

POLICY RESEARCH BRIEF



research • communication • advocacy • support

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W.K. Kellogg Foundation
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THE HIGHER COSTS OF HIGHER EDUCATION REQUIRE HIGHER INVESTMENTS IN NEED-BASED FINANCIAL AID

On February 18, 2009, the Florida Senate Higher Education Committee unanimously approved a bill that will allow each of the state's 11 universities to increase tuition 15% per year, provided that 30% of the increase is set aside to provide financial aid to needy students. Senator Ken Pruitt (R-Port St. Lucie), champion of the popular Bright Futures Scholarship Program, sponsored the legislation (S 0762) even though the tuition increases will not be covered by Bright Futures. Comparing the tuition hike to "taking a hot knife through butter in my heart," Senator Pruitt reluctantly concluded that the quality of undergraduate education would suffer without an infusion of revenue. With strong support from Governor Charlie Crist and Representative Will Weatherford (R-Wesley Chapel), who filed identical legislation in the house, the bill is likely to pass. If and when the legislation is passed and signed, each university would be allowed to increase tuition no more than 15% per year until Florida's in-state tuition rates (\$3,862) are on par with the national average (\$6,432). The tuition increases will allow universities to dedicate extra financial resources to recruit and retain faculty, improve graduation rates, and offer more classes.¹

University leaders and the Board of Governors, having advocated for tuition increases for years, believe a tuition increase is necessary to prevent the universities from sliding into mediocrity.² Given the discord that has characterized relations between the Legislature and university system leaders, it is encouraging to see an emerging political consensus at a time of state and national economic crisis. ENLACE FLORIDA, having warned that the "reputation and quality of our university system will suffer," (*At Risk: Quality Higher Education in Florida*, September 2008) applauds the efforts of legislators and university officials to preserve access to higher education. The stipulation that tuition cannot be increased without a simultaneous increase in need-based aid is the only way that Florida can promote quality and preserve college access.

ENLACE FLORIDA, a non-profit, non-partisan organization promoting college readiness, access, and success, hopes that the rationale of increasing tuition and need-based aid will lay a solid foundation for further policy discussions. As the state budget contracts, lottery dollars decline, and the total costs of attending college rise, the financial need of students will rise as well. A crisis of financial need is looming, threatening to put higher education out of reach for college-ready students. According to The National Center for Public Policy and Higher Education, a middle income family must dedicate 21% of its total income to pay the net cost of one student at a community college or public university in Florida.³ A sinking economy and national financial crisis may make it even worse.

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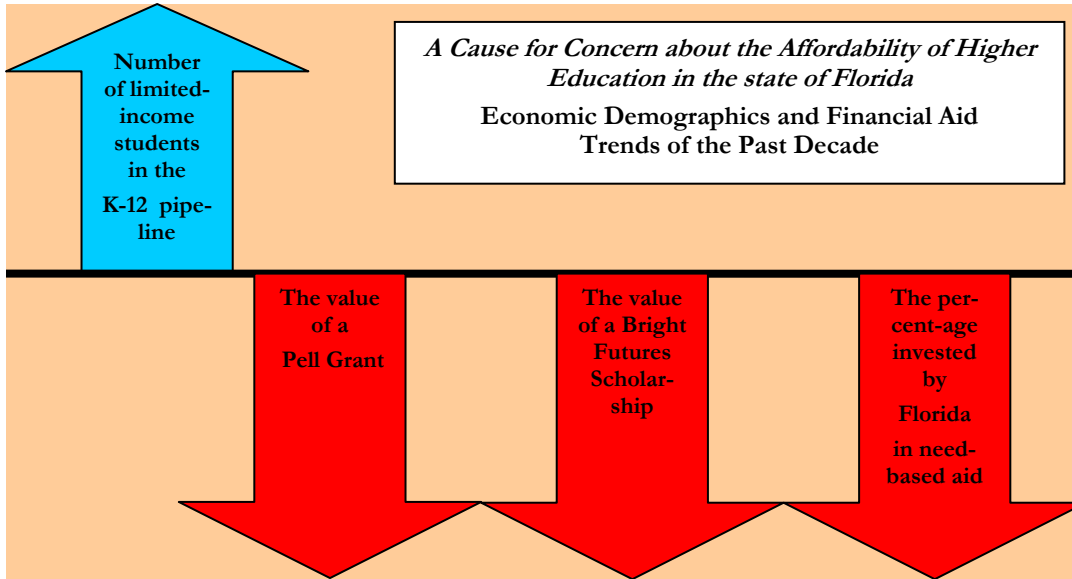
¹ Lloyd Dunkelberger, "State Tuitions are Set to Soar," *Herald Tribune* (Sarasota), February 19, 2009.

² Lindsay Peterson, "College Students Cope with Tuition Increases," *Tampa Tribune*, February 6, 2009.

³ The National Center for Public Policy and Higher Education, *Measuring Up 2008 – The State Report Card on Higher Education*, http://measuringup2008.highereducation.org/print/state_reports/long/FL.pdf

A recent public opinion poll conducted by the National Center for Public Policy and Higher Education revealed that a “solid majority” of Americans “consider a college degree an indispensable ticket to the middle class. At the same time, even more people believe college is financially out-of reach for many qualified students.”⁴

Although Florida’s tuition rates are the lowest in the country, the total costs of attending college have risen so much that the the value of Pell Grants and Bright Futures Scholarships has declined. Demographic and financial trends have combined to put a crisis of financial need on the horizon. There are reasons to worry about access and affordability, as illustrated below:



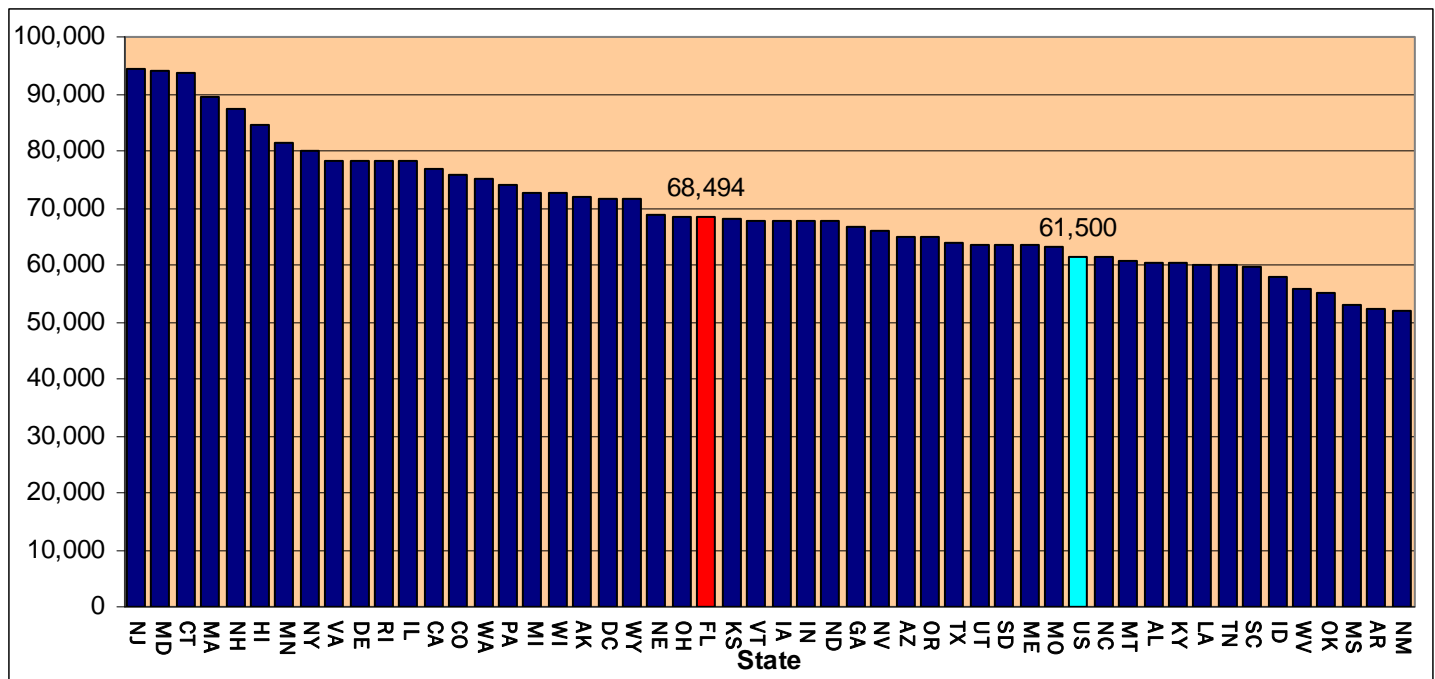
Given these trends, setting aside a certain percentage of increased revenues is necessary to keep the doors of higher education open to limited-income and middle class students.

Florida, like the rest of the country, can not afford to let the costs of higher education rise to such an extent that our colleges will become a luxury that only the wealthiest students can afford.

FINANCIAL PROFILE OF FLORIDA’S PUBLIC SCHOOL STUDENTS

Unfortunately, Florida is not a wealthy state. According to the U.S. Census, the median family income in 2007 was \$68,494, which placed Florida above the national average but still ranked #24 in the country, as shown in Figure 1.

Figure 1: Median Income Family of Four, 2007

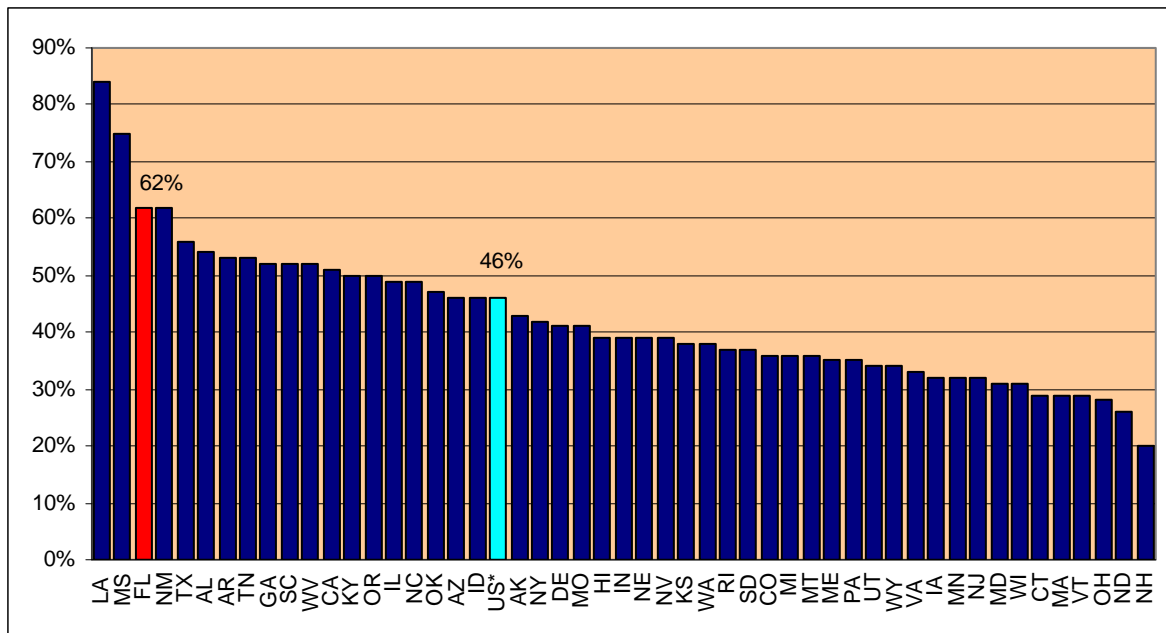


Source: Census Bureau - 2007 American Community Survey 1-Year Estimate

⁴ National Center for Public Policy and Higher Education, “Squeeze Play 2009 The Public’s Views on College Costs Today,” February 3, 2009, http://www.highereducation.org/reports/squeeze_play_09/index.shtml.

If we analyze the income levels of students in our K-12 system (Figure 2), Florida's relative poverty is evident. In 2007, 62% of the students in Florida public schools came from limited income families, ranking Florida 3rd in the country behind Louisiana and Mississippi in this dubious distinction.

Figure 2: Limited Income Students in Public Schools (K-12), 2006-07



* US includes DC and the US Territories Source: Southern Education Foundation, *A New Majority: Low Income Students in the South's Public Schools*, 2007. Limited income means income is 185% of poverty (incomes that are below what is thought to be necessary to provide a level of minimally adequate sustenance and livelihood).

The number of limited-income students in Florida and throughout the south has been increasing at an alarming rate since 1990. In 2000, 44% of students in Florida public schools were from low-income families; by 2006, the number of limited income students in our public schools reached 62%. In 2007, the South became the only region of the United States in which limited income students constituted a majority (54%) of public school students. According to The Southern Education Foundation, which reported this alarming development in 2007, the increasing poverty of the children in our public schools threatens the prosperity and future development for all of us: "If this new majority of students fails in school, an entire state and an entire region will fail simply because there will be inadequate human capital in Southern states to build and sustain good jobs, an enjoyable quality of life, and a well-informed democracy."⁵

An abundance of scholarly research has established a strong correlation between academic achievement and income. Limited income students tend to be concentrated in schools and districts that offer less access to college prep courses taught by highly qualified teachers. They receive less effective college counseling from teachers and counselors, and they have little or no understanding of the college-going process because they are less likely to have a family member with any postsecondary education. Higher income students, concentrated in better schools and districts, have greater access to college prep courses, highly qualified teachers, and effective counseling from schools and parents. A combination of financial, social, cultural, and educational factors constrain the academic achievement and college graduation rates of limited income students. According to The Education Trust, students from higher income families are **SEVEN** times as likely to enter college as lower income students.⁶

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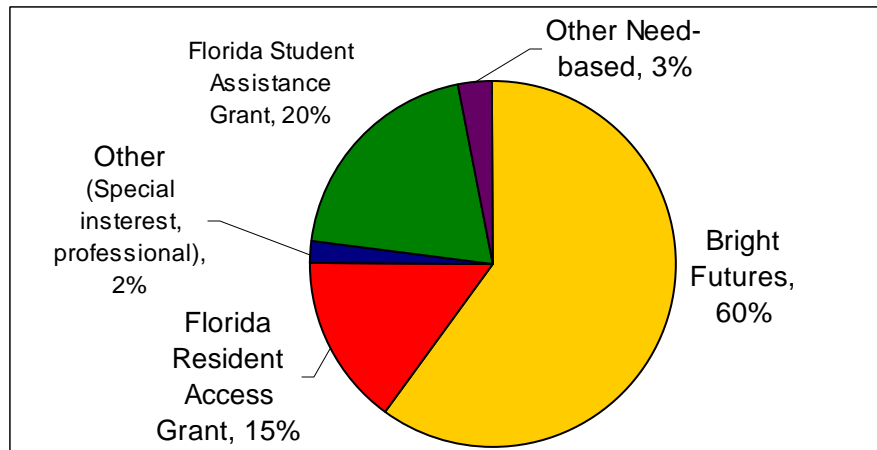
⁵ Southern Education Foundation, *A New Majority: Low Income Students in the South's Public Schools*, 2007, www.southerneducation.org/pdf/A%20New%20Majority%20Report-Final.pdf

⁶ Education Trust, "Youth at the Crossroads: Facing High School and Beyond," *Thinking K-16*, Vol. 5, Issue 1 (Winter 2001), www2.edtrust.org/edtrust/Product+Catalog/Reports+and+Publications.htm; see also: Jennifer Ramsey, Institute for Higher Education Policy, "Creating a High School Culture of College-Going: The Case of Washington State Achievers," Issue Brief, June 2008, www.ihep.org/assets/files/publications/a-f/Creating_a_High_School_Culture_of_College_Going.pdf; Jennifer Lerner Brown and Betsy Brand, *The College Ladder: Linking Secondary and Postsecondary Education for Success for All Students*. Washington, DC: American Youth Policy Forum, 2006; Danielle Lavin-Loucks, "The Academic Achievement Gap," The J. McDonald Williams Institute, Research Brief (July 2006), www.thewilliamsinstitute.org/Portals/10/Education/Academic%20Achievement%20Gap.pdf; Advisory Committee on Student Financial Assistance (ACSFA), "Empty Promises: The Myth of College Access in America," Washington,

Florida's Financial Aid System

As detailed in Figure 3, Florida allocated about \$667 million in 16 different financial aid programs in 2007-08. About 60% of that financial aid was distributed solely on the basis of academic performance through the Bright Futures Scholarship Program. About 23% of financial aid was allocated through true need-based programs, primarily the Florida Student Assistance Grant. The balance of financial aid was distributed through the Florida Resident Access Grant and other programs which do not fit easily into the categories of need or merit-based aid. The distinctions between need and merit-based programs are somewhat artificial anyway. Thousands of students with financial need receive aid through merit-based programs such as Bright Futures, and thousands of need-based aid recipients demonstrate merit by meeting admissions standards at colleges and universities. So our discussion of financial aid should take into account the rather arbitrary and artificial distinctions between merit- and need-based aid.

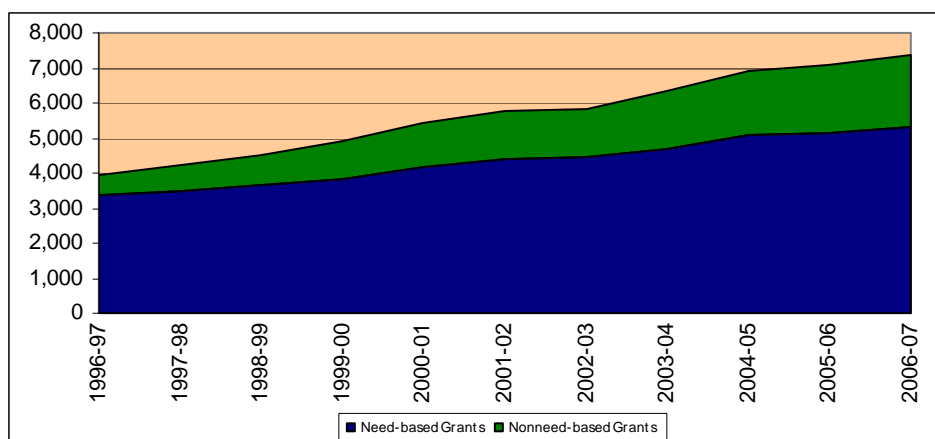
Figure 3: Distribution of Florida's \$667 Million Investment in Financial Aid, 2007-08



Source: Florida Board of Governors.

With these caveats in mind, let us try to put Florida's financial aid program in perspective. The National Association of State Student Grant and Aid Programs reported that 63% of undergraduate aid dollars in the United States was allocated on the basis of need in 2006-07. In that academic year, **only 21%** of Florida's financial aid was allocated on the basis of financial need (see Figure 4). Compared to other states, in short, Florida invests about as much in merit-based aid as the average national investment in need-based aid.

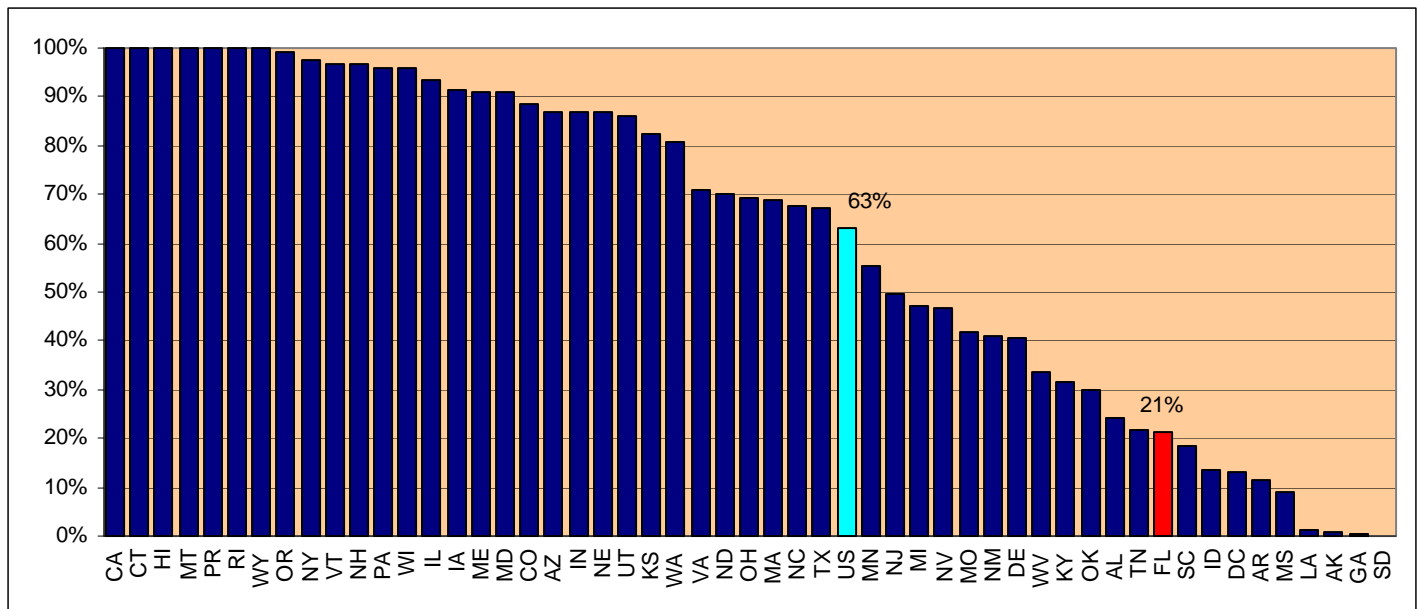
Figure 4: Percentage of State Financial Aid Allocated through Need-Based Programs, Nationally, 2006-07



Source: National Association of State Student Grant and Aid Programs (NASSGAP) Annual Report 2006-07

In the last ten years most states, including Florida, have shifted more money into merit-based financial aid programs, as shown in Figure 4.

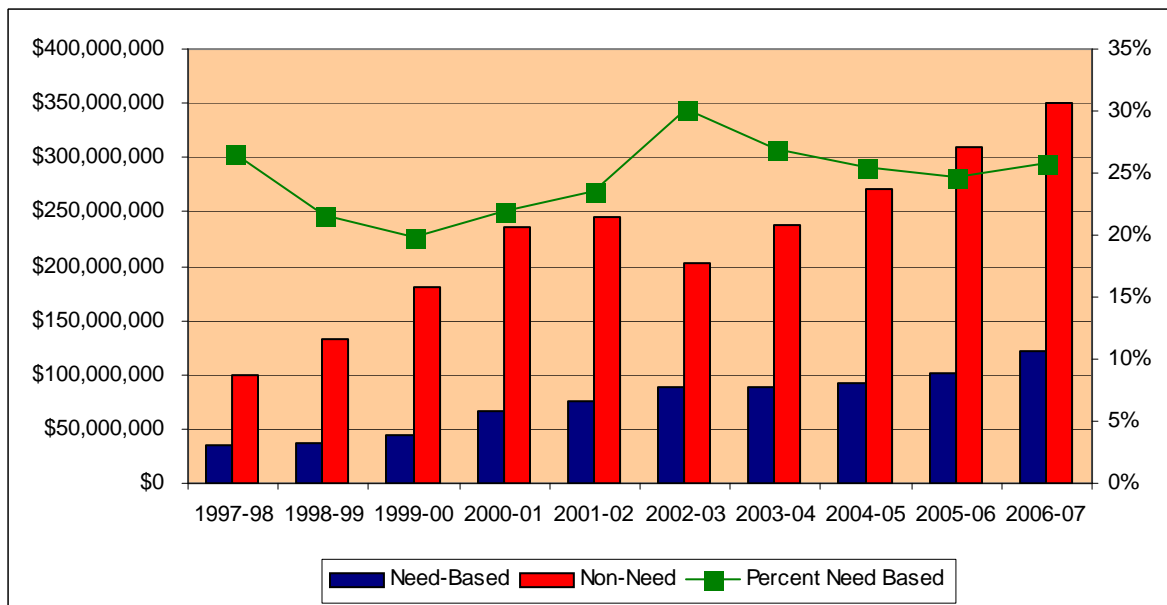
Figure 5: Investments in Need- and Merit-Based Aid in the United States, 1996-97 to 2006-07
(In Constant 2006-07 Dollars, In Millions)



Source: National Association of State Student Grant and Aid Programs (NASSGAP), *Annual Report 2006-07*.

In Florida, the state investment in need-based financial aid has increased since 1997, but due to dramatic increases in the lottery-funded Bright Futures Scholarship program, the percentage of state dollars invested in need based aid has dropped from over 25% in 1997 to under 25% in 2006-07 (Figure 5).

Figure 6: Investments in Need- and Merit-Based Aid in Florida, 1996-97 to 2006-07
(In Constant 2006-07 Dollars)



Source: National Association of State Student Grant and Aid Programs (NASSGAP) *Annual Reports*, 1996-97 to 2006-07.

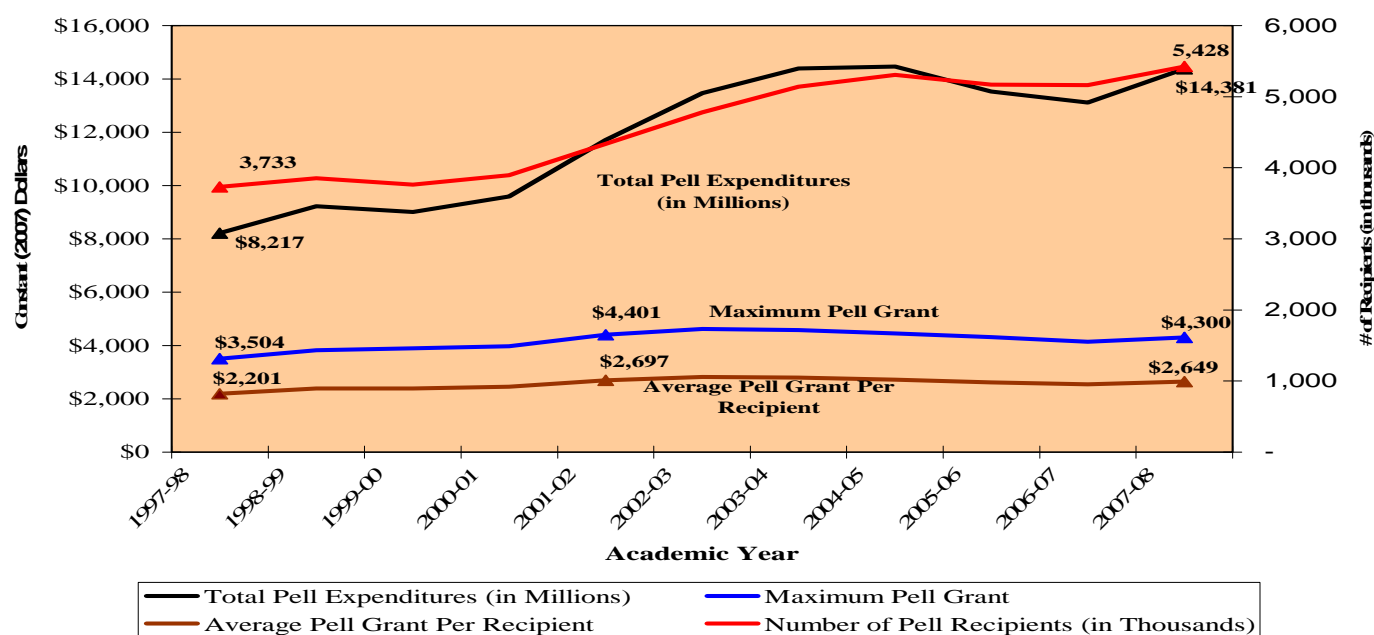
There are signs that the trend toward merit-based aid has stalled and begun to reverse. Three of our peer states in the south, namely, Texas, Virginia, and North Carolina, have recently shifted more financial aid dollars into need-based programs. According to the *Measuring Up 2008* Report, North Carolina's investment in need-based financial aid as a percentage of the federal investment increased from 3% to 70%; Virginia increased from 6% to 50%; and Texas grew from 7% to 32%.⁷

Underfunded and Underutilized Need-Based Aid: Pell Grants

Limited income students are eligible for federal grants and loans, the most valuable of which is the Pell Grant. Pell Grant recipients may use the grants to attend any one of approximately 5,400 postsecondary institutions. The grant amounts depend on 1) the student's expected family contribution (EFC); 2) the cost of attendance (as determined by the institution); 3) the student's enrollment status (full-time or part-time). The U.S. Department of Education determines financial need using a standard formula based on financial information as reported in the Free Application for Federal Student Aid (FAFSA) which is used by the federal government to determine the financial need of students. This form is used by the federal government to determine eligibility for the Pell Grant and many other need-based grants and loans. The formula includes the student's income (and assets if the student is independent), the parents' income and assets (if the student is dependent), the family's household size, and the number of family members (excluding parents) attending postsecondary institutions.⁸

Unfortunately, federal funding for the Pell Grant has not kept pace with the increasing demand and need of our students. The value of the average Pell Grant per recipient has increased since 1997, but it has actually declined in recent years, from \$2,697 in 2001-02 to only \$2,649 in 2007-08, as shown in Figure 6. Fortunately, the maximum Pell Grant (adjusted for inflation) and of the average Pell Grant per recipient rose in 2007-08, the first time since 2002-03. The economic stimulus package signed into law by President Obama on February 17, 2009 will increase funding for the Pell Grant program and raise the maximum award from \$4,731 in 2008-09 to \$5,350 in 2009-10.⁹

Figure 7: Pell Grant Expenditures and Recipients, 1997-98 to 2007-2008



Source: U.S. Department of Education, *The Federal Pell Grant Program End of Year Report*, available at <http://www.ed.gov/finaid/prof/resources/data/ope.html>

⁷ Education Trust, "Youth at the Crossroads: Facing High School and Beyond," *Thinking K-16*, Vol. 5, Issue 1 (Winter 2001), www2.edtrust.org/edtrust/Product+Catalog/Reports+and+Publications.htm; see also: Jennifer Ramsey, Institute for Higher Education Policy, "Creating a High School Culture of College-Going: The Case of Washington State Achievers," Issue Brief, June 2008, [www.ihep.org/assets/files/publications/a-f/Creating a High School Culture of College Going.pdf](http://www.ihep.org/assets/files/publications/a-f/Creating%20a%20High%20School%20Culture%20of%20College%20Going.pdf); Jennifer Lerner Brown and Betsy Brand, *The College Ladder: Linking Secondary and Postsecondary Education for Success for All Students*. Washington, DC: American Youth Policy Forum, 2006; Danielle Lavin-Loucks, "The Academic Achievement Gap," The J. McDonald Williams Institute, Research Brief (July 2006), www.thewilliamsinstitute.org/Portals/10/Education/Academic%20Achievement%20Gap.pdf; Advisory Committee on Student Financial Assistance (ACSFA), "Empty Promises: The Myth of College Access in America," Washington, DC: ACSFA, 2002.

⁸ United States, Department of Education, Federal Pell Grant Program, <http://www.ed.gov/programs/fpg/index.html>

⁹ "The Final Stimulus Bill," *Inside Higher Ed*, February 13, 2009, www.insidehighered.com/news/2009/02/13/stimulus

While Florida's public universities students have benefited greatly from the Pell Grant program, far too many Pell-eligible students in Florida are not even applying for federal financial aid programs. As revealed in a recent brief from the Florida Board of Governors, 48% of the 97,034 SUS undergraduates with a family income less than \$40,000 received a Pell Grant. Another 21,994 students in this income category did not even apply. Unfortunately, these students left more than **\$24 million in Pell Grants on the table**, and lost opportunities for other federal grants and loans because they did not submit a FAFSA. These missed financial aid opportunities can not be tolerated in these tight fiscal times.¹⁰

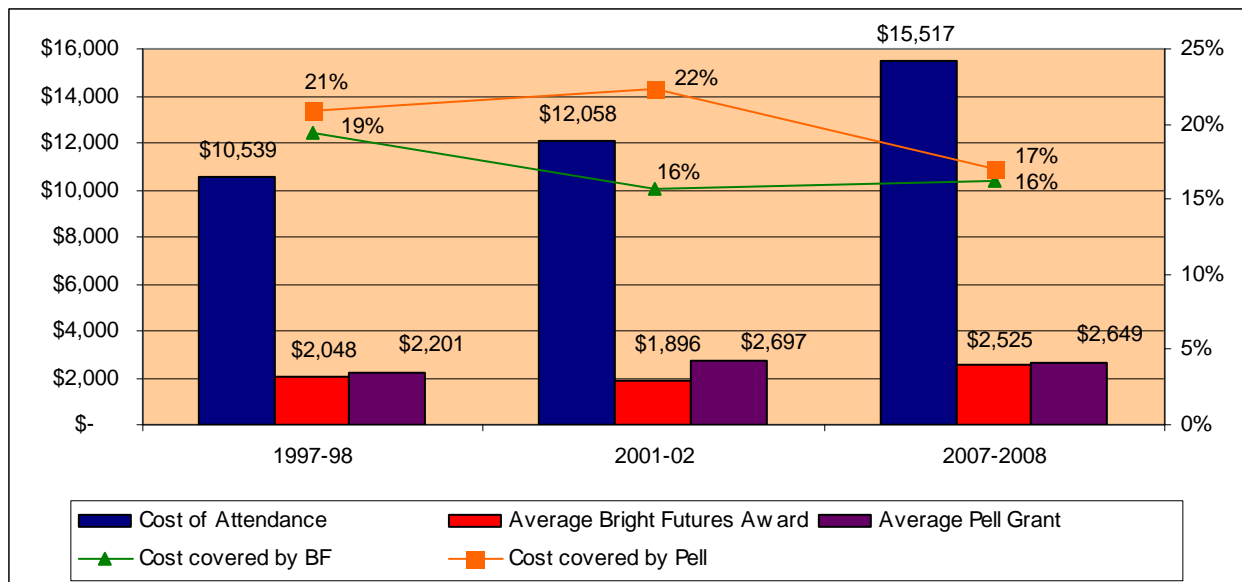
Students and their families do not bear the sole responsibility for the under-utilization of Pell Grants. One factor that has contributed to the under-utilization of Pell Grants is the fact that students who receive financial aid in Florida are encouraged but not *required* to fill out the FAFSA. Guidance counselors, teachers, financial aid officers, outreach programs, and even state legislators bear some responsibility for a financial aid system that does not provide adequate assistance to limited-income, first generation students who lack the college knowledge and the resources to maneuver their way successfully through the maze of forms and procedures that are required to get into and succeed in college.

The rising costs of higher education have outpaced the growth in financial aid programs, including Pell and Bright Futures.

Increasing Reliance on Loans to Finance Higher Education

The rising costs of higher education have outpaced the growth in financial aid programs, including Pell and Bright Futures. The result is that the value of these important financial awards has declined over the past ten years, as illustrated in Figure 7. An average Bright Futures award in 1997-98 represented 19% of the total cost of attendance; in 2007-08, an average Bright Futures award represented only 16% of the total cost of attendance. The value of an average Pell Grant dropped from 21% of total costs in 1997-98 to 17% in 2007-08.

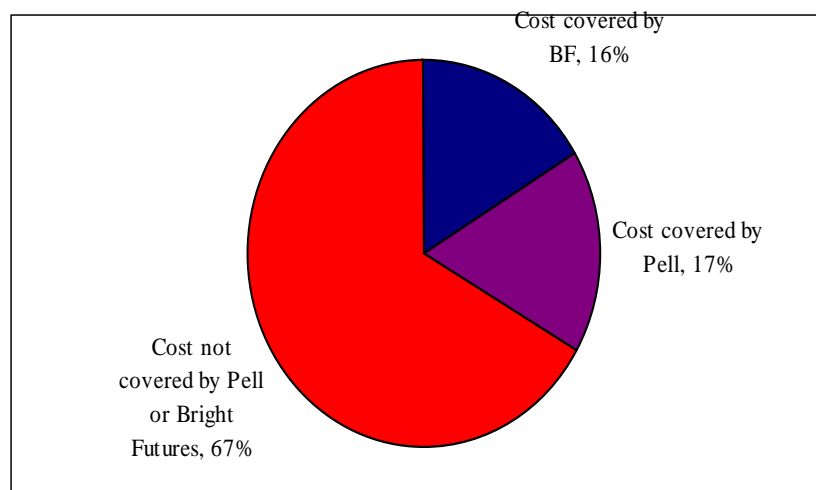
Figure 8: The Declining Value of Pell Grants and Bright Futures Scholarships, 1997-98 to 2007-08



Source: Compiled by ENLACE FLORIDA research staff from a variety of sources Council for Educational Policy Research and Improvement, *Trends in Student Aid and College Pricing, Florida, 1997-98 to 2001-02* (September 2003); Florida Department of Education, Office of Student Financial Assistance, *Florida Bright Futures Scholarship Program End-of-Year Report 2007-2008*; U.S. Department of Education, *The Federal Pell Grant Program End of Year Reports*; Total Costs of Attendance estimates based on information posted on university web sites.

Florida's college-eligible students in limited- or middle-income families can no longer rest assured that they will be able to finance their dreams of a college degree. In 2007-08, a student who met the academic criteria for an average Bright Futures Scholarship and also qualified for a federal Pell Grant based on financial need, would have to find other financing to cover **67%** of the total costs of attendance (Figure 8).

¹⁰ "An Opportunity to get More Aid to Florida Students," *Information Brief*, presented to the Board of Governors meeting on January 29, 2009. Go to <http://www.flbog.org/resources/publications/infobriefs.php>

Figure 9: Costs Not Covered by Bright Futures or Pell Grants

Given these alarming statistics, it is not surprising that a recent report by the Institute for Higher Education Policy concluded that college-qualified students across the country are declining to pursue a college degree primarily because they are concerned about the rising cost of education and the inadequacy of financial aid.¹¹ In 2000, the average family in Florida had to dedicate only 12% of total family income to meet the net costs of attending college (after receiving financial aid). In 2008, the average family in Florida had to dedicate 18% of total family income to meet the net costs of attending college. For the poorest families in Florida, the net college costs represent 24% of total family income. No family, at any income level, should be expected to dedicate 24% of its income to pay for college.¹²

Table 1: College Financial Burden on Families, by Income Levels, 2008

Income groups used to calculate 2008 family ability to pay	Median Family Income	Community Colleges		Public 4-Year colleges/universities	
		Net college cost	% of income needed to pay net college cost	Net college cost	% of income needed to pay net college cost
20% of the population with the lowest income	\$ 12,074	\$ 5,852	48%	\$ 2,942	24%
20% of the population with the lower-middle income	\$ 26,161	\$ 8,074	31%	\$ 6,170	24%
20% of the population with the middle income	\$ 42,260	\$ 9,040	21%	\$ 8,888	21%
20% of the population with the upper-middle income	\$ 65,402	\$ 9,329	14%	\$ 9,295	14%
20% of the population with the highest income	\$ 118,278	\$ 9,503	8%	\$ 9,625	8%
40% of the population with the lowest income	\$ 19,118	\$ 6,929	36%	\$ 4,640	24%
* Net college cost equals tuition, room, and board, minus financial aid.					
Source: <i>Measuring Up 2008 Florida State Report Card on Higher Education</i>					

According to the Project on Student Debt, Florida college students who graduated in 2007 left school with an average debt of \$20,243. Unfortunately, the indebtedness of our college graduates has increased over the last decade. In 1995, undergraduate students in Florida borrowed an average of \$2,968 per year; in 2008, undergraduate students in Florida borrowed an average of \$4,719. These students may be entering the workforce with their financial future already at risk. According to MSN financial advisor Liz Pulliam Weston, students should limit their debt repayment obligations to no more 10% of their anticipated monthly gross income.¹³ In some fields, such as social work or education, a debt level of \$20,243 would already exceed the ability of the debtors to repay.

¹¹ Ryan D. Hahn and Derek Price, "Promise Lose: College-Qualified Students Who Don't Enroll in College," Institute for Higher Education Policy, November 2008, www.ihep.org

¹² The National Center for Public Policy and Higher Education, *Measuring Up 2008 – The State Report Card on Higher Education*, http://measuringup2008.highereducation.org/print/state_reports/long/FL.pdf

¹³ The Project on Student Debt, "Student Debt and the Class of 2007," http://projectonstudentdebt.org/state_by_state-data.php; Liz Pulliam Weston, "How Much College Debt is Too Much?" <http://articles.moneycentral.msn.com/CollegeAndFamily/CutCollegeCosts/HowMuchCollegeDebtIsTooMuch.aspx>

Our financial aid system is compelling limited income students to assume greater financial risks to educate themselves, an unfortunate fact in a state with a Department of Labor predicting that 4 out of every 5 new jobs in the future will require some form of higher education. According to estimates made by the Board of Governors, Florida will have to produce **4.5 million more** baccalaureate degrees by 2030 to move into the ranks of the ten most educated and prosperous states. At current rates, Florida will produce only 3.2 million more degrees by 2030.¹⁴

POLICY IMPLICATIONS

Given these state and national trends in college pricing and financial aid, any increase in tuition will make it more difficult for our students to finance their education in any one of our public universities or community colleges. With higher numbers of limited-income students in the K-12 pipeline, the rising costs of higher education, and the declining value of our main financial aid programs, ENLACE FLORIDA must support the principle that tuition can only be increased with simultaneous increases in financial aid to our neediest students.

As legislators consider the bills introduced by Senator Pruitt and Representative Weatherford, a critical piece of the deliberation should include a data-driven discussion on how to define and deliver this financial aid to needy students. How will the universities define financial need? Will they use federal guidelines? If so, will they require students to fill out the FAFSA? It looks like universities will define need based on the criteria for the Florida Public Student Assistance Grant (FSAG). Since the FSAG requires students to file a FAFSA, this is a reasonable way to assess financial need and assure that students apply for all federal sources of financial aid.

Primarily those in the family income range of \$40,000 to \$60,000 who are not likely to receive Pell Grants, will have to rely even more on state grants, loans, and family contributions to finance their education.

Universities and elected officials should be sensitive to students in middle-income categories who are feeling the pinch of limited financial aid and higher costs of attendance. In fact, middle-income students, primarily those in the family income range of \$40,000 to \$60,000 who are not likely to receive Pell Grants, will have to rely even more on state grants, loans, and family contributions to finance their education. The implementation of this new tuition and financial aid policy should include a serious effort to soften the financial blow to students beyond the Pell-eligible income categories.

To the limited-income and middle-income students in Florida who ENLACE FLORIDA serves, the discussions about tuition and financial need are a necessary step forward in a larger discussion of college affordability. Beyond defining financial need carefully, there are several other reforms that should be considered as a means of tailoring financial aid to facilitate access to and success in college, for limited-income students. These measures include:

- ☑ Requiring all recipients of state or university financial aid to fill out a FAFSA;
- ☑ Supporting federal efforts to simplify the FAFSA form;
- ☑ Increasing state need-based programs, such as FSAG and the First Generation Matching Grant Program
- ☑ Funding and supporting outreach programs such as CROP, GEAR UP, College Goal Sunday and the Know How2 Go Campaigns, which provide financial aid information and assistance to limited income students.

In the long term, with tuition increases likely every year for the next few years, policy-makers should build on the precedent of raising tuition and need-based aid simultaneously. The current financial aid system compels too many students to take out higher debts, work longer hours, take fewer classes, or just drop out. More and more of them are borrowing larger amounts of money and financing some of their college expenses with a personal credit card. A financial aid system that reduces their work hours, limits their debts, and increases their time in the classroom and the study hall will lead to higher graduation and retention rates—more degrees to serve the economic needs of Florida.

It is also imperative to engage academic leaders and policy makers in a frank discussion about how to contain the ever-escalating costs of higher education. This is a difficult and complicated issue to address, because some of the costs—such as room and board, transportation, and books—are often beyond the reach of universities and community colleges. Neverthe-

¹⁴ Presentation by Nate Johnson, Executive Director, Planning and Analysis, to Board of Governors, Strategic Planning and Academic and System Oversight Committee, September 25, 2008.

less, the discussion must move forward. One promising initiative in this critical area is the Making Opportunity Affordable project funded by the Lumina Foundation. For more information, go to: www.makingopportunityaffordable.org/

In the meantime, Governor Crist, Senator Pruitt, and Representative Weatherford have put on the table a proposal that just may promote quality and preserve access to higher education. ENLACE FLORIDA endorses the general concept of increasing tuition and need-based aid, based in part on our understanding that the federal government, the state of Florida, institutions of higher education, parents, and students share a responsibility for making high quality higher education affordable and accessible. Nobody can expect a free ride; no high school graduate can demand a college scholarship without meeting higher academic standards. The state and universities should re-dedicate themselves to the principle that all students who meet academic standards will be able to afford a higher education. In our current financial aid system, limited- and middle-income students who are *college-eligible* and *college-ready* may not be able to meet the total costs of attendance. We can and should fine-tune the system so every student who achieves high academic standards **AND** demonstrates financial need will be provided with enough money from scholarships, grants, loans, work study, and family contributions to pay for his or her college education.

ENLACE FLORIDA is a statewide network funded by the W.K. Kellogg Foundation and managed by NCCEP to promote college readiness, access, and success for Latinos, African-Americans, and other underrepresented students through non-partisan research, communication, advocacy, and support.

For more information, go to: www.enlaceflorida.org



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