



THE HECHINGER REPORT



Reality check: After four years of tough college prep, high school seniors grapple with gaps in financial aid

A lucky few get full rides, but most students at Match High School face overwhelming college costs

By **LIZ WILLEN** | April 30, 2017

This story is the third in an occasional series looking at six members of the senior class at [Match High School](#), a college preparatory charter school in Boston. This installment focuses on the financial choices that the largely low-income seniors have to make before they decide on a college by May 1, when deposits are due. Read previous installments [here](#).

BOSTON — Every April, [Match High School](#) principal Hannah Larkin and [the staff](#) celebrate a few major college admission victories in the senior class. Much to their dismay, they also become bearers of bad news.

Those hard-fought scholarships and financial aid awards that follow tough prep courses and months of painstaking forms and applications? Many won't go far enough to make attending a four-year college away from home possible for these largely low-income minority students, dashing their dreams of dormitory life on leafy campuses.

While some of Match High's top students are contemplating full scholarships to top-tier schools like [Dartmouth](#) and [Williams](#), reality hits home as [National College Decision Day](#) (May 1) approaches — and it hurts. “These kids have worked so hard for four years, and then colleges say to them, ‘You have a \$30,000 gap [between financial aid and annual costs] but we’d love to have you,’ ” Larkin says. “How are they supposed to feel about that?”

The answer is on Brinda Lamarre's face, when the solid B student drops by Larkin's office on a dismal spring day to talk choices.

Realistically, they point toward living at home and attending troubled [UMass Boston](#), where a [financial crisis](#) is creating turmoil and causing class cancellations. Her older sister went away to college, then returned home to go to UMass Boston, and she's afraid the same might happen to her.



“I don't want to go to a college and like it and then feel bad because it would be a lot of money,” says Brinda, noting that her out-of-pocket costs at [Stonehill College](#) (a Catholic college in Easton, Massachusetts, where she got \$23,620 in gift aid) would exceed \$17,680. [Worcester State](#) would cost less (about \$10,500 annually) as would [Bridgewater State](#) (about \$5,500, with loans).

Nationally, just 23 percent of high-achieving, low-income students even apply to top-tier, selective colleges.

These are among [the financial realities](#) that encourage even the brightest low-income students to choose colleges and universities with fewer resources and lower success rates, while their wealthier counterparts are more likely to end up at institutions with higher graduation rates, well-connected alumni and an array of perks. In addition, aid from the government, merit aid from universities and private programs increasingly provide more [benefit for wealthier students](#) with high grade-point averages and top scores on entrance exams.

These realizations come at a cruel time for high school seniors whose choices are determined by what they can — or cannot — pay. Brinda can't make a final decision by May 1 because she's awaiting word from UMass Boston, which has extended the deadline after mix-ups over an [IRS data retrieving tool](#). Match guidance counselor Shira Zar-Kessler is certain UMass Boston will be Brinda's cheapest option, although she's encouraging her to carefully consider the benefits of a campus experience.

Staggering costs

Brinda's the daughter of a single mom who works as a nanny and can't contribute to tuition and fees. Her dilemma is being played out across the U.S. in families who balk at the staggering cost of four-year colleges. And those costs are going nowhere but up: They rose

by [63 percent](#) between January 2006 and last July, studies show; at public four-year institutions costs are up by an average rate of [3.5 percent per year beyond inflation](#). In addition, room and board charges have also outpaced inflation, [doubling between 1980 and 2014](#).

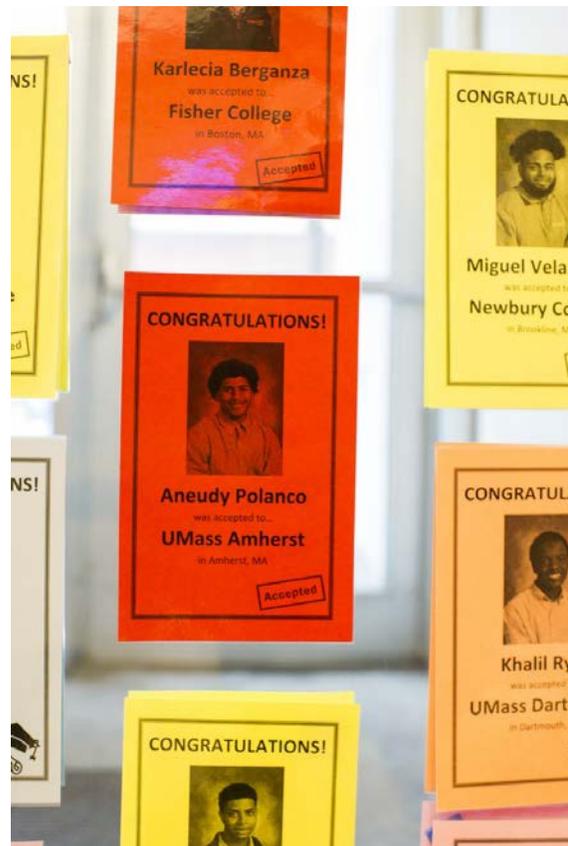
Other Match seniors are weighing numerous admission offers, all posted proudly on the school's walls and doors. The photographs don't spell out exactly how much money the respective schools will cost, but low-income students always bear the biggest burden, according to a [recent report](#) from the [Institute for Higher Education Policy](#) (IHEP). The net price of college — the amount students pay after discounts and financial aid are deducted — is [rising more quickly for low-income students than for rich ones](#), [federal data show](#).

Nationally, just 23 percent of high-achieving, low-income students even apply to top-tier, selective colleges. Instead, [almost half](#) of the students from the lowest-income families go to community colleges. So do a [majority of Hispanic students](#) and [44 percent of black students](#).

The outlook is better for students at Match, which pairs students with individual tutors from the moment they enroll, pushes a demanding curriculum filled with advanced placement courses and has sent 89.1 percent of its graduates to four-year colleges since 2004, the school says. Attending college becomes part of the conversation as early as kindergarten.

Still, every April — after the initial excitement of admission and scholarship offers — it falls on Match staff and counselors from the nonprofit [uAspire](#) to remind students and their families what they are up against.

“Telling them the reality seems like we are breaking their dreams,” says [Kristin Shapiro](#), a college affordability advisor at uAspire who has worked with Match High students for five years. Every year, families come in upset about their Expected Family Contribution, or EFC — the estimated student contribution after loans and scholarships. It's always higher than most families can afford, and many are afraid to take out loans.





Brinda Lamarre

Choosing between

Bridgewater State
UMass Boston

“They’ve heard lots of horror stories about students that are \$100,000 in debt, and we try to show them [using web-based tools] that it’s like the price of a new car, and you can manage it,” Shapiro says.

Caught in the middle

Decision burdens fall heavily on hardworking students in the middle academically, students with big dreams like Michaela Notice (she wants to be a lawyer) and Brinda Lamarre (she wants to be a doctor).

Both lacked the grades and credentials for big offers. Their aid packages — a combination of federal [Pell Grants](#) (the principal federal financial aid program), loans and other scholarship aid from states and the institutions — simply aren’t generous enough.

To their dismay, neither Michaela nor Brinda got accepted to their dream school, [UMass Lowell](#). Brinda says it’s unlikely she could have gone anyway without substantial scholarship aid.



Michaela Notice

Choosing between

Delaware State University
Salem State

Michaela is now focusing on [Delaware State University](#), an HBCU (historically black college and university) in Dover, Delaware. She’s also awaiting final aid offers from [Salem State](#) and [Framingham State](#), and while she liked [Assumption College](#) in Worcester, the \$20,000 it offered in gift aids and loans would only bring annual costs down to a still unaffordable \$30,000.

Michaela has some concerns about Delaware State: She found the administration somewhat disorganized when she visited. She worries about having to make sure her aid package is renewed every year. “I don’t want them to mess anything up. I do believe it is manageable to stay on top of them,” she says. She also liked Salem State and thinks she has a good chance of playing on the basketball team. “Everything is so convenient, the dorm size is reasonable,” she says.



Humberto Rojas, the son of Mexican immigrants and a straight A student, is leaning toward a pretty clear choice, even though he was rejected from every Ivy League college he applied to, along with MIT in Cambridge. His top option is nearby Northeastern, which offered him \$63,868 in gift aid, leaving him with estimated out-of-pocket costs of just \$3,733. Humberto also has a few other offers, including one from Boston University, but he’d have to come up with over \$13,000 a year.

Fitting in

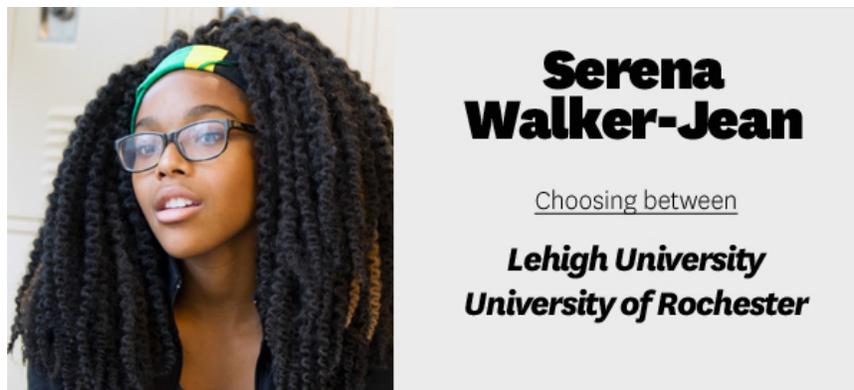


Daniel Inoa, also a star student, and who wants to study computer science, is mulling stunning full rides from Williams, a small, liberal arts powerhouse in Williamstown, Massachusetts, and Dartmouth in Hanover, New Hampshire. But Daniel is obsessing about how he’ll fit in: He’s never lived far from home and wasn’t sure where the state of New Hampshire was before he got accepted to Dartmouth. He had mistakenly pinned all his hopes on Harvard.

Before visiting Dartmouth for the first time, Daniel listed a few reasons why he might prefer Williams, one of about 50 colleges in the U.S. that can meet [100 percent of demonstrated need](#). After he logged onto a chat group on Facebook for accepted Dartmouth students, Daniel had a gut feeling that he might not feel comfortable in a place with annual estimated costs of about [\\$71,000](#).

“They [the accepted students] were talking about skiing, and I was like, is that going down a mountain? I can’t even ice-skate,” says Daniel, a confirmed “city kid.” He was equally flummoxed by mentions of badminton: “What’s that, do you play it with a racket?”

Then there’s the thorny but highly important question of who will cut his kinky black hair. “Where am I going to get my hair cut in New Hampshire?” he asks. “That’s an amazing question. I don’t want to be the only person who has this kind of hair and stuff.”



Serena Walker-Jean, who wants to study sociology, also worries about feeling comfortable as a minority. She didn’t get into her dream school — [Brown](#) — but she’s weighing scholarship offers of \$52,410 in gift aid from [Lehigh](#) and \$48,920 from the [University of Rochester](#). Lehigh gained an edge after she visited both campuses.

“I loved the environment of Lehigh,” Serena says. “The professors seemed to be very engaged and there to support students through academic and personal issues if needed. That is very important to me to know that my professors are available when I need help.”

Aneudy Polanco, who struggled through his senior year (“It was like, nonstop work”) hopes he can leave the noisy home he shares with his single mom, three brothers and a baby sister. He’s been accepted to [UMass Lowell](#), which gave him enough aid so that his out-of-pocket costs would only be about \$7,580, but he may prefer the flagship and more costly [UMass Amherst](#) (\$12,750).

Last week, Aneudy’s mother, a nursing assistant, met with Match officials and a counselor from uAspire to weigh options. She made it clear she wants the best for her son, even if it will mean more loans.



Anuedy Polanco

Choosing between

UMass Amherst
UMass Lowell

Anuedy isn't as sure. "I don't want to have a lot of debt, and I don't want to go too far," Anuedy says, adding that as a minority (he's from the Dominican Republic) and the first in his family to go to college, he's also wondering where he'll feel most comfortable. "I want to fit in," Anuedy says. "And I'm still hoping I can walk-on [to the baseball team at UMass Lowell]."

Daniel's decision will come down to Dartmouth or Williams. He considered a great offer from Northeastern, but it's too close to home. There's a less lucrative offer from [Brandeis](#) (where his sister is a student) and uncertainty about two small, selective liberal arts colleges in Maine, [Bates](#) and [Colby](#) — that put him on a waiting list. And his top choices would cost less than the flagship state school: At UMass-Amherst he would face estimated out-of-pocket costs close to \$11,000.

Daniel jokes that it may all come down to the haircut issue. At Williams, he was heartened by meeting a barber near campus named Dwayne, who is black. But he was also pleasantly surprised by his visit to Dartmouth, where he met up with several friends from the Boston area who are also minority students. "My friends want to develop something [at Dartmouth] that will help cut [our] hair," he says.

Like the rest of the 43 Match seniors, Daniel will reveal his final choice early in June, in front of a packed audience at Boston University. The annual "[Signing Day](#)" ceremony is a highlight for friends, faculty and family members.

As always, there will be lots of hugs, along with tears of joy and some disappointment. Next year's senior class will be watching closely. So will Principal Larkin, along with college counselors Joanna Sanborn and Zar-Kessler, who already worry that both federal and state budget cuts will make next year even more challenging.

"Every year, there are kids with great options," Zar-Kessler says. "And kids you wish had better choices."

This story was written by [The Hechinger Report](#), a nonprofit, independent news organization focused on inequality and innovation in education. Read more about [higher education](#).



Match Charter college counselor Joanna Sanborn talks with senior Michaela Notice about her college decision. Photo: Kim Palmer