

Research finds that financial aid is not the answer to college affordability

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Why are some students, especially those who are first generation college students or from low-income households, not applying for or consistently receiving financial aid? According to new research out today, the aid system must be redesigned to earn the trust of students and their families and to help them believe that it can make college affordable. This research was published in *Policy Insights from the Behavioral and Brain Sciences*, a Federation of Associations in Behavioral & Brain Sciences (FABBS) journal published in partnership with SAGE Publishing.

Instead of the government determining students' eligibility for [financial aid](#), which can cause social division between those who receive aid and those who don't, Dr. Sara Goldrick-Rab and Dr. Tammy Kolbe recommend that all students should be funded collectively under a taxpayer-supported universal public higher education system. Such a system that benefits everyone would, according to the researchers, increase feelings of fairness and would appeal to the values of marginalized people, who are often less trusting of bureaucracies.

"Many Americans are priced out of college today, as the current financial aid system fails to meet their needs," commented Goldrick-Rab and Kolbe. "We argue that making college affordable will require building a new and trustworthy financing system for higher education—one that its participants can believe in."

The researchers developed this recommendation after finding that some students and their families had little faith in aid policies because they

cause:

Alienation

* Students, including first-generation undergraduates who value making decisions with family members, may feel alienated by policies that position them as the sole decision-makers.

Misperceptions

* Some students, such as those in low-income households, may encounter fewer everyday signs of financial and academic success than those in high-income households, causing them to be less optimistic about their ability to afford college and less motivated to prepare for college by taking the right courses.

Complexity

* In addition to applying for financial aid, students must also satisfy an array of "satisfactory academic performance" standards. This complex process requires considerable effort from students who may start not only to question if they can pay for college but if it's 'worth it' at all.

Ambiguity

* Students receive individualized aid packages and pay different prices for college, making it difficult for students and their families to assess the real costs of [college](#) in order to determine if they can afford it. In addition, [students'](#) aid is determined by their expected [family](#) contribution, a complex measurement that can fluctuate each year and may not be received until late in the decision-making process.

More information: S. Goldrick-Rab et al. A Matter of Trust: Applying Insights From Social Psychology to Make College Affordable, *Policy Insights from the Behavioral and Brain Sciences* (2016). [DOI: 10.1177/2372732216656457](https://doi.org/10.1177/2372732216656457)

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