

THE CHRONICLE OF HIGHER EDUCATION

At the Last Hour, It's Financial Aid 101 for These High-School Students

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May 8, 2009

New York

The high-school seniors drifting in and out of the office here should be weighing financial-aid offers and deciding where to go to college. But some of them have yet to begin the process of applying for student aid.

Michael A. Montes seems unconcerned that a major deadline in the admissions calendar is coming up so soon, on May 1. Most colleges require students to tell them of their plans by then.

Kyla Kupferstein, a consultant working here at Harlem RBI, a nonprofit program for inner-city kids, asks Michael if he has filed his Free Application for Federal Student Aid, or Fafsa. "I started that process this morning," he says.

"So there's something you need to understand," she replies. "You're extremely late, and you're making me crazy!" She tells him the form must be finished that night.

Ms. Kupferstein has worked with high schoolers at Harlem RBI part time since 2007 and recently has been putting in longer hours. The program usually has a full-timer to help with college planning, but that woman left the job several months ago, and Ms. Kupferstein stepped in to fill the gap.

The organization, which subsists largely on private donations, has two storefront offices in East Harlem, a neighborhood known for its public-housing projects. Harlem RBI also has a shiny new baseball field. And baseball, or softball, is what draws kids to the program. To play on the group's baseball or softball teams, the students are required to participate in its other programs, including college counseling.

Children from the neighborhood are given preference in joining Harlem RBI, but the organization will accept applicants from other parts of the city if there is space. Almost all the students are from low-income families.

The high-school seniors at Harlem RBI are exactly the kind of students whom need-based aid is designed to help. But that means very little unless they make it through the application process. "A lot of this stuff is impossible until kids want it," Ms. Kupferstein says. "That is not a process you can put on a schedule and hasten."

On-Demand Counseling

Ms. Kupferstein shares office space with several of Harlem RBI's full-time staff members. She meets with students there, near her desk, or in a larger room, painted bright blue and filled with computers and a flat-screen TV. At times the noise reaches fever pitch, as kids

of all ages run in and out.

Ms. Kupferstein has worked in markedly different college-counseling settings, including Phillips Academy, an exclusive boarding school in Andover, Mass. But she wants to work somewhere with a real need. She seems to have found it.

For many of the students who show up at Harlem RBI, college is not a family expectation. They are unfamiliar with the admissions process — even the parts, like applying for student aid, that are designed to work in their favor. Most of the students attend underfinanced city high schools, and most will need the steppingstone of a community college before they are academically prepared to attend a four-year institution. Ms. Kupferstein is well connected, savvy, and passionate. But that doesn't mean it is easy for her to get these high schoolers through the admissions process.

Over the course of an afternoon, she talks with about half a dozen seniors. The meetings are informal, mostly unscheduled, and interrupted by other things going on in the office and, at one point, by an apparent fight in the street outside.

The students are down to the wire, but some are not yet ready to make a decision. In a normal year, that might be all right. Many will go to community colleges, where they could usually decide to enroll after May 1. But with interest in those colleges rising because of the recession, any delay could be problematic, especially if the seniors hope to live on campus. "My fear is they don't understand that after Friday, there may not be the spot they were offered," Ms. Kupferstein says.

Herminia Thabet is one of the rare students who seems to have her paperwork in order. One of the program's highest-achieving seniors, she is deciding among several colleges where she has been accepted, including Iona College, in New Rochelle, N.Y., and the State University of New York at Albany. She and Ms. Kupferstein run into each other in the office. Ms. Kupferstein asks about financial-aid awards, and Herminia reports that Iona has given her the best aid package. She plans to accept that offer. Ms. Kupferstein, surprised that Iona would have a better package than Albany, wants to look at the letters. She confirms that Herminia hasn't committed to any college yet. They make plans to meet on Monday, four days before the decision must be made.

'Look at All the Stuff'

Financial-aid offers can be confusing. Students' typical response to a package is, "Look at all the stuff they gave me," Ms. Kupferstein says. They often don't compare the college's aid offer with the total they would have to pay.

Making the comparison isn't easy. Award letters are not standardized — they list grants, loans, and other kinds of aid in varying formats. Some award letters don't specify how much tuition costs, so students have to go the extra step of finding that information to determine if their full need has been met. There is often a gap, Ms. Kupferstein says: "The kinds of schools these kids can get into don't have the money to support them."

That same day, Ms. Kupferstein works with another senior, who, like Michael, has not yet filed the Fafsa form, which most students do in January or February. Kevin Ortiz hasn't

even started his Fafsa. He joined Harlem RBI that day because he wants to play baseball in college. He is visiting the office with his father, Alfredo. In their first meeting with Ms. Kupferstein, Kevin says he just learned about the Fafsa from his girlfriend. "I probably forgot about it," he says.

He has been accepted to Dutchess Community College and Sullivan County Community College and has to take a placement test to determine his status at Monroe Community College, which is also in New York. He would really like to go to Onondaga Community College, he says, but he's not sure whether he has gotten in.

"Next Friday is May 1," Ms. Kupferstein tells Kevin. "Do you know what May 1 is?"

"The deadline?" he answers.

Ms. Kupferstein writes out a to-do list for him. He has to set up his placement test at Monroe and ask his baseball coach to contact Monroe's coach to see if they can meet while he is on the campus. He has to call Onondaga to see what his application status is. His high school doesn't allow students to use cellphones, so Ms. Kupferstein tells him to make the calls from the counselor's office. Most important, he has to get going on the Fafsa — that night.

Kevin sits down at one of the computers to look at the Fafsa online while his father completes other paperwork. He asks questions about how to save his information and where to print it, since he doesn't have a printer at home. Kevin seems to be following what Ms. Kupferstein says. They go over the to-do list once more before he leaves with his father.

Fighting Misconceptions

Many people in higher education who care about access think the Fafsa is too complicated. Ms. Kupferstein disagrees. It's not that the form is confusing, she says. It's that people just need to get it done. Some families are reluctant to provide personal information to colleges or the government, and some parents lack the literacy skills that even a simpler form would require. Many of the students at Harlem RBI do the bulk of their own paperwork.

Ms. Kupferstein is confident, though, that Kevin and his father can start the form when they get home. They have a computer, Internet access, and her e-mail address in case they get stuck.

Some families, however, balk at even starting the process. Ms. Kupferstein recalls a mother last year who decided to file the Fafsa only after their 10th conversation about it.

Part of the problem is misconceptions about paying for college. Harlem RBI is built around baseball. And for many of the parents, the sport is central when it comes to thinking about their children's futures, Ms. Kupferstein says. It's not so much that the parents hope their children will go pro, but that they think baseball or softball could be the ticket to higher education.

Ms. Kupferstein repeatedly discourages students from trying to reach an NCAA Division I

college on baseball or softball scholarships. If they do, she tells them, the money for college will be linked to their continued ability to play. Instead she urges them to aim for Division III — in which colleges do not offer athletics scholarships — and apply for need-based financial aid.

The families understand the idea of college scholarships, but not the fact that money is available based on need, regardless of students' academic or athletic performance. The refrain Ms. Kupferstein hears in the inner city is, "If you don't get a scholarship, you're not going to college." It's a surprisingly hard message to dispel.

But some of the students do take Ms. Kupferstein's advice. Brandy Martinez has dreamed of attending Marist College since she was in middle school. But after her grades fell during a rough 11th-grade year, she didn't think she had much of a shot of getting in. So she decided to start at a community college, and to transfer to Marist after two years. She is deciding between Sullivan and Herkimer County Community College. She hasn't gotten the aid offers yet, so Ms. Kupferstein tells her to call the colleges the next day to ask if anything is missing and when she can expect to see a package. Ms. Kupferstein expects the two colleges' aid offers to be similar.

Brandy says she was scared of the college-application process. Though soft-spoken, she has some advice for a group of juniors that Ms. Kupferstein has gathered. "Before I started college prep, I thought you had to pay out of pocket," she tells them. Now she knows about need-based aid, and that it "doesn't have to do with your grades."

She has four younger sisters and a baby brother. Her siblings, Ms. Kupferstein tells her later, will benefit from her example.

Those juniors might, too.