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Struggling with Aid

If asked, the majority of students today will say that they are expected to go to college either because their parents want them to or because they want to make more money in the future. The cost of education in this country for public colleges rises by 4 percent each year (Briggs 1). There are many students that are receiving grants from the national government to subsidize their education based on their parents' low annual income. The idea that government grants and financial aid are based upon the amount of money that one's parents make and not the actual achievements of the individual is a horrible policy for the government and universities to institute.

There was a senior in high school named Sarah who had done everything a college admissions officer could tell an applicant to do. She had taken all of the advanced placement classes offered at her school, and through those classes she received a 4.28 grade point average and a score of 29 on the American College Test (ACT). This would be impressive enough, but she also held offices in multiple clubs and was a member of many more. After all of this work, she received a full-tuition scholarship to the university she wanted to attend, along with a room and board waiver. These were all great accomplishments, but when it came time to file the Free Application for Federal Student Aid (FAFSA), she received no money from the government because her parents made too much money.

There was another student named Carrie who graduated in the same class as Sarah,

scored a 28 on the ACT with a 3.5 grade point average, and had limited club involvement.

Carrie received the same scholarship to the same university that Sarah did. The only difference between the two seniors was that Carrie's parents made what the government considers a small amount of money annually, so she qualified for financial aid. Due to the great scholarship that Carrie received, the financial aid money bought a few books, and the rest went straight into her pocket. The concept of students being handed money to put in their pocket just to attend school is unfathomable to those students who struggle to pay for the multiple expenses of college.

Disregarding students who have hard-working middle-class parents who happen to earn more than \$50,000 a year and who can be considered rich and not worthy of help is an illogical policy. These parents are being punished not on the basis of their children's academic abilities but on their own gross income, without any consideration for the true family financial situation. Many people have multiple children in school, home mortgages, car payments, and credit card debt, making it impossible for these so-called well-off families to pay for their children's college education.

The financial aid system, as it stands today, seems to punish families that attempt to prepare, even a small amount, for the cost of their children to attend college. In order to apply for financial aid, an Expected Family Contribution (EFC) must be calculated. "An Expected Family Contribution is the amount you and your family are expected to contribute toward your education for one school year" (Department of Education). The fact that any money the student makes will be used against him when it comes time to apply for financial aid in effect discourages students from working. Also, any money that has been amassed by the student in any sort of savings account must be added into the EFC. This extra money is perceived as even more money that the student should be able to pay toward school, regardless of the reason the

savings account was established, so the student who was just trying to save for a car will receive even less aid.

From the time that students are in kindergarten, they are taught that good grades are the key to success. However, the financial aid system, as it stands today, doesn't promote good grades. The system teaches students that they do not have to work hard and earn good grades in order to get free money from the government to attend the college of their choice. The system promotes financial need instead of merit.

Students who do not receive aid and who work seem to be receiving the worst part of the deal. They are paying the money the financial-aid students receive, while, at the same time, they are told that their money combined with their parents' is too much to receive aid. This also makes them unable to receive tax refunds due to the massive amounts of money they are shown as having earned.

“In April, 1973, the Nixon Administration supported a proposal which would have done away with the grant and loan programs and would have entitled every student to \$1400 a year for post-secondary education” (Russ 5). This was a grand idea that could have been as revolutionary as the GI Bill. Just as the GI Bill has provided for the free or reduced price of education for many young military enlistees, the Nixon plan would have offered at the very least a reduced price on college for all students. There is a model scholarship system set up today in the state of Georgia called the Helping Outstanding Pupils Educationally (Hope) Scholarship. This scholarship offers “every graduating high school senior with a 3.0 grade point average full college tuition, mandatory fees, and a book allowance of up to \$100 per quarter” (“HOPE”). This scholarship is funded by the Georgia State Lottery. This system is ideal for all students and gives all students a fair chance at a good, inexpensive education.

With our emphasis on financial need instead of intellectual merit, we are promoting apathetic students. The solution is not to kill the financial aid system in its entirety but to offer less aid to those students that are just pocketing the money and more aid to those students who genuinely need assistance, regardless of parental income. Another possible solution is a system similar to the Hope Scholarship, which is a great example of a merit-based scholarship system. Until we fix this problem, the taxpayers, including hardworking students, will continue to pay for the college “lifestyle” of many college students.

Works Cited

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