IHaveaPlanIowa
A Technology-Based Approach to Promoting College Access in Iowa

I. Introduction ..... - 2 -

II. College Access – Costs, Challenges, Imperatives ..... - 2 -

III. IHaveaPlanIowa Web Portal ..... - 7 -

I. Introduction

Postsecondary education is crucial to economic opportunity in the 21st century—the key to competitiveness in an increasingly knowledge-based global economy and the primary source of the skills required for virtually all well-paying careers. Yet many people believe college is out of their reach. To be sure, many people are well-prepared for college and expect to obtain some postsecondary education at some point in their lives, but for others college is simply not a consideration. Whether they believe it is unaffordable or simply assume that college is not for them, too many people regard postsecondary education as unattainable. Barriers to postsecondary access certainly exist, but planning and preparation can help to overcome these barriers. In this process, the support prospective students receive from others is crucial.

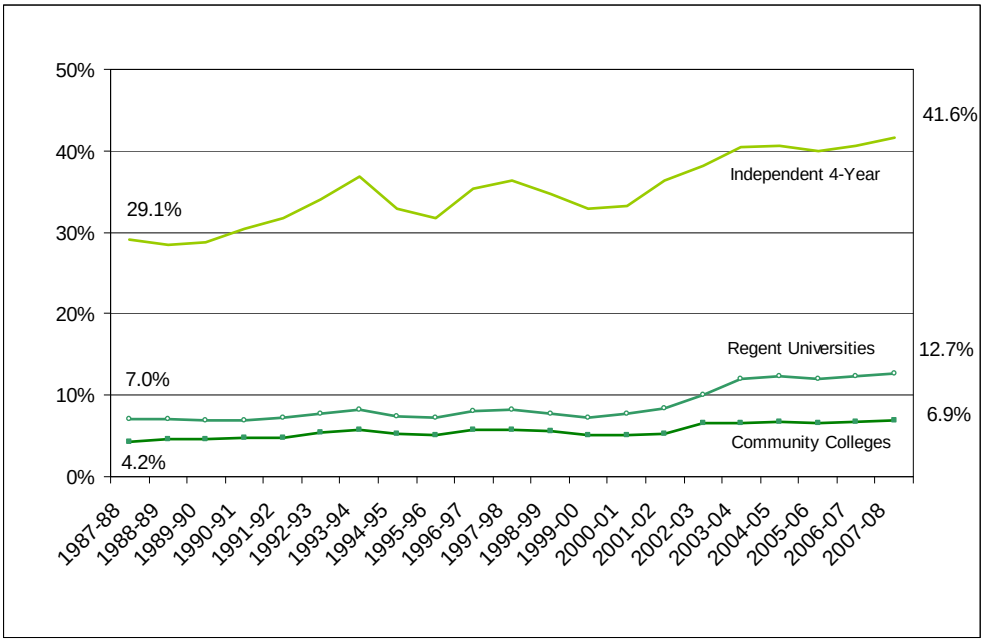
This paper describes reasons why a partnership of Iowa state agencies led by the Iowa College Student Aid Commission is seeking to promote a culture of student achievement and college-going aspirations by providing resources related to postsecondary education, financial aid, and career preparation with the *IHaveaPlanIowa* web portal. The web portal promotes awareness of educational opportunities, helps to recruit students into postsecondary options and, by reinforcing academic readiness, ultimately supports postsecondary educational attainment. In this way, The portal addresses a number of obstacles facing prospective students and indeed all of us who have a stake in their educational attainment.

The *IHaveaPlanIowa* web portal is coordinated by the Iowa College Student Aid Commission, an agency of Iowa state government whose mission is to advocate for and provide a continuum of services to support Iowa students and their families as they explore and finance educational opportunities beyond high school. With federal grant support through GEAR UP Iowa and the College Access Challenge Grant program, commission resources provide *IHaveaPlanIowa* at no charge to users.

II. College Access – Costs, Challenges, Imperatives

Iowa students face substantial barriers to college. Not least among them are college's costs. Tuition and fees costs demand a growing share of Iowans household income and, once living expenses and other costs are considered, the true costs of attending college are still higher. For Iowa's low-income students, costs present a particularly challenging barrier. Chart 1 illustrates the growing share of income demanded by college costs.

Chart 1
Average Undergraduate Tuition and Fees at Postsecondary Institutions in Iowa as a Percentage of Iowa Median Household Income by Institutional Sector
1990 - 2007



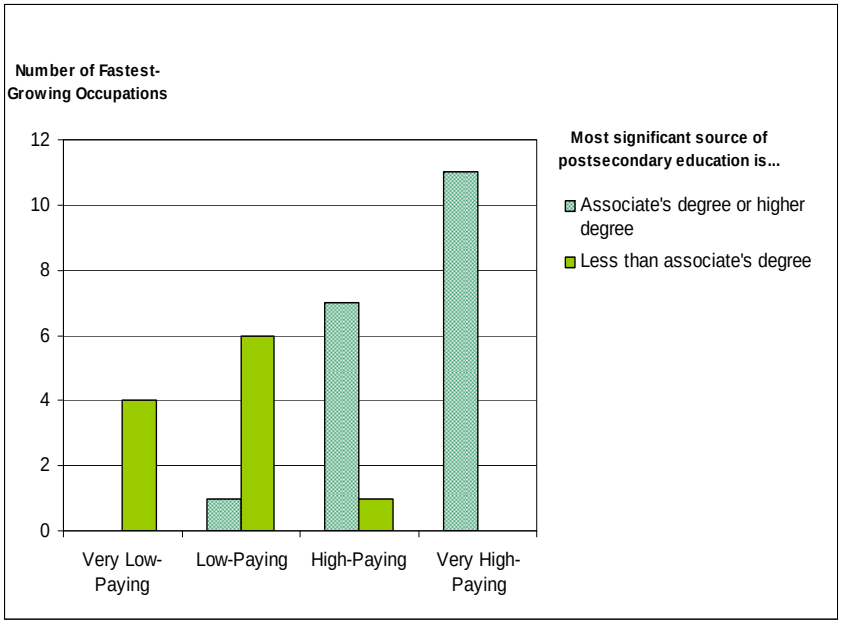
Sources: U.S. Census (2008) and Iowa College Student Aid Commission (2008). Note: Sector averages are not enrollment-weighted.

Rising College Costs Underscore the Need for Good Information
For most Iowa students, college costs cannot be met without substantial financial assistance. Relatively few Iowa college students receive scholarships or grants. Iowa students are increasingly reliant on student loans to finance their education (Iowa College Student Aid Commission, 2009a)—assistance they must repay. While student loans have made it possible for many students to attend college, it is important that prospective students make decisions about financing college with the best information possible. U.S. Department of Education data indicates that increasing numbers of borrowers are unnecessarily taking on risky forms of student loan debt (Carey and Dillon, 2009).

Moreover, for students who finance any part of their college education with student loans, their ability to afford college largely depends on what they do after they graduate. Yet, students' career decision-making, academic decision-making, and postsecondary school choice are not always effectively linked. While there is a critical need for more grant assistance to needy students, and for effective policies to counter increases in college costs, college affordability clearly hinges on the planning students do well before they enter college. Because students and their families can make better financial decisions with better information, resources that effectively deliver reliable information can help to make college more affordable.

Postsecondary Education is a Good Investment
Despite its costs, a college education is among the surest of investments. Postsecondary education is the main source of the skills needed to compete in an increasingly knowledge-based labor market. According to the U.S. Bureau of Labor Statistics (2009), twenty-two of the 30 jobs projected to grow the fastest in coming years require some form of postsecondary education and of those that are the best-paying, all require some postsecondary education.

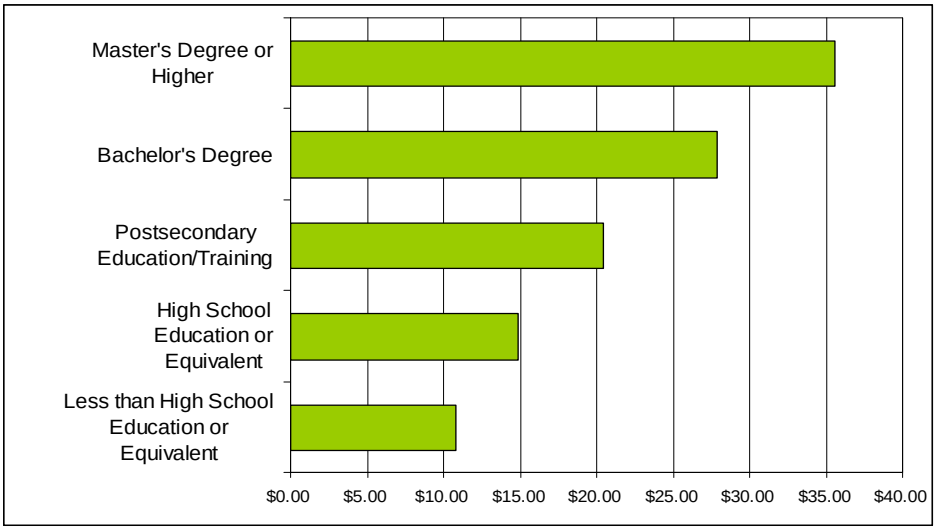
Chart 2
Educational Requirements and Earnings Level
for the Thirty Fastest-Growing Occupations through 2016



Source: Iowa College Student Aid Commission staff analysis of data published by the Bureau of Labor Statistics (2009).

Largely because postsecondary education is the source of the knowledge and skills that are most valued in the modern economy, individual income is closely linked to educational attainment. In Iowa, occupations requiring skills related to science, technology, engineering, and mathematics earn wages that are 60% higher than the average for all occupations; and postsecondary education is the primary source of the requisite skills for virtually all of these occupations (Iowa Workforce Development, 2009b). Chart 3 summarizes recent U.S. Census figures for Iowa concerning individual income and educational attainment; it provides a striking illustration of the economic value of education.

Chart 3
Mean Hourly Wages in Iowa by Education Level 2008



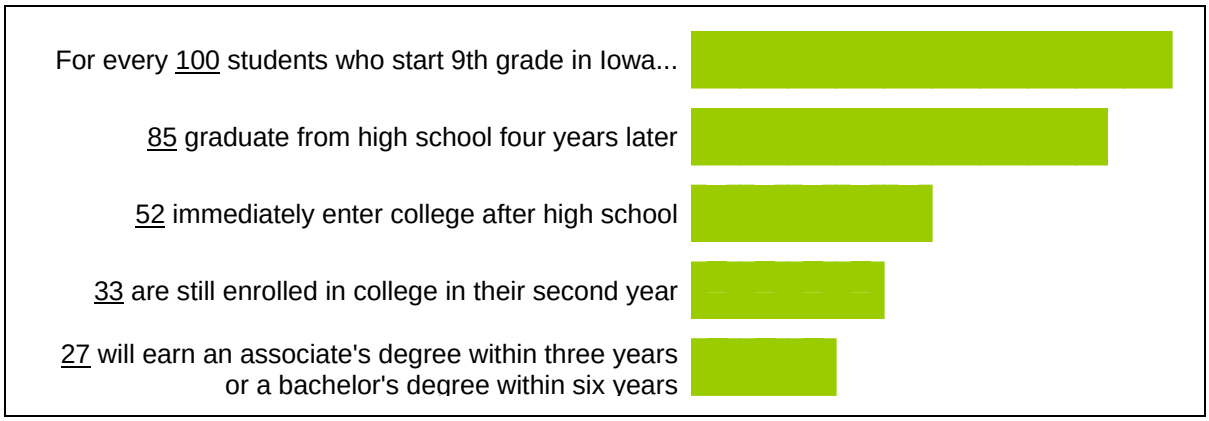
Source: Iowa Workforce Development (2009a).

But postsecondary education is not only good for those who obtain it; it is also good for the communities they live in and the state as a whole. A well-educated labor force attracts and retains high-skill, high wage-industries. Educated people contribute to the quality of life in their communities and, because they generally earn better incomes, better support state and local tax bases and spend more money in the state economy. Iowa's economy is evolving. As opportunities emerge in highly-skilled fields—such as information technology, life sciences, healthcare, and green technologies—Iowa must be ready to make the most of them.

Postsecondary Education Remains An Elusive Aspiration

Yet, in spite of its benefits to individuals as well as to the states and communities they live in, too few students go on to attend college and earn a degree. Iowa ranks 37th among the states in bachelor's degree attainment among people over age 25 (US Census, 2009a). In Iowa, just 61% of high school graduates enroll in college immediately after high school (Mortenson, n.d., as cited in National Center for Higher Education Management Systems, 2009a). This rate is 29th among the states. While Iowa enjoys an excellent high school graduation rate, fewer than 1/3 of high school freshmen in Iowa graduate high school in four years, immediately enter college after high school, then earn a degree within the usual time period (National Center for Higher Education Management Systems, 2009b). While, to be sure, many will go on to earn postsecondary credentials later, it is worth noting the porous nature of Iowa's education pipeline—and the opportunity to shore it up through deliberate efforts.

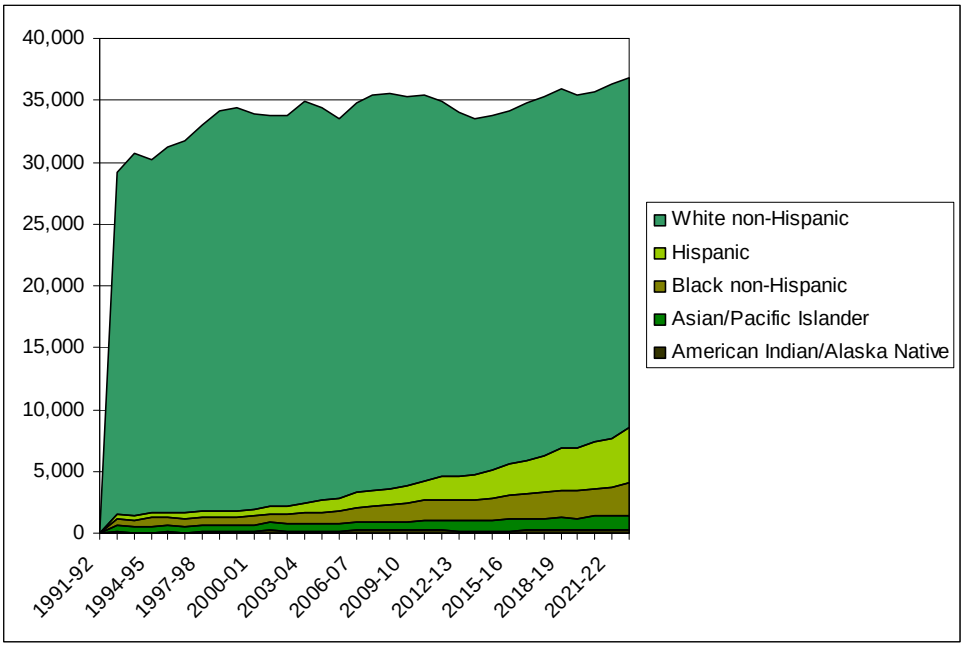
Chart 4
The Iowa Education Pipeline



Source: The National Center for Higher Education Management Systems (2009).

Increasing access to postsecondary education in Iowa principally means engaging those who, without such intervention, would not otherwise consider college—people who do not aspire to college. Often, these are students who would be the first in their families to attend college, or first-generation students; such students are more often less prepared academically for college than their peers whose parents graduated college and less likely to attend college (National Center for Education Statistics, 2005). Increasing access to postsecondary education in Iowa also means reaching out to prospective students from traditionally underrepresented groups, including racial and ethnic minority population groups. While, to be sure, enrollment of racial and ethnic minority students in Iowa's colleges and universities has grown steadily for many years (Iowa College Student Aid Commission, 2009b) the college-going rate of students from racial and ethnic minority population groups remains lower than that of non-minorities (US Census, 2009b). Efforts to engage students from racial and ethnic minority population groups in the process of planning and preparing for college are all the more imperative given projections of high school graduates in Iowa by race/ethnicity. According to the Western Interstate Commission for Higher Education (2008), students from population groups other than white non-Hispanic are expected to steadily increase in the years ahead, representing as much a 23% of the state's high school graduating class by 2022. To maintain—to say nothing of increasing—college going rates among Iowa's recent high school graduates, college must appeal to an increasingly racially/ethnically diverse student body.

Chart 5
Projections of Iowa High School Graduates by Race/Ethnicity



Source: Western Interstate Commission for Higher Education (2008).

III. IHaveaPlanIowa Web Portal

Background

Given its relevance to state workforce development, economic growth, and educational objectives, clearly it is in the state's interest to address the challenges to greater college access. Indeed, the centerpiece of Iowa governor Chester J. Culver's policy platform, the *State of Iowa Enterprise Strategic Plan* (Office of the Governor, 2007) identifies the following as strategies for ensuring that Iowa has enough workers with the necessary skills to meet current and future workforce needs, ensuring that all students are prepared for success in postsecondary education, and expanding the number of Iowa postsecondary graduates:

- increasing awareness of educational opportunities to meet Iowa's future workforce needs;
- recruiting non-traditional students into postsecondary options;
- increasing the persistence and completion of Iowa students in postsecondary programs.

The *IHaveaPlanIowa* web portal provides an important tool, among a far broader range of efforts, to implement key aspects of these strategies. In addition, the *IHaveaPlanIowa* web portal provides access to the state-designated career information system, which enables students and educators to satisfy the requirements of Iowa Code Chapter 279 Section 61. This Iowa law reflects the broad recognition among the state's lawmakers and their constituencies of the importance of early planning for college: it requires all 8th grade students to have a high school course plan which identifies the high school coursework needed to prepare them for postsecondary education and career options.

IHaveaPlanIowa Supports Postsecondary Access

Conceived as a web-based community center, the *IHaveaPlanIowa Web Portal* provides support for Iowans transitioning between levels of schooling and between school and work. The web portal integrates resources provided by the Iowa College Student Aid Commission, the Iowa Department of Education and Iowa Workforce Development related to academic preparation for college, college financial aid, career planning, and job-seeking. While many of these resources are not new, the web portal integrates these tools in a way that helps users to make meaningful connections among them.

The portal provides tools for students in middle school, high school, and college; adult learners and job seekers; parents; and educators. Specifically, these resources include:

1. information on the benefits of postsecondary education and why students should attend college;
2. self-assessments of interests, skills, and work values;
3. assistance with college planning and selecting a college and program of study;
4. academic resources related to high school course selection;
5. test preparation tools including comprehensive courses for the SAT, ACT, & GRE;
6. resources for teachers and counselors;
7. resources for college financial aid, including aid applications, financial planning tools, and access to direct assistance from professional staff;
8. information in support of financial literacy and personal debt management;
9. links to on-line applications for admission to any college or university in Iowa;
10. secure applications help students apply to college quickly and easily by pre-populating application fields with profile information, pay application fees online, and submit information electronically;
11. career planning and preparation resources which are compliant with the Association of Computer-based Systems for Career Information comprehensive system standards.

Education research is conclusive on the crucial importance of early awareness and planning with respect to college access. The process of entering postsecondary education is a series of critical tasks which include acquiring the predisposition to attend, obtaining practical information about things like program offerings and financial aid and, finally, applying to college (Cabrera and La Nasa, 2001). In all of these tasks, the support students receive from others is crucial (Cabrera and La Nasa, 2001). Parents and educators should monitor student progress towards college readiness, and intervene with students who are not on track, as early as the upper elementary school grades (ACT, 2009). An extensive review of research by the American Council on Education indicates that advising students for college, ensuring academic preparation for college, and increasing the quality and quantity of college entrance and financial aid information are among the clearest priorities for shrinking gaps in college access (McDonough, 2004).

The *IHaveaPlanIowa* web portal provides a good deal of this support. The portal helps strengthen prospective students' attitudes towards college and guides them through the critical tasks they must accomplish. It provides practical information about academics, admissions procedures, programs, and financial aid; and it provides easy access to applications for admission. The portal helps simplify the transition from school to college.

The portal helps motivate students to attend college in part because it raises awareness of the benefits of postsecondary education. In addition, *the IHaveaPlanIowa* web portal supports college affordability because it enables informed decision-making by providing the best available information about financing college. It helps students to match their choice of postsecondary education with their career aspirations and their financial plans, thereby linking the college planning process to career decision-making. The portal supports adult learners and others in career transitions by providing information about high demand and emerging occupations and connecting them with training and educational opportunities.

Conclusion

The modern global economy places a premium on increasingly sophisticated and specialized skills. Students are unlikely to come by the skills they need without deliberate forethought, and unlikely to navigate the pathways leading to success in the workplace without good information. Because it guides students through the process of identifying the skills they need to succeed in the 21st century labor market and the steps they need to take to obtain those skills, the *IHaveaPlanIowa* web portal helps users better prepare for the modern human capital economy. As one among many tools to guide students towards taking college preparatory coursework, the web portal ultimately supports postsecondary enrollment and graduation rates for Iowa students.

The *IHaveaPlanIowa* community center web portal

- supports efforts to increase the number of students who graduate from high school prepared to enter and succeed in postsecondary education;
- supports efforts by parents and families to assist in college preparation and college planning;
- support students', adult learners, and job seekers' efforts to engage in career exploration activities and to develop plans that help them to attain their professional goals;
- help foster a statewide college-going culture among low-income, minority, and first-generation college students and families;
- provide assistance to Iowa students and families related to financial literacy and securing financial aid for college.

References

ACT (2009). *The Forgotten Middle: Ensuring that All Students Are on Target for College and Career Readiness before High Schoo*l. Author. Retrieved from http://www.act.org/research/policymakers/pdf/ForgottenMiddle.pdf

Bureau of Labor Statistics (2009). *Fastest growing occupations*. Retrieved from http://www.bls.gov/emp/emptab21.htm

Cabrera, A. F., & La Nasa, S. M. (2001). On the path to college: Three critical tasks facing America's disadvantaged. *Research in Higher Education*, 42(2), 119-149.

Carey, K. and Dillon, E. (2009). *Drowning in debt: The emerging student loan crisis.* Retrieved from http://www.educationsector.org/analysis/analysis_show.htm?doc_id=964333

College Board (2003). *Challenging times, clear choices: An action agenda for college access and success*. Retrieved from http://www.collegeboard.com/prod_downloads/about/news_info/natdial/intro_challenging.pdf

Iowa College Student Aid Commission (2008). *Annual student budget survey*. Des Moines, IA: Author.

Iowa College Student Aid Commission (2009a). *Grants and loans to first-time full-time freshmen by institutional sector academic years 1999-2000 to 2006-07*. Des Moines, IA: Author.

Iowa College Student Aid Commission (2009b). *Student and faculty ethnic diversity report*. Des Moines, IA: Author.

Iowa Workforce Development (2009a). *2006-2016 Career and education outlook*. Retrieved from http://iwin.iwd.state.ia.us/pubs/education/careereducationoutlook.pdf

Iowa Workforce Development (2009b). *2006-2016 Iowa's STEM occupations (science, technology, engineering and mathematics)*. Retrieved from http://iwin.iwd.state.ia.us/pubs/statewide/statewidestem.pdf

McDonough, P. M. (2004). *The school-to-college transition: Challenges and prospects*. Informed practice. Washington, DC: American Council on Education, Center for Policy Analysis.

National Association of State Student Grant and Aid Programs (2009). Table 13. Estimated total number of awards per enrollment, by State: 2007-08. *39th Annual Survey Report on State-Sponsored Student Financial Aid 2007-2008 Academic Year.* Retrieved from http://www.nassgap.org/viewrepository.aspx?categoryID=3#

National Center for Education Statistics (2005). *First-generation students in postsecondary education. A look at the college transcripts. Postsecondary education descriptive analysis report*. Author.

National Center for Higher Education Management Systems (2009a). *College-going rates of high school graduates - directly from high school*. Retrieved from http://www.higheredinfo.org/dbrowser/index.php?submeasure=63&year=2006&level=nation&mode=data&state=0

National Center for Higher Education Management Systems (2009b). *Student pipeline - transition and completion rates from 9th grade to college*. Retrieved from

http://www.higheredinfo.org/dbrowser/index.php?submeasure=119&year=2006&level=nation&mode=data&state=0

Office of the Governor (2007). *State of Iowa enterprise strategic plan*. Retrieved from http://www.resultsiowa.org/Culver-Judge-Strategic-Plan.pdf

U. S. Census Bureau. (2008a). *American community survey*. Washington, DC; Author. Retrieved from http://data.iowadatacenter.org/browse/demographicprofiles.html

U.S. Census Bureau. (2008b). *Selected measures of household income dispersion: 1977 to 2007*. Washington, DC: Author.

U.S. Census Bureau. (2009a). *Educational attainment in the United States: 2007*. Retrieved from http://www.census.gov/prod/2009pubs/p20-560.pdf

U.S. Census Bureau. (2009b). *B15002 Sex by educational attainment for the population 25 years and over [for Iowa]*. Retrieved from http://factfinder.census.gov

Western Interstate Commission for Higher Education (2008). *Knocking at the college door projections of high school graduates by state and race/ethnicity 1992-2022*. Author.