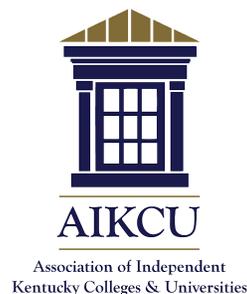


READY FOR COLLEGE BUT NO WAY TO GO

The Stories of Kentucky's Low-Income Students

Media Packet

Capitol Rotunda
Frankfort, Kentucky
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Students ask allies to stand with them, focus on college affordability

Thursday morning a coalition convened by members of the Student Voice Team in the Capitol Rotunda emphasized the need for a renewed and sustained focus in Kentucky on college affordability.

Citing a nearly 45% jump in residential undergraduate tuition at Kentucky's four-year institutions and an over 30% jump in Kentucky's Career and Technical College System since 2008, students said that for too many of their peers, higher education has become out of reach.

"This financial challenge makes college an impossible dream for many low-income students, particularly when need-based scholarships are so hard to come by in Kentucky," said Eliza Jane Schaeffer, a senior at Henry Clay High School in Lexington who emceed the presentation, billed *Ready for College but No Way To Go*. "Last year, 66% of the 62,200 qualifying low-income students were denied college scholarships due to a lack of funds."

The event, which was organized by the Student Voice Team's middle school through college-aged members, also drew education policy leaders, elected officials, parents, teachers, and school administrators from across the state. It featured stories of the students affected directly by the sharp increase in college cost and decrease in state support.

Jay Schrader, a senior at Gallatin County School, described his predicament from the podium. "I got my acceptance letter from Eastern, and it was bittersweet," he said. "I'm almost positive I'm going to have to get some loans, but loans mean debt, and I don't want to be neck-deep or dependent on the government. I'm feeling overwhelmed."

Andrew Brennen, student director of the Student Voice Team said, "We are pulling the rug out from our young people in particular but also from the Commonwealth as a whole. If we are serious about supporting Kentucky's future workforce to be globally competitive, then we need to more seriously invest in the further education of our students."

Joining students at the event were coalition partners including representatives from the Association of Independent Kentucky Colleges & Universities, the Hope Street Group, and the Kentucky Center for Economic Policy.

The Student Voice Team works to integrate young people as partners in efforts to improve Kentucky schools. It was founded in 2012 at the Prichard Committee.

Speakers

Eliza Jane Schaeffer, a Senior at Henry Clay High School and member of the Student Voice Team

Tsage Douglas, a Senior at Scott County High School and member of the Student Voice Team, reading on behalf of Kari Patrick, a teacher at Shelby County High School

Jay Schrader, a Senior at Gallatin County High School

Stephanie Bamfo, a Junior at STEAM Academy in Lexington and member of the Student Voice Team, reading on behalf of **Nandi Thomas**, a graduate of Holmes High School in Covington and a graduate of the University of Louisville

Kevin Swiney, a Senior at Betsy Layne High School in Floyd County

Sam Salgado, a Junior at Fern Creek High School in Louisville

Holly Wood, an administrator at Washington County High School

Stan Torzewski, a teacher at Fern Creek High School in Louisville

Brison Harvey, a teacher at Lafayette County High School in Lexington

Rally Speeches

Eliza Jane Schaeffer: Good morning. We know this is a little unusual, but before we begin, we ask you to please please turn on your cell phones phones! Tweet, take pictures, and share what you hear on social media with the hashtag stand with students. And for all our Snapchatters, take a Snap and use our two custom geofilters to show your followers that you stand with students. What happens in the Capitol Rotunda definitely should not stay in the Capitol Rotunda—tell the people back home what they're missing. Social media is an integral part of our work, and it will help us spread the word about the importance of college affordability.

Today we're in Frankfort to hear the stories of low-income students struggling to afford college. We could rattle off statistics all day long, but y'all didn't come here to go to math class. You came here to see the faces behind the facts, to understand that the numbers on our flyers and our signs represent real people with real struggles. And you came here to show your support, to tell the General Assembly that you stand with students.

We stand with the student whose mother told him she couldn't afford to send him to college.

We stand with the child of immigrants, the foster kid with seven siblings, the hardworking students whose ability to further their education depends on their chances of receiving a scholarship.

We stand with the teachers and administrators who work every day to prepare their students for college, only to watch as financial aid opens doors for those lucky enough to receive it and leaves the rest shut out of their dreams.

Our Kentucky Coalition for College Affordability, led by the Student Voice Team and including the Association of Independent Kentucky Colleges and Universities, the Kentucky Center for Education Policy, the Hope Street Group, the Governor's Commonwealth Institute for Parent Leadership, and many more supporters, hopes the General Assembly will hear these stories and Stand with Students to make college more affordable for Kentuckians.

From 2008 to 2015, residential undergraduate tuition at four year institutions in Kentucky has increased by 44%. Tuition in the Kentucky Career and Technical College System has increased by 31%. But you don't need a statistic to tell you that college is getting more expensive because you've seen it with your own eyes, with your child, your friends, or your students.

But what you might not know is that one in three students admitted to two year institutions and one in five students admitted to four year institutions never show up. I'll allow Kari Patrick and Jay Schrader, teacher and student at Shelby County High School respectively, to tell you why.

Kari Patrick's story (read on her behalf by Tsage Douglas): I work at Shelby County HS in Shelbyville. It's on the east side of Shelby County and that area is kind of a rural area. The school is 40% free and reduced lunch. It has a decent amount of diversity; economically speaking, most of our students are low to middle income. The school doesn't have what you would consider upper middle income. It's what you might call a typical American school.

This is my fourth year teaching, and fourth year at Shelby County, where I teach sophomore English. I'm now in a place where my former students are seniors asking me to write recommendations for college so I think a lot about where they are and what it takes to get there.

I have a student who was in the academy accelerated program all four years. He met benchmark and did well on his ACT. I wrote one of his recommendation letters and this particular student is one of those who sees things in such a different way than other students. We were reading *Night* by Elie Wiesel and he asked such difficult questions and I was thinking it was so great to have someone thinking that way.

He's in a place where he has some partial scholarships to go to UK and U of L. but his mom is divorced and is in a new marriage with a baby. This year his mom is saying to him that she can't afford to support him. She can't afford for him to live at home because of the financial burden.

He's working at the outlet in Shelby County, and he can't support himself. He didn't get enough from his scholarships and on paper, his need base doesn't look as bad as it is. He is stressed out all the time. We are still trying to get his ACT scores a little higher to get some more from UK so that he's not in such financial struggle.

I think about his family and they are struggling and I know that if he has the opportunity to have a college degree, the impact on his family is going to be so much better than it would be if he went straight into the workforce.

I would say about 60% of my students work and I would say about half play a sport, so they are very busy. They are working their butts off. We have a lot of factories in Shelby County and a lot of students go there after high school. They also work in the outlet mall.

My student is terrified. The amount of stress that he has felt this year breaks my heart. I know the counselors are meeting with him regularly. He says things to me like, "I work at Abercrombie. I don't want to work there for the rest of my life."

Jay Schrader: Right now, I'm living with my dad's girlfriend. My dad works out west in industrial and electrical but he's not very good with his funds. My dad is a very big gambler. He hit a \$40,000 winner when I was in middle school and then he couldn't stop. Neither of my parents went to college and my mom had me when she was in high school. I love the town, Warsaw where I live, but it's not the town where I want to be for the rest of my life.

I knew I wanted to go to college and visited UK, ECU, and I went to Berea. ECU is a great campus. They have tons of majors that interest me like political science, police training, athletic training... There are a bunch of different things, but I haven't made up my mind yet.

I applied for my FAFSA. I did it on New Year's day and went to my mamaw's house and filled it all out. But unfortunately, because I wasn't 18, I had to claim my dad.

All the government sees is that my dad on paper should really be able to help out but that's not the situation. I do know that the first semester at ECU is about \$3500 and I know I'm going to have to do that eight times over and that's before books, food or housing. And the last time I was ever around a thousand dollars was never. And I don't really qualify for a lot of grants because of the way my dad is paid. My dad was brought up hard and was kicked out when he was 15 so he thinks I should be able to handle myself too.

I got my acceptance letter from Eastern, and it was bittersweet. I'm almost positive I'm going to have to get some loans but loans mean debt, and I don't want to be neck-deep or dependent on the government.

I try not to get too worried because I used to have anxiety attacks. I just got a notebook and I'm writing in it and thinking if I could just go out West and learn the trade from my dad this summer and work my tail off, maybe I could come back and afford college. I'm feeling overwhelmed.

I don't think my dad has been in the same city for more than two months at a time and he lives in hotel rooms. I want to be able settle down. I have dreams of having a family and a house and stability and that's what college represents.

Schaeffer: Jay is right to be nervous about taking out student loans. They may seem like a viable alternative to need-based aid but often create more problems than they solve. Last year, the average student loan debt for students at Kentucky public universities was \$26,486, nearly double the annual salary of workers in minimum wage jobs. If such workers

put every penny they earned for an entire year towards paying off their student loans, they would still be in debt—and that's before interest.

This financial challenge makes college an impossible dream for many low-income students, particularly when need-based scholarships are so hard to come by in Kentucky.

Last year, 66% of the 62,200 qualifying low-income students were denied college scholarships due to a lack of funds. Of those, 15,000 to 20,000 could have received assistance had the need-based scholarships been funded at the statutory level. Applying for scholarships has become a game of chance, yet another tripwire deserving low-income students must overcome when seeking to further their education.

Receiving aid is a prerequisite for both enrollment and graduation. In a survey conducted by the Bill and Melinda Gates Foundation, 85% of college dropouts cited finances as a reason for dropping out. Low income students struggle to support themselves, and sometimes their families, while keeping up with their studies. That is one of the reasons why four-year institutions in Kentucky have four-year graduation rates that hover around 30%. Need-based scholarships can help alleviate some of this pressure.

Nandi Thomas, a University of Louisville graduate, was lucky enough to receive need-based aid. She used that money to dramatically alter the trajectory of her life. Here is his story.

Nandi Thomas' story (read on her behalf by Stephanie Bamfo): I went to high school at Holmes in Covington. My original impression was it was okay because there were a lot of kids I knew already. The programs were fine.

We weren't really economically diverse at all. We all lived in the same area, essentially low-income to lower middle class. There weren't many people from wealthier families. They went to other schools. I think it was good because no one felt like they were better than anyone else or depressed that they didn't have things that other kids had.

I always felt like I needed to go to college just to be competitive in the workforce, but I was never really serious about college until sophomore year. That's when I started getting involved in the International Baccalaureate Program and Gear Up and visiting colleges and learning about financial aid.

I didn't think I was going to be able to afford college. I just knew for sure I was going to have to take out a loan. I also had good grades in high school so I thought if I just filled out the forms, someone would offer me a scholarship. I remember going to the Gear Up office, and they had the different scholarships, and you could go on the computer and representatives from different schools talked to us about the different opportunities at their colleges. That's the only way I would have known what I was doing. I had an amazing counselling support system.

I applied to UK, U of L and ECU and I also applied for scholarships in all those places and I got accepted by all of them but wound up at U of L because I got a full ride.

In college, I definitely saw the kids who could go out every weekend and didn't care so much because their parents were paying for it and there were also people who could barely afford to be there, let alone set aside money to do other things. For me, because I got a full ride, and I also had a job at the bookstore and at the front desk at the school of business and the psych lab, I never really knew what that felt like. I could focus on school.

I just graduated in May.

Life after college has been probably the most stressful because everyone's asking, "What are you doing?" But I am working as youth counselor at a non-profit called Mary Hurst. All of our teenage girls are wards of the state and we are hands-on with the girls all day long and we teach them day-to-day things as far as bathing properly, learning how to cook, go grocery shopping, opening up bank accounts, everything they need for independent living.

I'm still new and still feeling out the job, but I feel like teenagers are always relatable because they always have struggles. I feel like if I didn't go to college, I would be living at home and working at part-time jobs, probably in a restaurant or at the mall. College helped me find out who I was and figure out what I wanted to do with my life. I know I can do something more.

Schaeffer: There are so many students out there who, like Nandi, may want to dedicate their lives to helping others succeed. There are students who are willing to put in the time and effort it takes to graduate from college with a degree. But they can't due to financial barriers. They are left hoping—and doing everything in their power to pursue their dreams of becoming meaningful contributors to society.

Ask Kevin Swiney and Sam Salgado.

Kevin Swiney: Right now, I am a senior at Betsy Layne High School in Floyd County.

College is important to me because I really want to make a difference in eastern Kentucky. My dad only graduated high school. My brother tried to go to college but he failed and dropped out. My dad works in the coal mines and has worked there pretty much his whole life since he was 18 or 19. My brother was working in fast food and was laid off. There's a lot of instability. My dad moved to night shift and would do anything to keep his job and to get money for his family.

I want to be different and be ready for a different kind of job, maybe filmmaking. I've actually produced films in Appalshop and used \$8,000 equipment.

Going to college means that you're open to more career paths. You have a major and you study it, and you have more choice.

No one has really talked to me about how I'm going to afford college. We have a school counselor but no one has really talked to me personally about financial aid. It's been one scary nightmare for me. January 1st, I filled out a FAFSA, and I've applied to many schools. I've applied to university of Pikeville which is a really great school, but the price of it really scared me away from it. I'm really interested in a work-study school like Berea, but I haven't been accepted yet. I really want the college experience. That means being independent from your family, living life in college and being focused on learning.

To me, going to college means developing not only yourself but other people around you. We need more things to focus on than just factories, fast food, and coal mines. To me, college means more options.

Sam Salgado: I am a 17 year-old junior at Fern Creek High School in Louisville, Kentucky. I'm involved in Beta Club and National Honor Society, and when I'm not studying, I'm playing soccer for the Tigers.

My mom and dad believe very strongly in academics, but had to quit school to begin working before they had achieved their academic goals. They support me a lot because they don't want me to end up working the way they do. My dad manages a restaurant and my mom is a waitress and they work every weekend and almost every day. They don't see us very much.

My parents tell my brothers and sister that we have an opportunity that they didn't. Because we are natural born American citizens, we have the opportunity to go to college, so maybe we won't have to work such long and crazy hours. They also talk about people that are born here and have the opportunity but sometimes don't take advantage of it. Access to high school public education is a big deal because lots of kids around the world don't have it.

In a leadership meeting after school one day last fall, I got a phone call that almost took my opportunity to stabilize my future through academics. Dad got pulled over, and could have been deported.

When I started high school, attending college was not realistic. The lightbulb came on that I can be successful at that level when I took Advanced Placement World History and earned college credit by passing the exam. I went from believing that I was not college material to making progress toward that goal. It surprises me to think that I'm currently ranked in the top 10 academically in the junior class. My main goal for the rest of high school is to take

as many AP classes as I can to get college credit. I am also focused on raising my ACT score to be able to receive scholarships that will support my financial needs.

The day I got that phone call could have been the day that I missed my opportunity to attend college because I would have instead had to start working full time to support my family. Student loans and scholarships are really the only option because my parents cannot both support my younger siblings and pay college tuition. A college degree will help me pursue a dream job so I can build and support a family, and is the best way for me to help my parents.

Right now I think I want to pursue a career in Environmental Studies, and with that help improve and protect today's environment. My hope is to make my parents proud and to set an example for my siblings so that they can one day be able to pursue their dreams.

Schaeffer: Kentucky cannot afford for college affordability to be such a barrier for hardworking people like Kevin and Sam. Post-secondary education is critical, not just for students, but for everyone they touch. A more educated workforce makes for a more vibrant community, and a stronger, more competitive Kentucky economy. It also leads to increased tax revenue and fewer people dependent on entitlement programs. In fact, if Kentucky were to raise its educational attainment, or the number of students who obtain degrees, to the national average, it would generate an additional 900 million dollars in cost-savings and tax revenue annually.

We need to invest in our children in order to tap into these savings and to make college attainable for deserving students. We spend so much time and energy making sure our children are college and career ready, but to what avail? Our students might be prepared for college or technical school, but that preparation won't do them any good if they can't pay tuition. They are, in a sense, all dressed up with nowhere to go.

Holly Wood, Stan Torzewski, and Brison Harvey have seen this first hand as teachers and administrators.

Holly Wood: I taught Biology for nine years, and then I was Dean of Instruction, overseeing all of the college and career readiness in Washington County. I was assessing whether students were on the right track, and that was my charge. The state has a formula related to reaching benchmarks.

For us, when students are deemed college ready, it's a huge celebration. We take their picture. We post it on the wall where they intend to go to college. We share it on Facebook and Twitter to celebrate it.

I have a student, his parents are farmers and to supplement their income, they work in a factory. He has a 4.0, and he actually got into UK. He is college ready. We celebrated him

and put him up on the wall. But he's so scared of going into debt that he's going to get an associate's degree in industrial maintenance. He's a first-generation. He has no one other than us to tell him what college even looks like.

We push it so hard in Washington County. Our school accountability depends on this. In Springfield, our average family income is \$34,800 and only 54% of our students go to college. The upper echelon receives all the scholarships. The group right below them though, they're great students, they will do well, but there's no money. So it's easier for them to get a factory job and they stay right where they are.

I have another student with an older brother with a genetic disorder who died at ten. He now has another brother who's 11 who was just diagnosed with the same thing. All the money in his family goes to medical bills. He received an award from ECTC. To get his degree, he will have to work in a factory during the day and go to school at night. That's the reality of the kids we work with in Washington County.

I probably have 20 seniors who go to school during the day and have to leave early most days of the week to work in factories just to help their families out.

Stan Torzewski: I teach AP Psych and History. This is my 12th year in education. After being in administration, I moved back into the classroom because that's where I wanted to be. I've got three young ones of my own and I wanted to spend time with them. Whenever I was in the classroom, it's like, "I can't believe I get paid to do this!"

A big concern that I have, with a lot of these kids that I deal with now, there's almost a disconnect with the reality of college. When you get into high school, that GPA starts rolling. And that is a direct reflection of your work ethic more than your scores and intellectual ability. How does that translate into setting yourself up, if money is an issue, for college?

Some of these kids are first-generation immigrant kids. Some are first generation college. The expectation is if it happens, great, and if it doesn't, no big deal. The attitude of the parents toward postsecondary education is huge.

I've got one student who pops into my mind. I noticed his engagement. I noticed his work ethic and told him he should try my AP class. He ended up passing the exam! Passing the exam! I had only 17 kids who did that and he had never been pushed. No one expected it of him.

He's a special kid. He's wise beyond his years. We've had this discussion, a very serious one. The majority of the kids I teach are sophomores. I don't think they're thinking about affordability at this age, until you break it down.

I've never been around a group of kids who work outside of school as much as these kids do. Even my AP kids who are expected to hold down a full schedule and they're on the bus at 6:30 in the morning and then they're closing at night. Are you kidding me? They're closing a restaurant at night!

Brisson Harvey: I've been at Lafayette for four years. I taught advanced history. We don't have any tracking. The last two years, I've worked with advanced and AP history. One block out of the 6 I teach is AP. Most students in that class are high achieving. There are fewer free and reduced lunch but there is racial diversity.

But in the other classes, there is more socioeconomic diversity. I have more ESL students and students on free and reduced lunch. That more visible poverty is there. I have a number of students this year who don't have regular internet access. When I ask if they have cable Internet or a phone plan, a lot of them don't. So I have to try to provide as many resources as I can in hard copy form, but knowing that so many of them work outside of school to provide for their families, that determines what I do. For a student who has to look things up in a textbook versus online takes more time, and it's time they don't have.

With the AP students, they're looking for that college credit. They are on that track. But in the advanced classes, they're more focused on their jobs. When I ask them about their future, it's like "Well, I'd like to work somewhere better." It's hard to get them to understand their options.

They understand how math and science can be vital for them for a job someday. In social studies, it's more about the critical thinking and analysis. We look at current events, and bring up different opinions, and we try to see how it's real. When we talk about history, it's a story about people. How important it is to understand people. Maybe it won't impact your career but it may impact other parts of your life as a citizen.

There have been a few students I can think of over the last few years when college was an issue. They wanted to go to a state school like UK or U of L, but the time they needed to spend making money to afford school made that impossible. I have a number of students in that situation, some of whom have families that don't understand FAFSA and how funding works.

There is one student I remember from my first year who is now a sophomore in college. He was very undecided about whether he wanted to go to college at all. It was very much about funding. We talked about the FAFSA and he was able to get some scholarship money through need-based aid to go to UK and he's doing great there. His dad went to trade school and is a mechanic so he will be the first person in his family to get a four-year degree.

I think there is an importance for need-based aid, especially to try to help break that poverty cycle that can be so vicious. There are students who are struggling through school

and if you talk to their parents in parent conferences, you'll hear about how they also struggled through school.

The key to getting out of this cycle is education. We need to provide educational opportunities for students who don't have them. It's not that students who come from impoverished backgrounds don't have the desire to go to college. Students who are super bright can be held back by their financial circumstances, ones they have no control over, and that doesn't feel right.

Schaeffer: We couldn't have said it better ourselves.

We are here today to take a stand. A stand for college affordability. A stand for Sam, Nandi, Jay, and the 42,000 students who do not receive the need-based scholarships they qualify for every year. Let's continue to push to make college an attainable ambition rather than an impossible dream, to make access to higher education a reflection of initiative and a desire for self-improvement rather than parental income or a lucky zip code, and to show the nation that the Commonwealth is serious about college affordability.

Thank you for showing your support and thank you for standing with students.



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This work was created by the Kentucky Student Voice Team while part of the Prichard Committee. The Prichard Committee is an independent, nonpartisan citizens' advocacy group working to improve education for Kentuckians of all ages.