
Financial Aid Policies and Equal Access to Higher Education in America: A Guide for Nigerian Scholarship Scheme

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Abstract. This work is meant to look at the policy issue regarding financial aid, the gap problem of financial aid and equal access to higher education. The study presents public policies on student financial aid that promote access and choice for needy students. The primary purpose of financial aid is to enable students to gain equal opportunity access to higher education. The main issue that the work tackled is to analyze whether financial aid policy can improve equal opportunity to college access or not. This research work is a non-empirical paper based on qualitative research using secondary sources and memos. The research concludes that financial aid generally increases access to higher education and the probability that students will attend college once they have aids. This research suggests that for most aid programs to be successful, they should be well publicized and relatively easy to understand and apply for.

Keywords: financial aid, policy, equity, access, higher education, grant, loan

Introduction

Over the last several decades, higher education has become increasingly important to the social and economic welfare of both individuals and the nation as a whole. According to Bakwaph (2013), for the past decades, a number of African countries have dramatically expanded the capacities of their tertiary educational sectors and new universities were established to help the nations build their infrastructure, alleviate the poverty of the majority of their citizens, and reduce the poverty gap. The benefits of higher education have encouraged a more diverse pool of students to participate, accompanied by a growing demand for financial aid. Bakwaph (2013) describes financial aid as instrument meant to increase higher education attainment in the United States, and also the most useful tool that policymakers use to create college access and choice among Blacks, Hispanics, low-income students, and other groups underrepresented in higher education. College access policy on the other hand, is the policy that creates opportunity for all students who wish to pursue higher education to do so, regardless of their backgrounds be it socio-economic, or demographic, or geographic, or academic. The policy further creates the opportunity for students to earn admittance, experience a conducive environment during their studies, and to enable them graduate from college as finished product meant to succeed in life and be better citizens (AASCU, 2010). This work on financial aid policies and equal college access will be studied under the following subtitles: Policy Issue and Problem Statement, Significance of the Study, Conceptual Framework, Literature Review, and Implications of the policies, practice and recommendations for future research.

Policy Issue and Problem Statement

This work looks at the policy issue regarding financial aid, the gap problem of financial aid and equal access to higher education. The main issue in this work is to analyze whether financial aid policy has improved equal opportunity to college access. According to Bakwaph (2013), there is still the problem of absorption capacity, where the increasing number of students seeking admission to universities far outpaces the rate of capacity expansion. State and federal governments, as well as institutions, play a role in ensuring the path to college is

as smooth as possible for all students. St. John (1991a), Stampen and Fenske (1988) state that there are also trends in financial aid policy, and it may likely bring obstacles to disadvantaged students. It is also a known fact that state and federal financial aid policies have increased the diversity of college enrollments. Researchers of student financial aid have found that financial aid generally does what it was designed to do: to increase access to higher education and the probability that students will attend college. All methods of aid are meant for students to gain access to college but not all these methods of aid are equally effective and very helpful for students especially those from historically disadvantaged backgrounds. For example, according to St. John (1991a) loans are less consistently significant in facilitating college access for minority applicants. For this reason, Standing, Judkins & Associates (2008), comment that policymakers and educators have focused greater attention over the past decade on improving equal access to postsecondary education for all students regardless of background.

According to the National Center for Education Statistics (NCES), between 2007 and 2018, college enrollment is expected to increase 4 percent for white students, 26 percent for black non-Hispanic students, 38 percent for Hispanic students, 29 percent for Asian/Pacific Islander students, 32 percent for Native American/Alaskan Native students and 14 percent for nonresident alien students. However, *U.S. Department of Education*, FY2001 Budget Summary, reports that the cost of a college education is becoming increasingly prohibitive for many American families. Perna (2009) states that each year, federal and state governments, colleges, universities, foundations, and other organizations invest a lot of resources in programs designed to eliminate financial barriers to college access. For example, Pena (2009) argues that in 2007-08, more than \$162.5 billion was put into higher education aid programs to help to reduce student expenses. Despite the investment, college access continue to increase based on family income and are always lower for Blacks and Hispanics than for the whites. Over the last 10 years, average tuition and fees, adjusted for inflation, grew by 36 percent in private four-year institutions and by 51 percent in public four-year institutions. Baum (2001) states that the Federal, State, and Local governments devote tens of billions of dollars each year to subsidizing colleges, universities, and their students. While there is general consensus that these funds are meant to increase educational opportunities, there are persistent gaps in college access by student subgroups and the reality is that a variety of motivations underlie these policies and their success in actualizing equal access to higher education. Despite the recent federal policies related to financial aid, still some disadvantaged poor families from various racial or ethnic groups, are still not benefiting from equity and college access (Olivas, 1986; Orfield, 1992).

Long (2009) is on the opinion that the effectiveness of the nation's current system of financial aid can be questioned for various reasons even though there is a general belief that financial aid can improve educational end product. For example after years of financial aid policy implementation, there are still significant gaps in college access based on income, even after accounting for differences in academic preparation and achievement by income. It is also a known fact that low-income high school graduates in the top academic quartile attended college at only the same rate as high-income high school graduates in the bottom quartile of achievement. Such gaps, which are also noticeable in terms of race and ethnicity, imply that the aid system has not secure equal access to higher education. A 2006 review of the aid system by the federal Commission on the Future of Higher Education concluded what many observers have voiced for years: The financial aid system is not addressing the problems facing students but can dramatically reduce the overall cost of college and many students still have significant unmet need (Long, October 21, 2009).

The main guide research question is:

What impact did financial aid policy create towards the improvement and facilitating of equal opportunity for college access among historically underrepresented groups such as ethnic minorities and low-income families?

Significance of the Study

This section is meant to state the importance of this research study and importance of financial aid policy towards college access. The study presents public policies on student financial aid that promote access and choice for needy students. The primary purpose of financial aid is to enable students to gain equal opportunity access to higher education who would not otherwise be able to attend without the assurance that their basic financial needs will be addressed. Financial aid has also been used to address social and economic public policy concerns by encouraging students to enter certain professions. The overwhelming majority of student financial aid is meant to provide access for eligible needy students who aspire to higher education. Most aid programs are need-based where funds are awarded to students on the basis of need analysis formulas that take into account low levels of family resources, high prices of attending a particular institution, or both. In general, more aid is supposed to be awarded to students with greater need under such formulas where the needy students can also choose the type of institution they intend to attend. The study has also helped to offer strategic theoretical and practical based policies that aimed at improving financial aid policy meant to support and facilitate equal opportunity to college access.

Conceptual Framework

This study is designed to identify the theories that researchers have found meant to understand the relationship between a policy and an outcome. According to Perna (2009) most study on financial aid policy relies most on the economic theory of human capital. The theory states that students are at the liberty to make decisions about college enrollment based on an assessment of the lifetime benefits and costs of enrollment in ways that is to their advantage.

According to Heller (1997), the human capital theory does not present sufficient understanding on how financial aid influences college access. For example, the models does not explain why students react differently to various forms of financial aid and tuition changes, even if the economic value of each is the same (Heller, 1997, p. 68).

The sociological theory assumes that college-related decisions reflect an individual's habitus, or the internalized system of thoughts, beliefs, and perceptions acquired from the immediate environment. Pena (2010) states that McDonough (1997) is one of the scholars that uses Bourdieu's idea of habitus to demonstrate the ways that bounded rationality influences college related decision making among students. The habitus idea defines and limits the alternatives that are considered, it also determines how different alternatives are perceived and valued, and the possible choices that are made (McDonough, 1997; Paulsen & St. John, 2002, p. 73).

There other sociological theories that may be useful for understanding differences in students' perceptions and use of financial aid, such as cultural and social capital. In considering cultural and social capital theories, they provide more complete assessment of the resources that students have from their social contexts to inform college related decisions.

In conclusion regarding the conceptual framework, I can say in line with Pena (2009) that all these theories and research that tests them, demonstrate the ways that various aspects of context influence college access and choice. Specifically, most students' college access and choice decisions are determined largely by the norms and values gotten within their family and high school, as well as influences from the higher education and broader economic, social, and policy context.

Literature Review

Background

This review of literature is meant to summarize and analyze what various scholars have found regarding the impact of financial aid policy on equal access to college. The review is organized by themes of grants and legislative acts that are the meant policies to enforce equal opportunity for college access. According to Heller (2001), public policy- state and federal has been the driving opportunity in the United States. The defining element of educational opportunity is access. Heller (2001) states seven elements that reframe and revitalize policies on opportunity and access: Lowering financial barriers, closing the college preparation gap, improving graduation rates, opening doors to adult students, constraining college costs, and increasing the role of the states. Historically, the federal government's role in supporting the American institutes of higher education is to provide financial aid directly to students, especially those with financial need, through Title IV programs. The root of this federal involvement lies in the passage of the Higher Education Act of 1965, Title IV- student assistance:

It is the purpose of this part to provide, through institutions of higher education, educational opportunity grants to assist in making available the benefits of higher education to qualified high school graduates of exceptional financial need, who for lack of financial means of their own or of their families would be unable to obtain such benefits without such aid (p. 14).

Fitzgerald (1991) analyzed the Higher Education Act (HEA) of 1965 which was a war on poverty as a deliberate expansion of the purposes of federal policy. President Johnson believes that low-income people should have the opportunity to obtain higher education as crucial means of eliminating poverty in America. Those to benefit from the government aid for education would collectively help reach the national policy goal. The goals of national economic progress and individual prosperity became more intertwined and the goal of eliminating poverty through college access was furthered through need-tested grants and campus-based student support programs. The period that follow the passage of the HEA, determines the policy because the federal administrators worked on the existing systems of need analysis (such as the CSS methodology) and to higher education institutions to set up policies that would determine the eligibility, awards, and deliver aid under the new federal programs.

The *U.S. Department of Education*, FY2001 Budget Summary, reports that most federal student aid is need-based and comes in three basic types: grants and scholarships, which generally do not have to be repaid; work-study, which is money earned by working part-time while in school; and loans, which students or their parents borrow and must pay back with interest. There are couple of campus-based aid programs that will be discussed below.

Pell Grant

The Federal Pell Grant Program was meant to provide need-based grants to low-income undergraduate and certain post baccalaureate students to promote access to higher education. Pell Grant Program was established as the Federal policy began to focus explicitly on individual access to higher education as a goal in itself. According to Mendez (2003) the originally designed of the Federal Pell grant program was to have the low income student in mind, but as time goes on the scope changed. The passage of the Pell Grant (originally known as the Basic Educational Opportunity Grant) program as part of the reauthorization of the HEA in 1972 created more college opportunity. The Pell program was created to serve as the main source of financial aid for low-income students and it also came to function as the

foundation for aid packages meant to create equal opportunity for college access. The Pell Grant program was developed by the Congress and it was chose to fund students directly and that brought about institutional competition rather than giving funds to institutions with the campus-based programs (The Institute for Higher Education Policy and TERI, 1995b). The report from the Institute for Higher Education Policy and TERI (1995b), states that higher education was crucial to achieving both individual and national economic prosperity because of the success attained by the individual beneficiaries of the G.I. Bill and the various provisions of the Higher Education Act. Kramer (1998) comments that the Pell Grant program was considered to be a “universal G.I. Bill.” There are other existing campus-based programs that are retained to provide supplemental aid, and merit-based aid continued to exist alongside the myriad need-based programs throughout the period to create equal opportunity for college access. With the Clinton administration modest and much less expensive increase in the federal Pell grant program for low-income students was created (Heller, 2001).

Merit-based and Need-based Aid

Merit-based grants or scholarships include both scholarships awarded by the individual college or university and those awarded by outside organizations while Need-based financial aid on the other hand, is awarded on the basis of the financial need of the student. According to Creech and Davis (1999), the rising of college prices during the last couple of years drove the demand for student financial aid upward. Literature review on financial aid shows that from 1969-70, fewer than 25 percent of all full-time undergraduates got financial aid. From 1989-90, the number grew up to 57 percent and by 1996, 68 percent of all full-time undergraduates were able to receive aid from some source. Archibald (2002) argues that recent data on financial aid practices in higher education show a good increase in the amount of merit-based aid that improves college access. However, the need-based aid programs on the other hand, serve to also broaden more equal access to higher education for masses rather than for few academically successful students. Scholars such as Tierney and Hunt (2006) state that the rate of increase of institutional costs and prices must be constrained and that policy leaders must continue to advocate public investment in higher education with particular emphasis on need-based student financial aid to continue to promote equal opportunity for college access.

State Student Incentive Grant (SSIG)

The State Student Incentive Grant (SSIG) program is meant to provide grants and work-study assistance to students who need help to meet the cost of equal opportunity of attending higher education. The SSIG are normally awarded by individual state governments to residents who are full-time or part-time college students at the undergraduate and graduate levels (U.S. Department of Education, Office of Postsecondary Education (October, 1990). John (1980) states that the SSIG program was initiated to attract states to provide students with financial aid at the state level, and this policy has been successful because it has helped in broadening equal college access opportunity. The individual states that are in charge of awarding the grants, utilize their own formulas to determine financial aid need. The Advisory Committee on Student Financial Assistance (ACSFA 1994) reports that the state student aid programs blossom as federal matching funds through the State Student Incentive Grant (SSIG) program encouraged states to create and expand scholarships. Long (October 21, 2009) comments that equal opportunity is created when the state appropriations for the operating expenses of public institutions is given to students to subsidize all income levels and provide aid to the neediest students to use at the institution of their choice. Eaton (1992) and (Heller, 2001) are on the opinion that the expansion of financial aid coincides with the

development of the community college movement and the open admissions movement which enabled increasing equal opportunity access for a wider variety of students in the country.

Guaranteed Student Loan (GSL) Program and Stafford Loan Programs

The federal loan programs is another means for students to have equal access to college and with their families to refund the government. The state aid programs expanded in the 1970s as federal matching funds were created through the State Student Incentive programs as well as the Stafford Loan programs. According to the report of the Institute for Higher Education Policy on State Diffusion (August, 1999), most of the increase in aid through the 1970s had been in the form of grants, but in the 1980's it changes to form of loans (p. 5). Long (October, 2009) comments that as time goes on loans have become the most prominent form of student funding for higher education. Public policy on college access has helped middle-income families through various financial programs. According to Heller (2001), both the original passage of the HEA and the subsequent reauthorization in 1972 included ample provision for aid to middle-income Americans through the Guaranteed Student Loan (GSL) and Stafford Loan programs. These aids were given out to students based on the belief that the middle class could repay debt without excessive burden for the purpose of creating equal opportunity access to college. Heller (2001) further comments that the loan program became popular that in 1978 Congress passed the Middle Income Student Assistance Act (MISAA), which extended access to guaranteed student loans to all Americans, regardless of income. The MISAA came about as a way to help improve the affordability of higher education for the middle class without resorting to tuition tax credits. In 1981, eligibility based on student need was reinstated, and with the Reagan Administration, the policy began to reduce federal student aid (Heller, 2001).

Heller (2001) agrees with the financial aid policy in terms of lowering financial barriers where he argues that government policymakers believe that public subsidies are helpful way to encourage equal opportunity towards college attendance for middle and upper income families. Since the financial aid policy is meant to create equal opportunity to college access, policymakers hold that every American who is motivated and can profit should have access to college opportunity, and no one should be denied the opportunity because of lack of personal or family financial resources (Heller, 2001, p. 94).

Policy Implications

This section looks at the implications of financial aid policy on equal opportunity to college access. The literature review suggests that aid programs can successful create equal opportunity to college access. It is possible for policymakers to move forward, based on financial aid's policy as a guide. According to Bakwaph, P. K. (2020):

Faculty Senates have shared responsibilities, ranging from a limited role in program approval and review of tenure and faculty promotion to a more comprehensive role that includes budget review and allocation and strategic planning to increase access to higher education. The Senates play a vital role in formulating educational policies and perhaps the most important exercise of senate influence is in the area of academic policymaking that will lead to access to Higher education (p. 131).

These policies on financial aid meant to create equal college access have several implications for future policy development and analysis. Policymakers should evaluate the extent to which the existence of various purposes for financial aid represents or reduces the efficiency of the funding directed toward specific goals. It is also necessary to recognize the possibility that funds directed for some purposes may displace funds that address other goals.

Awareness is another important area to note because low levels of awareness about aid and the misinformation by many families may cause serious implications for the effectiveness of the policy or program. Long (October, 2009) comments on the awareness when she states that in a world with many misinformed or unaware families, unless a program is made known and simple to access, it is unlikely to have a major impact on college access.

Policymakers should admit the fact that students are affected differently by distinct types of financial aid and be clear about which students are being aimed by particular aid programs, while at the same time maintaining a broad political base of support for aid programs. It is necessary to understand that the various partners in the provision of financial aid be it the federal government, or states, or institutions, tend to have different sets of goals. In taking these steps, policymakers must keep in mind the great benefits of postsecondary educational opportunity. They must think about whether the means of student financial aid should be used to accomplish purposes that are secondary to the achievement of college opportunity (The Institute for Higher Education Policy, August, 1999).

Policy Practice

This section looks at how the financial aid policies meant to improve equal opportunity access to college are being practiced. According to Bakwaph and Tor (2022);

The complex nature of the University system, as a result of regular expansion in terms of the introduction of additional academic programmes, has brought about the increment in the high level of enrolment and staff employment. As such, the operations of the University system become complex and require proper management through the enhancement of effective financial management, planning, decision-making, control and monitoring of students and staff activities to boost access to higher education (p. 59).

Policymakers hold that every American who is motivated and can profit should have college opportunity, and no one should be denied opportunity because of lack of personal or family financial resources. It is certain that financial Aid has worked and helped to increase equal college access in the U.S., but Spanier in College forum (October 30, 2005) comments that state policy has also shifted aid away from low income students towards middle and upper income students. In addition to direct appropriations to both private and public institutes of higher education, states give financial aid to students, and this aid is essential for many students to pay for college. However, in recent years and in many states, there has been a movement away from traditional need-based aid programs toward broad, academically based aid programs that tend to benefit middle- income students. A clear drift in financial aid policy at the state level is an ongoing shift from need-based aid toward aid programs with an academically based part. Some programs with an academically based part do include need-based criteria, such as an income cutoff, and are awarded to students who have financial need. However, most merit aid programs are non need based and often are awarded to students who do not have any financial need.

However, Choy (1998) argues that there is evidence to suggest that financial aid does not meet the full need of all students in terms of equal opportunity given the fact that lower income students tend to be more sensitive to a given level of unmet need than higher income students (pp. 20-29). With all of the changes in and intensification of need-based aid programs, participation rates are still closely associated with socioeconomic status. High school graduates from higher-income families remain considerably more likely to attend college than their counterparts from lower-income families (Gladieux & Swail, 1998, pp. 101-114). Evidence from Davis (1997) suggests that although college enrollments continue to

grow, this growth is not among students from lower-income families, especially at four-year institutions.

Suggestions on Making Financial Aid Policy More Effective

This section presents suggestions for future research that will improve the equal opportunity towards college access in the U.S. Given the significant role higher education plays in both individual economic success and the public good, increasing college access should be a major government goal. However, despite significant increases in access to higher education during the past several years, higher education attendance nationwide continues to be stratified by family income, and students, mainly those with lower incomes, have major unmet need. In considering this problem, it is important to review the evidence on which aid programs have been more effective and why. Aid can work to increase college enrollment, but some programs and formats have been more successful meeting this goal than others. Three lessons can be taken from the extensive research literature on financial aid:

First, when designing an aid program, information and simplicity are important. What is clear from the literature is that the mere existence of an aid program is not enough to encourage equal opportunity, because the visibility and design of the program also clearly matter. In several cases, scholars have not observed large, general responses to the introduction of financial aid programs (e.g., the Pell Grant). On the other hand, literature review on examples of highly publicized financial aid programs characterized as being simpler in design and application has found large enrollment responses (e.g., the Social Security Student Benefit Program and the Georgia HOPE Scholarship). In summary, the literature review suggests aid programs are most successful when they are well publicized and relatively easy to understand and apply for (Long, October 21, 2009).

Second, I believe that need-based aid is more effective in increasing access for low-income students than other forms of aid. One of the original and most prominent goals of financial aid policy was to enable the college attendance of students who would not otherwise be able to attend. Given gaps in enrollment by income, much of policy has focused on low-income students. However, with the movement from need-based to merit-based and other forms of aid, this aim is being lost. Merit-based aid programs favor more affluent students, and similar results have been found in terms of the federal Higher Education Tax Credits and college savings programs. With these facts, couple with the knowledge that the government has limited resources, more attention should be paid to aimed students whose decisions might actually be altered by financial aid, as opposed to helping students who would attend regardless. For low-income students, this means paying attention on need-based grants (Long, October 21, 2009).

Third, since all aid is not equal, grants have been shown to be useful in influencing student decisions if planned properly, whereas loans are less useful in increasing enrollment. More so, the increased difficulty of loans and their potential negative impact on longer-term outcomes should also be taken into consideration. Debt burden can also have negative important on a range of outcomes, and it is unclear if recent efforts to reduce the interest rate on government loans and to extend the federal loan forgiveness program will do much to alleviate these indirect effects. Therefore, the government should be cautious in its recent drift toward using loans as the main form of student financial aid (Long, October 21, 2009).

Conclusion

The above literature review shows that financial aid policy is working towards the fully actualization of equal opportunity for college access among historically underrepresented groups such as ethnic minorities and low-income families. I strongly believe that the National Center for Public Policy and Higher Education should consider equal opportunity to college

access their top priority, finding ways to admit all eligible students to two and four year institutions while aiming to reach enrollment capacity at broader institutions that can serve more low and middle income families. All qualified community college transfers should be automatically admitted to a state's four year colleges, even if the increase in state students means less revenue from out of state students, who typically pay higher tuition. Since the policies are meant to improve equal opportunity to college access, higher education should not face disproportionate cuts and that need based aid should remain intact, even at the expense of merit based awards to achieve this goal.

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