

# USING A LATINO LENS

# TO REIMAGINE AID DESIGN AND DELIVERY

## EXECUTIVE SUMMARY

The Latino undergraduate profile influences—and is influenced by—participation in financial aid. Federal financial aid is critical to student access and success in postsecondary education for many students, including most Latinos. However, three current realities are challenging the effectiveness of federal financial aid policy today: 1) the inability of federal aid to keep pace with the increase in college costs for students; 2) the growing representation of students who do not meet the characteristics of “traditional” college students; and, 3) the recognition federal aid policy must be redesigned to meet national needs of a more educated citizenry and workforce.

This white paper uses a Latino lens to articulate challenges and opportunities for financial aid policy using both public data and input by students, institutional partners, and other stakeholders. The Latino lens is not intended to exclude consideration of other groups. Instead it offers a contemporary lens to more accurately see America’s student population and provides a fresh perspective on financial aid policy using the profile of this young and growing population as the baseline, rather than the footnote, to define the post-traditional student. With a Latino lens, policymakers can develop more

effective policies, engage diverse stakeholders, and enhance tactical responses to better serve a growing majority of students with a post-traditional profile.

Sharing broad profiles of students to guide public policy obviously muddles the individual profile or experience, but is a necessary tool to work at scale. Whereas the term “nontraditional” is used to describe students that do not fit into a traditional profile, this white paper uses the term “post-traditional” to describe a growing majority of students who have evolved beyond the traditional profile.

Traditional student profile	Post-traditional student profile
College-ready	May need academic prep or remediation
Enroll in a college or university full-time	Enroll at a community college and part-time
Enroll the fall after high school graduation	Delay initial postsecondary enrollment while entering the workforce
Live on-campus	Live off-campus with their parents or with their own dependants
Complete a bachelor degree in four years	Take more than four years to complete a degree
Parents have college degree	First in family to enroll
White, non-Hispanic	Latino or African American
Do not work while enrolled	Many work 30 hours or more a week
Make college choices based on financial aid, academic programs offered, & institutional prestige	Make college choices based on cost of attendance, location, & accessibility

The profile of Latinos in education is increasingly representative of the growing majority of students—a post-traditional profile—yet the traditional student profile currently drives so much of the public policymaking. What if aid policy changed to serve post-traditional students rather than trying to force students to fit into a decreasingly relevant traditional profile? Policy can

address Latino student success without pitting one group of students over another by acknowledging the strengths and needs of students with intentionality and effective differentiated tactics. The resulting financial aid policy and delivery that works well for Latinos will serve other post-traditional students more effectively.

## GUIDING PRINCIPLES AND POLICY ISSUES FOR CONSIDERATION

- 1. Efficiency in serving traditional students today can limit effectiveness in serving a majority of students tomorrow.** Federal aid policy that prioritizes efficiency for traditional students enrolled in traditional institutions attending in traditional pathways is not effective in serving current and future college students. The profile of Latino students is more indicative of post-traditional students—financial aid policy that works well for Latinos can work well for the growing majority of students.
- 2. Prioritize access for low-income students with financial aid and compliment access with incentives to complete.** A postsecondary education provides public and private benefits. While responsibility for funding this education is shared, federal policy should prioritize assisting low-income students to access and complete postsecondary education with a simplified process supported by incentives for continuous enrollment and timely completion.
- 3. Effective financial aid policy requires more than funding.** Funding to pay for college does not guarantee degree completion, especially

for post-traditional students. Aligned student support services programs reinforce the federal investment in first generation and low-income students and targets services relevant to the increasing post-traditional student profile.

- 4. Transparency of information on federal financial aid requires strategic outreach and engagement for maximum effectiveness.** Transparency of information about college performance and cost intended to help students choose the “best fit” institution has limited benefit if it does not reach those with the most need for information through intentional outreach and engagement of diverse communities.

*Excelencia in Education* is one of 16 organizations selected by the Bill and Melinda Gates Foundation to provide a white paper to stimulate and inform a broader discussion about ideas to redesign federal financial aid design and delivery.

**For a copy of the white paper, please visit [www.EdExcelencia.org](http://www.EdExcelencia.org)**



**Excelencia in Education** accelerates higher education success for Latino students by providing data-driven analysis of the educational status of Latinos, and by promoting education policies and institutional practices that support their academic achievement. A not-for-profit organization,

*Excelencia* is building a network of results-oriented educators and policymakers to address the U.S. economy's need for a highly educated workforce and for civic leadership. For more information, please visit [www.EdExcelencia.org](http://www.EdExcelencia.org).