MAKING IT POSSIBLE

SOLUTIONS FOR INCREASING MARYLAND COLLEGE COMPLETION RATES

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EXECUTIVE SUMMARY

The state of higher education in Maryland is in jeopardy. Among its neighbors, the Old Line State ranks only higher than West Virginia in terms of college completion rates. Delaware, Virginia, and Pennsylvania all outperform Maryland by substantial margins, and despite some improvements and additional state-funded initiatives, the State has witnessed only dismal increases in graduation percentages. These statistics translate into serious concerns for thousands of Marylanders—especially for first-generation, low-income youth. As the American job market grows ever more competitive, many non-college educated residents of the Old Line State are finding it increasingly difficult to find steady employment. Indeed, for these Marylanders who come from a life of poverty or are the first to attend college in their families, choosing to work rather than incur the high expenses of a college education, means perpetuating generations of social immobility.

Maryland cannot afford to fall behind the rest of its peers, and it certainly cannot forego its duty to serve the public and ensure that as many residents as possible graduate from college. Though Maryland has already undertaken several efforts to address the needs of college students within the state, more can be done to alleviate the challenges that disadvantaged youth face while trying to attain an undergraduate degree. In our paper, we outline four policy solutions that aim to help improve undergraduate completion rates at state-funded schools. Each of these solutions target many of the underlying sources of struggle for first-generation, low-income students. We believe that by implementing these four policy solutions, Maryland will witness a marked increase in its college completion rates. Such an increase will result in new opportunities for the State.
Introduction

Among the most important political issues to Marylanders, education has long remained a critical matter. According to a 2019 Goucher Poll, the plurality of Maryland residents--21 percent--listed taxes, jobs, and economic growth at the top of their concerns, while 16 percent of citizens--the second largest group of voters--placed education as their priority.¹ Even in 2017, most Maryland Democrats--the majority of registered voters--marked education as the most important issue in determining a vote for governor during the 2018 election season.² For a state that focuses much on education, however, it is concerning that Maryland ranks substantially lower than three of its four neighbors in terms of college completion. Indeed, The Chronicle of Higher Education reported in 2013 that Maryland ranks 15th out of the 50 states for the highest graduation rates within four-year state schools; Delaware, Virginia, and Pennsylvania rank first, second, and 11th, respectively.³ With regards to two-year public institutions, Maryland’s undergraduate completion ranking stands at a dismal 36 nationwide.⁴ Though Maryland outpaces most of its

⁴ Ibid.
neighbors by slim to somewhat significant margins, Virginia still greatly outranks the Old Line State.

These statistics demonstrate a shortage of effort on the part of the State to effectively empower higher education. The data represent a failure to fulfill the clear interests of Marylanders. But beyond just illustrating the shortcomings of Maryland’s public institutions, these numbers indicate the dire consequences of inaction. What remains at stake for Maryland lies beyond a simple loss of prestige for the Old Line State. Maryland risks losing its young talent to the rest of America and faces the inability to empower the maximum number of youth for success in an increasingly competitive job market. For Maryland to improve college completion rates, something must be done. In this paper, we will argue that action to increase graduation rates at state-funded colleges is not only necessary, but also feasible. We will analyze the current state of higher education in Maryland, examine ongoing efforts by nonprofits and both the federal and state governments, and identify four policy solutions to help this state improve undergraduate completion numbers. Through our research, we hope to provide state leaders with a justifiable and reasonable approach to meeting the demands of constituents.
Problem Definition

The main challenge that Maryland faces in higher education today pertains to low college completion rates at state-funded schools, relative to those graduation statistics at the public institutions of neighboring states. Low college graduation percentages can have detrimental effects on the health of a state’s economy; if a substantial number of Marylanders fail to attain an undergraduate degree, more state residents become uncompetitive candidates in an increasingly arduous job market. These individuals who cannot easily find employment ultimately become dependent on state aid, costing Maryland more of its precious, finite resources.

In contemporary America, a college education has become a critical gateway to the middle class. A report from the Center on Education and the Workforce at Georgetown University, for example, found that while a high school diploma alone was typically sufficient for reaching the middle class in 1970, by 2007, less than half of American secondary school graduates were able to improve their socioeconomic standing without a college degree. These graduates were not able to attain jobs above entry-level positions and increase their earnings to standards well above the poverty line. Despite the clear importance of higher education for social mobility, low-income students tend to experience dismal undergraduate completion rates. The Institute for

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Education Policy at Johns Hopkins University reiterated the findings of a 2015 National Center for Education Statistics (NCES) study that found that only 14 percent of youth from the poorest quartile of the sample were able to complete college, compared to 60 percent of youth from the richest quartile. The same study found that the low graduation rates among disadvantaged students could not be accounted for by a lack of academic preparation or grit. What these data demonstrate is that for Maryland to remain complacent with its relatively low college completion rates, the State would condemn thousands of students--particularly those of low socioeconomic status--to a cycle of social immobility. The findings also make evident that inaction on the part of the government would perpetuate an unjustifiable achievement gap between the richest and poorest youth. Maryland cannot afford to allow either of these realities to exist any longer.

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6 Alanna Bjorklund-Young, Family Income and the College Completion Gap, report, Institute for Education Policy, Johns Hopkins University (Baltimore, 2016).

7 Ibid.
Meanwhile, Maryland’s neighbors boast high undergraduate completion rates. In 2013, the average four and six-year graduation percentages at public schools in nearby states, such as Virginia, oftentimes surpassed Maryland’s statistics by 10 or more points.⁸,⁹

**2013 Four and Six-Year Graduation Rates**

![Graph showing graduation rates for Mid-Atlantic States](image)

The data make clear that Maryland’s neighbors are producing citizens ready to enter the workforce at a higher rate. For the State to fall behind, Maryland could face losing homegrown talent to parts of the country that promise better opportunities due to higher college completion rates. The Public Policy Institute of California, after all, identified that higher graduation rates not only

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⁹ Please note that all data listed in the following chart comes from the source cited in footnote eight.
benefit individual students, but also their respective state of residence, stating:

When more students graduate, ... [a state's] investment in higher education and financial aid sees a higher return. College graduates generate more tax revenue, rely less on state and federal assistance, and increase the supply of college-educated workers. ... Students who earn degrees also benefit more from their investment in higher education, as college graduates generally have higher salaries and better health outcomes compared to those who did not receive a four-year degree.\textsuperscript{10,11}

As important as high graduation percentages are to a state's overall well-being, Maryland has not seen adequate growth in completion statistics proportionate to the ever-challenging demands of the contemporary economy. Though it is certainly true that Maryland has witnessed a gradual increase in college completion rates over time, the State's net change to graduation percentages among four-year public institutions, for example, has


been dismal. Between 2002 and 2013, the six-year completion rate rose by 1.8 percent; the four-year percentage saw only a slightly better result with a 3.7 net increase.\textsuperscript{12}

\textbf{Origins of the Problem}

Many students know what it takes to get into college, but what exactly does it take to graduate with a degree? Lawmakers and educators often ignore the post-admission challenges associated with earning a degree when discussing the value of a college education. From health issues to a shortage of financial resources, many students face serious challenges that make it particularly difficult to complete a degree within the span of four years. While the college experience is unique to each person, there are several commonalities that affect students and their families. Due to such circumstances as long-term financial hardship, many youths are forced to seek part-time or full-time employment while in school. According to a 2017 report by the NCES, 17 percent of full-time undergraduate students were employed 20 to 34 hours per week, while 10 percent were employed 35 or more hours per week, qualifying for full-time employment at most workplaces.\textsuperscript{13} This report also states that nearly half of part-time students

\textsuperscript{12} Ibid.
worked 35 or more hours per week in 2017.\textsuperscript{14} Although employment during college can prepare students for careers, working excessive hours pulls students away from their studies. Herein lies a major cause of the problem.

As referenced above, a college degree represents the most effective way of becoming a member of the middle class.\textsuperscript{15} Working while attending classes at an undergraduate institution, however, understandably represents a huge barrier to a successful completion of studies. Indeed, many students fail to attain a degree due to the challenges of balancing job obligations with academic responsibilities. According to Maryland’s Association of Community Colleges, 69 percent of Maryland jobs will require some form of postsecondary experience. Presently, however, only 39.9 percent of Maryland youth are graduating with degrees, on time.\textsuperscript{16,17} Many Marylanders are struggling to find employment within their own state.

In order to better understand the reasons for Maryland’s relatively low college completion rates, policymakers must focus on what conditions cause students to either graduate late or not graduate at all. Historically,

\textsuperscript{14} Ibid.
disadvantaged students have received inadequate support from different sectors of society while pursuing a degree. For example, first-generation undergraduates are often unfamiliar with how to successfully navigate the complex environment that is higher education, setting them at a disadvantage compared to those youth who come from a family of college-educated relatives. Additionally, other factors, such as systemic poverty and financial illiteracy, make receiving a college degree within four years incredibly difficult for disadvantaged youth. These circumstances greatly affect the lives of Marylanders, as many students attend college with these additional burdens. Some students may be the primary source of income for their families, while others may be obtaining an education after taking a non-traditional route to college. Although the financial and social strains placed upon each Maryland student may differ, the state should better account for these circumstances and provide as many resources as possible to encourage students to graduate within the standard four years.

In the University System of Maryland (USM), 91,486 undergraduate students received financial aid in 2018. At 68 percent of the total enrolled undergraduate population, the majority of state students require some sort of financial aid to attend college. The Maryland Higher Education Commission

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(MHEC) recently reported that state spending on financial aid decreased by five percent, meaning that students cannot be as reliant on state aid as they once were. This lack of security makes attaining a degree within four years difficult for those who rely on financial aid packages to cut down on the costs of their education.

To determine the amount that a family can contribute towards a student’s education, the state government and other sources of financial aid use a school’s cost of attendance. Most institutions include tuition and room and board when calculating the attendance cost, but there are several other hidden fees of a college education that often go unaccounted. On average, a student could be looking at approximately $4,500 in additional costs, outside of room and board and tuition.\(^2\) For example, printing, laundry, food, and parking fees are not always covered in a cost of attendance but tend to affect a student’s performance in the classroom. In addition, access to technology, such as computers and calculators, is becoming limited on college campuses, as professors and administrators assume that all students already own these devices. Although books and supplies are included in the cost of attendance, professors can assign books mid-semester or request exact editions, which may cause this line item to exceed its projected cost. In cases where adequate funding for books and other expenses is not offered, students must decide

between taking out more loans and attempting to succeed in college without the correct books or a sufficient amount of food.

In fiscal year 2018, undergraduate students at USM schools received over one billion dollars in state and federal financial aid.\textsuperscript{21} Of the aid provided, 53 percent came in the form of loans.\textsuperscript{22} Although loans do not need to be repaid until after graduation, many students work to pay for expenses that are not covered by financial aid. As of 2017, the NCES reports that 43 percent of full-time students are working while attending school.\textsuperscript{23} On the flip side, the NCES also reports that 81 percent of part-time students in 2017 were working while enrolled in school.\textsuperscript{24} Not only do these data imply that financial aid packages are not covering the full cost of attendance, but it also points to the bigger issue that students may be taking less credit hours in order to afford the cost of attendance. In understanding this larger percentage, it becomes evident that many students are choosing to enroll part-time in order to afford the costs of school. The issue with this situation, however, is that fewer credit hours per semester often extend the amount of time needed to receive a degree, reducing the likelihood of college completion within four years.

\textsuperscript{22} Ibid.
\textsuperscript{24} Ibid.
Current Efforts

With the support of the federal government and nonprofits, Maryland lawmakers have recently established new financial aid programs for college-bound students. Following the passage of the College Promise Program in 2017, Maryland’s two-year public institutions now offer free tuition to families that demonstrate need through the Expected Family Contribution (EFC) data listed in a Free Application for Federal Student Aid (FAFSA) form. The eligibility requirements for this program include earning a yearly household income of less than 125,000 dollars, taking at least 12 credits per semester, and receiving an overall unweighted grade point average (GPA) of 2.30 or higher in high school. Likewise, Governor Larry Hogan proposed his Student Debt Relief Plan during this year’s legislative session, which would allow Maryland residents to deduct 100 percent of the interest paid on their student loans from their tax returns and expand the College Promise Program to several four-year, state-funded colleges. Altogether, Hogan’s plan amounts to nearly $400 million, over five years, in funding for college

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26 Ibid.
affordability. Other public officials, such as three members of the Maryland congressional delegation--John Sarbanes, Elijah Cummings, and Dutch Ruppersberger--have collectively submitted the "FAFSA Fairness Act" to simplify and streamline the process of applying for federal aid, especially for students who lack contact with their parents. Among other aspects of this legislation, the bill would reform FAFSA to allow students who are not dependent on their parents to claim a "provisional independent" status.

To partner with the private sector and encourage grassroots involvement, Maryland’s leaders established the Higher Education Outreach and College Access Program (MD-HEOCAP) in 2015, which provides generous state grants to nonprofit organizations that promote college awareness, attendance, and completion for low-income students. Administered by the Maryland Higher Education Commission (MHEC), this program directly funds 501(C)(3)s that have existed for more than five years, host college preparation activities in disadvantaged communities, and have built a track record of success. In the 2018 fiscal year alone, the program bestowed several organizations--many of which were located in underserved neighborhoods in

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28 Ibid.
Baltimore City--a total of nearly $300,000 in state grants, with the average allocation amounting to $41,666.\textsuperscript{31}

While the Trump Administration has proposed cuts to federal aid for this year’s budget, the U.S. government continues to maintain the availability of grants, scholarships, and loans. As a partner of state agencies, the Department of Education has worked to decrease the burden of college expenses through work-study programs, which help students receive financial assistance through part-time employment tailored towards civic work. While subsidized by the federal government, these programs are ultimately administered by individual universities, allowing schools to independently determine how much and how long students can earn each semester.\textsuperscript{32} As a result, many students receive work-study earnings that only cover a minimal part of college expenses. In addition, students under these programs are unable to earn beyond the amount apportioned through work-study funds.

Though current efforts taken by the State of Maryland support the mission of funding higher education, they are ultimately insufficient to meet the pressing and growing concern of college accessibility for students. Although the State has invested heavily in programs that promote college readiness, such as MD-HEOCAP, it has ignored the equally important need of

\textsuperscript{31} Ibid.
ensuring undergraduate completion. Likewise, the mere availability of work-study funds has not adequately dealt with the growing number of college expenses. These efforts reflect the stance recently taken by high-profile politicians, such as Bernie Sanders, who have made generous promises, ranging from making public colleges tuition-free to eliminating over one trillion dollars of student debt.\textsuperscript{33} While this approach may arguably make college more accessible, there is no guarantee it will help students who are actively pursuing an undergraduate degree, complete their studies.

\textbf{Policy Alternatives}

\textit{Covering Living Expenses Through Financial Aid}

As mentioned previously, students are greatly burdened by the external costs of higher education. These fees range from common on-campus expenses, such as printing papers and purchasing books, to miscellaneous costs like travel and access to technology. Although the federal government accounts for students' financial needs within the FAFSA, many youth who require aid to cover the additional costs of college do not receive support beyond what is already allocated for tuition and room and board. We propose

that Governor Hogan and leadership within the MHEC mandate Maryland public universities to tailor any expansion of existing financial aid programs to target average living costs and create new initiatives to better account for basic needs.

In particular, we suggest that the state implement an additional financial needs assessment form so that a more accurate award package can be given to students. As an example, the College Board sponsors an in-depth financial aid assessment form called the College Scholarship Service (CSS) Profile. Private universities use this tool to provide non-governmental aid to students through the school’s own scholarships, grants, and loan systems. Maryland could adopt a similar form of financial aid profiling or simply begin using the CSS Profile within Maryland public universities to better allocate in-state financial aid funds. These components could be added on to the Maryland College Aid Processing System (MDCAPS) so that a student’s ability to pay the additional costs of a higher education are taken into account while providing them with state resources to supplement the costs. Through financial aid, Maryland public universities could also begin wrapping some additional expenses into tuition costs. Expenses such as printing, laundry, and free access to public transportation are some examples of external costs that could be accounted for in the base-price of tuition without significantly increasing cost of attendance.

Establishing a College Financial Literacy Program

According to Champlain College’s “2017 National Report Card on State Efforts to Improve Financial Literacy in High Schools,” Maryland received a “B” grade for its financial literacy programs. Indeed, the report states that in Maryland, “personal finance must be taught in elementary, middle and high school.” However, in reviewing the Maryland Personal Finance Literacy Regulations, the legislation makes no reference to literacy for college expenses and financial aid programs. This lack of instruction for navigating the intricacies of college costs leaves many high school students without an adequate knowledge of how to make an undergraduate experience affordable. Such a dearth of information for students is exemplified in a June 2019 report from the ACT; the testing organization reports that students’ knowledge of the college financial aid process is “shockingly low.” The ACT noted that poor knowledge of available aid programs transcended socioeconomic divides. The ACT discovered, for example, that more than 70

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36 Ibid.
37 “Personal Financial Literacy Instructional Programs for Elementary, Middle, and High School Students,” Division of State Documents, accessed July 5, 2019, http://www.dsd.state.md.us/comar/comarhtml/13a/13a.04.06.01.htm.
percent of college-bound students in its study did not know that loans from the government for undergraduate studies are subsidized.\textsuperscript{39}

To successfully prepare Marylanders for the challenges of higher education, the State should add to its existing financial literacy curriculum with adequate instruction for comprehending the oftentimes complex college aid process. Maryland should make this curriculum mandatory for all high school juniors. Without the knowledge necessary to succeed in college, students will either struggle or fail to complete their undergraduate studies.

\textit{Lobbying for a Reform of Work-Study Programs}

Third, we propose reforming work-study programs to better support institutions that educate a greater share of low-income students who struggle with the growing number of college expenses. A 2014 study by Young Invincible, Inc. found that only 16 percent of colleges awarded Federal Work-Study (FWS) to every eligible student. Among students whose families made less than $20,000 per year, only about 16 percent received federal-work aid.\textsuperscript{40} The same study revealed that the current FWS program does not effectively serve low-income students because of the formula employed by the Department of Education (DOE) to distribute work-study funds, which

\textsuperscript{39} Ibid.

tilts disproportionately toward the more expensive four-year private institutions.\textsuperscript{41} Simply put, work-study funds are not equally distributed among American colleges. Instead of basing their distribution formula on schools whose students most need federal aid, the DOE rewards institutions on the basis of tuition costs and number of years in the FWS program. Hence, colleges that have a higher cost of attendance and that have participated in the program the longest tend to receive more funds. As a result, too many four-year public colleges with higher proportions of low-income students end up receiving much less aid. One statistic from 2011 showed that 21 percent of students at four-year private institutions received FWS, compared to only five percent of students at four-year public institutions.\textsuperscript{42} Even though public colleges enroll more Pell Grant recipients, private institutions will receive substantially more FWS funds due to their higher tuition rates. The study concluded that the existing formula “limits the ability of the federal government to target funds effectively to institutions” that need the most support.\textsuperscript{43}

Although the administration of work-study programs falls within the purview of the federal government, the State of Maryland is uniquely positioned to advocate for meaningful reform that creates a new distribution formula for Federal Work-Study, one that primarily focuses on Pell Grant

\textsuperscript{41} Ibid.
\textsuperscript{42} Ibid, 3.
\textsuperscript{43} Ibid.
recipients. Both Governor Hogan, with his new capacity as the chairman of the National Governors Association (NGA), and the Maryland congressional delegation, with their capacity as the state's representatives before the U.S. Congress, should employ their lobbying and voting powers to advance a more efficient, cost-effective version of Federal Work-Study, a valuable program that has not been updated in over 50 years. This type of reform would support the mission of increasing college completion rates because more federal aid would flow to four-year Maryland public colleges, which attract a greater number of students who struggle with college expenses.

**Establishing School-Sponsored FGLI Communities**

Colleges across the nation invest in undergraduate completion by providing targeted programming and building supportive communities for first-generation, low-income (FGLI) students. According to the research shown in “Should I Stay or Should I Go? Retention in First-Generation College Students,” first-generation youth are more concerned about money and employment than other students. This additional stress on FGLI students takes time away from their studies and prevents them from connecting with their classmates. As a solution, many universities have created programs to support disadvantaged students and connect them with resources.

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To prepare students for success in college, many institutions designate several academic and career advisors as FGLI-specific advisors. These staff members supply students with options to finance their education and ways to ease the transition to college. Although most schools employ general advisors, targeted advising gives students answers to questions they would never think to ask. Other colleges choose to build off of the federally-funded TRiO program to provide FGLI undergraduates with support. For example, the TRiO program at Virginia Commonwealth University works to increase the graduation rates for their students by providing free career workshops, tutoring, and targeted academic advising.\footnote{Virginia Commonwealth University, “You First at VCU,” accessed July 6, 2019, https://youfirst.vcu.edu/get-started/} In addition, Virginia Commonwealth University holds a five-week program during the summer for incoming FGLI freshmen to become acquainted with college before other students arrive on campus. Programs such as these encourage students to succeed by connecting them with resources early in their college career.

In addition to targeted advising, several institutions, such as the University of Michigan, the University of Kentucky, and the University of Texas, have introduced FGLI-themed residential communities to their campuses. Students in these programs are not only housed together, but are engaged in programming that is specific to the needs of the community. In some cases, students are given an upperclassman or faculty member as a mentor. At the University of Kentucky, students in the “1G LLC” take two required classes
together as a cohort to refine their study habits and build connections with similar students in the classroom. Students are also given the opportunity to attend a study hall with tutors, greatly reducing their out-of-pocket expenses. The program provides a support system for students and limits the chance of them falling behind when faced with challenges. Apart from housing students together, several colleges provide a physical space on campus for the FGLI community to gather. For example, the University of Michigan contains the First Generation Student Gateway, a space for FGLI students to connect with resources, study with other students, and receive support from the community. This institution also maintains a website for the first-generation community to share programs, opportunities, and news specific to the population. To further encourage the success of first-generation students, the University of Michigan holds the First Generation Graduation and the First Generation Symposium annually to provide space for students to share their experiences and recognize their achievements. Programming targeted to FGLI students encourages college completion by reaching out to students who share a similar experience and giving them the resources and the support system necessary to succeed.

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Analysis and Recommendation

In analyzing our policy alternatives, we believe that state leaders should implement all four of our proposed solutions. We believe that each of our recommendations targets a different aspect of the problem of Maryland’s lackluster college rates and would work best in tandem with one another. However, we do believe that certain proposals should be prioritized over others. In consideration of expediency and effectiveness, we believe that lawmakers should pursue the creation of FGLI communities and the implementation of a college financial literacy curriculum concurrently first, reform work-study programs second, and tie living expenses to financial aid programs third.

At many state-funded Maryland colleges, FGLI communities do not exist; the guidance that disadvantaged students would have received from these initiatives is simply not available. As is common knowledge, the transition from high school to college is very much a challenging one. And the adversity that first-generation, low-income students face during this shift into maturity is particularly daunting. Creating FGLI communities for students is an effective way to ensure that disadvantaged youth receive the mentorship required to thrive within higher education. Through the resources generated by this effort, students of less fortunate backgrounds can find the assistance needed to compete with their wealthier peers. But as effective as this program would be, the creation of FGLI communities is largely expedient.
Though the Governor would have to petition state-funded colleges into establishing such communities, most colleges would likely enact the State’s request, due to the fact that an increasing number of colleges have created their own FGLI support networks with much success. Maryland schools would be taking much needed efforts to match their peer institutions.

Concurrent to the creation of FGLI communities, the State of Maryland should introduce college financial literacy curriculum to public high schools. In simple terms, money talks. The amount of financial resources available to students often determines how well they will perform in school and whether and when they will graduate. Despite the importance of finances, most students, as mentioned previously, do not know how to maximize their financial aid opportunities and often attend college without an adequate sum of assistance. Introducing financial aid literacy programs would help to increase awareness and knowledge for such a critical, yet, admittedly, complex process. Additionally, adding to the existing curriculum would not constitute a drastic change to the status quo. This addition would represent an expedient effort, on the part of the administration, to improve existing financial literacy education.

Finally, we have recommended that the State lobby for reform of federal work-study programs second and tie living expenses to financial aid last. While both of these actions would result in meaningful impacts for disadvantaged students, we understand that both of these programs are less
expedient to implement than our other two proposals. With regards to reforming the word-study program, the State does not have direct power to reform the initiative. As the work-study program originates from and is administered by the federal government, Maryland would have to find an alternative method to reform the system. Furthermore, tying living expenses to existing state financial aid programs would require the approval of the General Assembly. The time and possible controversy that this effort would need for implementation makes it inexpedient. Therefore, we believe that this expansion of financial aid packages should be attempted last.

**Implementation Issues**

Although we argue that all four policy alternatives are relevant to the problem of low college completion rates and feasible enough to be enacted, we acknowledge that these proposals would pose implementation challenges.

The proposal to include living expenses in financial aid would require the State to revamp the application process for state-subsidized financial aid, which would need consideration and action by the Maryland General Assembly. Besides the fact that any proposal in the state’s legislative body takes time and can attract much partisan debate, this proposal would entail adding an additional form for the Maryland Higher Education Commission to create and for Maryland high school students to fill out. The State would
therefore need to convince reluctant students that this new form is worth completing since it accounts for expenses not typically covered by financial aid. Introducing an additional form would also require state officials to inform applicants of the new process and teach them how to navigate it. Moreover, wrapping external costs with the price of tuition would lead to Maryland students relying on more state-funded financial aid. At a time when the Governor and some lawmakers are wary of raising state spending given the potential shortfall to the state budget, this proposal could face a meager chance of passing and being signed into law.

On the matter of creating a new financial literacy program, state leaders could conceivably receive backlash from public school teachers who would prefer not to learn and then teach a new curriculum mandated by state officials. These teachers might argue that while every individual should learn basic financial skills, not every high school student ends up attending college, thus undermining the notion that the new curriculum addresses a universal need. Moreover, since public schools are largely administered by county governments, they might be skeptical of a state-imposed curriculum that has not been tried before in a smaller setting like a local school district. Despite the merits of teaching financial literacy on college expenses, not many Maryland high schools are even teaching basic financial skills, so convincing them of going a step further will require much persuasion.
While state leaders can promote a much-needed reform of Federal Work-Study, the proposal would need congressional action given that the program falls in the jurisdiction of the U.S. Department of Education. Even though Maryland’s eight congressmen and two senators can co-sponsor legislation associated with this proposal, their bill’s passage would depend not only on the lengthy process of committee hearings and procedures but also on the difficult work of convincing a majority of both chambers of Congress. On top of that, reforming a program that has not been structurally changed in decades will require much persuasion and could conceivably meet bureaucratic opposition within the DOE.

Likewise, establishing FGLI communities across state-funded colleges could meet headway since the Governor would need to petition Maryland public institutions to create a program that not all of them might find suitable to the needs of their individual campuses. Some college administrations would argue that their campuses are already addressing the problem through advisers and clubs which in some way or another support first-generation, low-income students. In addition, students themselves might oppose this proposal on the grounds that a supportive community and programming cannot compensate for insufficient financial aid, a major determinant in low college completion rates. It is also unclear whether the state will subsidize the establishment of FGLI communities or if the onus is left on colleges to fund and oversee them.
Conclusion

Maryland leaders stand at a crossroads. Officials can either choose to further act upon lackluster college completion rates or accept dismal gains in the aggregate number of Marylanders attaining undergraduate degrees. In this paper, we have stressed the danger of inaction. As the American job market grows increasingly more competitive, state college completion rates are failing to keep pace with these ever challenging circumstances. Maryland may very well experience the serious consequences of a large population of residents who cannot find jobs within their own state. First-generation, low-income youth would be particularly affected by such developments; for these disadvantaged students, the failure to graduate from college will likely perpetuate a cycle of social immobility and poverty. Maryland lawmakers should not settle for such a bleak outlook on the future. Elected officials have numerous policy options, as outlined in our research, and they should implement new solutions to give Maryland a brighter tomorrow and its residents a fighting chance to succeed. The State of Maryland can become a leader in higher education, but officials must act today.
Bibliography


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