, the state as a whole would benefit from a statewide consortium focused squarely on textbook affordability. Solving the issue of textbook affordability requires action on behalf of faculty, administrators, and ultimately, students. Many institutions are already developing unique approaches to textbook affordability, and a collaborative approach would allow these best practices to be shared more broadly across the state.

## AFFORDABILITY BENCHMARK

The group’s work on the second charge, to create reasonable and measurable affordability benchmarks was informed by the approaches already underway within several institutions across the state. Rutgers-Newark,

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<sup>1</sup> “tuition” used here refers to “tuition and fees”

Rutgers-Camden, New Jersey City University, and William Paterson University each currently have programs designed to provide students with clear, predictable, and affordable pricing models, which are the hallmark of affordability guarantees. These approaches informed the development of the guide for other institutions to use in developing similar approaches that is the second deliverable of the working group.

In discussing the second charge, the group found that the term “affordability benchmark” was confusing, and discussed that “predictable pricing guarantee” was a more understandable phrase to use in promoting the concept through this guide.

## **COMPLETION-ORIENTED AND EQUITY-FOCUSED FUNDING**

The last charge of the working group—to propose a completion-oriented, equity-focused funding model—was informed by the funding rationale outlined in Governor Murphy’s FY20 budget proposal. The FY2020 funding rationale had three elements—overall completion, completion among underrepresented minority students, and service of low-income students. The group met in consultation with Scott Boelscher, a consultant provided by Lumina Strategy Labs to review funding models used by other states and to discuss potential changes to the proposed FY20 model. The result of this charge is a set of model options for amending the FY20 funding rationale based on this review. These options will be shared with the presidents of the senior public institutions in the state for further consideration.

The collective work of the group resulted in a set of actionable deliverables that can be used by institutions to strengthen affordability initiatives as well as a clear path forward to improve the state’s funding rationale for public colleges.

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**Disclaimer:**

The views expressed in this document belong to the Working Group and do not necessarily reflect the official policy of the State of New Jersey. The content provided is intended to serve as a resource to help develop strategies to increase support for students at New Jersey's colleges and is provided in good faith. Due to time constraints, the Working Group notes the information may not be comprehensive and readers should take into account context for how the deliverable is used as well as further research that may be available after publication.



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## Guide for Institutions in Supporting Students' Basic Needs

Increasingly, students are facing material hardships in having their basic needs met. The state plan details the importance of defining affordability to explicitly include a recognition of and assistance with non-tuition costs. The vision for a student bill of rights encompasses this idea clearly in the statement on p.19 of the plan that “Every student in New Jersey should have access to an affordable route to a college degree with predictable tuition and fees, and support to help with non-tuition expenses.” The plan goes on to suggest on p.31 that “every institution in the state should survey the material hardships of students to better understand the impact of non-tuition costs. This information should then be incorporated into comprehensive plans to help fill existing financial gaps and address student needs.”

The working group met and discussed existing institutional best practices to developing comprehensive plans of this nature, focusing specifically on costs such as textbooks, child care, rent, transportation, food, and other supplies.

This guide is designed as a resource for institutions regarding the steps they should undertake to ensure students' basic needs are met through the development of a comprehensive plan.

1. **Engage leadership.** These efforts will be most successful if the college president and key institutional leaders are bought in and sending the message that this is a priority.
2. **Get the right people around the table.** These issues implicate a variety of offices across campuses, all of whom should be engaged in developing solutions. Faculty have the most day-to-day interaction with students, but often do not know where to direct students when they are approached with issues of financial and cost support. Connecting them with the people who administer support services and campus programs can help students become aware of and locate already existing services.
3. **Survey students.** Material hardships surveys can help institutions determine the extent of the challenges faced by students and identify where students struggle the most. They can also help institutions to ascertain student awareness of on-campus resources, utilization rates of these services, and can identify potential barriers to students in accessing them.
4. **Ensure students are receiving aid and benefits for which they are already eligible.** Students may be eligible for existing state and federal benefits such as SNAP, TANF, or child care. Connecting students with these existing benefits is an important step. When possible, these benefits should be “opt-out,” especially for low-income populations, as many students are unaware of aid for which they might be eligible. Additionally, institutions should make sure to work with students to inform them of any necessary paperwork or criteria to receive these benefits and should assist students in reviewing and completing these steps. Institutions should consider partnering with organizations such as [Seedco](#), [Single Stop](#), and [The Benefit Bank](#), which work on benefits screening and filing assistance for low-income populations.
5. **Review existing resources for supporting students with non-tuition costs.** Before creating new supports and resources for students, institutions should review already

existing supports and should use techniques such as service blueprinting, process flow charting, and student journey mapping.<sup>1</sup> These review processes can help institutions determine utilization rates of services, potential duplication of resources or opportunities to bundle resources, and what data could be used or would be needed to evaluate program effectiveness.

6. **Create a resource directory for campus faculty and staff.** Sometimes a faculty member, coach, or advisor may be on the front lines of interacting with a student who displays a material hardship. These individuals should know where to turn on campus or within the broader community to connect the student with the appropriate help.
7. **Leverage institutional and external partnerships.** Within their campuses, institutions should connect with internal partners that can provide support for students. For example, culinary and nutrition programs can use food pantry items to provide cooking workshops, and accounting and business programs can provide tax and financial literacy assistance.<sup>2</sup> Institutions can also find external partners within the community or nationally which can provide support and should bring them onto campus to directly connect with students, faculty, and staff.
8. **Develop a plan for direct outreach.** How will you reach out to students to make them aware of the institutional resources that are available? Institutions should communicate with students to inform them of the resources available to them and should educate them on the value of certain services. Institutions should also look to “destigmatize” the utilization of support services, which is often a major barrier for students who need assistance. Included in direct outreach should be messaging encouraging a campus culture where students of all backgrounds feel comfortable taking advantage of the resources offered to them on their campus.
9. **Consider new resources to meet gaps identified.** Once the institutional team has met, has buy in, surveys the student body, and implements plans to connect students to resources that are already available, it may become evident that there are ways the institution may create and develop new resources to meet students’ basic needs. These could include food pantries, clothing closets, or an emergency aid program.
10. **Examine textbook affordability specifically.** Textbooks and other course materials are a necessary component of student learning yet one of the most pernicious examples of a hidden cost. While students may be able to technically register for classes and enroll if the term bill is met, textbooks are an ‘indirect expense’ with a direct relationship to student’s ability to complete coursework. Many institutions are developing new approaches to making course materials more affordable, and these approaches must be developed collaboratively with faculty. Books and other instructional materials are set at the institutional level, making the levers of control and opportunities of options for managing

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<sup>1</sup> Lumina Foundation, [Beyond Financial Aid](#), page 9.

<sup>2</sup> Ibid., page 10.

these costs more nuanced within the college's purview when compared to other areas of material hardship. These factors necessitate separate textbook affordability plans, which institutions are already required to adopt and submit to the Secretary per [P.L. 2019, c.77](#).

### **Resources for Further Information:**

*Beyond Financial Aid*, Lumina Foundation. <https://www.luminafoundation.org/beyond-financial-aid>

*Guide to Assessing Basic Needs Insecurity in Higher Education*, The Hope Center for College, Community, and Justice. <https://hope4college.com/wp-content/uploads/2018/12/Basic-Needs-Insecurity-College-StudentsDec18repost.pdf>

*Study of Student Basic Needs*, The California State University. [https://www2.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative/Documents/BasicNeedsStudy\\_phaseII\\_withAccessibilityComments.pdf](https://www2.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative/Documents/BasicNeedsStudy_phaseII_withAccessibilityComments.pdf)

*Student Support Services at Community Colleges: A Strategy for Increasing Student Persistence and Attainment*, Institute for Higher Education Policy. <https://www2.ed.gov/PDFDocs/college-completion/04-student-support-services-at-community-colleges.pdf>

*Increasing College Opportunity for Low-Income Students*. The Executive Office of the President. [https://obamawhitehouse.archives.gov/sites/default/files/docs/increasing\\_college\\_opportunity\\_for\\_low-income\\_students\\_report.pdf](https://obamawhitehouse.archives.gov/sites/default/files/docs/increasing_college_opportunity_for_low-income_students_report.pdf)

*Hunger on Campus: The Challenge of Food Insecurity for College Students*. Students Against Hunger. [https://studentsagainsthunger.org/wp-content/uploads/2016/10/Hunger\\_On\\_Campus.pdf](https://studentsagainsthunger.org/wp-content/uploads/2016/10/Hunger_On_Campus.pdf)

*Exploring the Topic of Indirect Costs to Today's Higher Education Students*. Robert Kelchen. <https://www.acenet.edu/Documents/Quick-Hits-Indirect-Costs.pdf>

*Landscape Analysis of Emergency Aid Programs*. NASPA. [https://www.naspa.org/images/uploads/main/Emergency\\_Aid\\_Report.pdf](https://www.naspa.org/images/uploads/main/Emergency_Aid_Report.pdf)



