

# Examining Perceived Barriers to Access and Success in Higher Education

## Issue Brief 5: *Having Past Student Loan or Specific College Debt*

### Background

The T.E.A.C.H. Early Childhood® (T.E.A.C.H.) initiative, operating in more than 20 states, provides [comprehensive scholarship support](#) to help the incumbent early childhood workforce take courses leading to two- and four-year degrees in early childhood education. Scholarship recipients are early childhood educators working with children from birth through 5 years of age, often making poverty-level wages, who represent the diversity of young children in our nation, may be the first in their family to go to college and work full time while going to college part time. Each T.E.A.C.H. recipient is supported by a T.E.A.C.H. counselor who helps them navigate college, work and family commitments and helps them meet the expectations of the T.E.A.C.H. scholarship.

In fall 2018, the [T.E.A.C.H. Early Childhood® National Center](#) (National Center) began a three-part study to examine what T.E.A.C.H. counselors, T.E.A.C.H. associate and bachelor's degree scholarship recipients and their faculty in community colleges and universities believe are the biggest barriers to access and success. Respondents include 61 counselors, 2,071 scholarship recipients and 170 faculty members. Surveys were offered in Spanish and English to scholarship recipients. Participants were asked to rate the degree to which 49 different items were perceived as difficult. These items covered six basic categories: College Application and Admission Processes; T.E.A.C.H. Scholarship Application Processes; Meeting College Expectations for Coursework and Degree Completion; Services for Dual Language Learners; Special College Requirements or Accessibility Issues; and Work/Life/School Balance. Questions about college affordability were not included on this survey, because recipients are all receiving scholarship support that allows for graduation from college with no debt.

### Issue: Having Past Student Loan or Specific College Debt

In recent years, we have seen how [higher education costs have increased for all students, and the majority of students incur some form of debt](#). Many students forego or delay college after high school graduation because of these increasing costs. In addition to preventing students from attending college, paying off past debt or loans further increases stress, which leads to less satisfaction and less success in college. For many non-traditional students, having past debt or loans is even more of a barrier to overcome because [they have to use money they earn to provide for their families and themselves, instead of paying off debts](#). Furthermore, [women tend to have higher debt than men](#), and often cannot pay off debt as quickly as men. In addition, [minorities](#) tend to have higher levels of debt. The majority of non-traditional students, T.E.A.C.H. scholars included, are women and/or minorities, demonstrating the importance of understanding this specific barrier. In addition, if a student has college debt, it may mean they cannot get their official transcript to show their earlier college success to be admitted to a new college to continue their studies. Finally, many non-traditional students work extra hours or extra jobs to pay off these debts, which limits the amount of time they can spend at school or with their families.

### Findings

Across all three survey populations, having past student loan or specific college debt is in the top 10 barriers facing T.E.A.C.H. recipients. A majority of T.E.A.C.H. counselors (53%) rated having past student loan or specific college debt

**“The biggest obstacle I had was that I maxed out my loans toward a nursing degree... However, I couldn’t have gone to school to better my understanding of young children, families, etc... if it hadn’t been for T.E.A.C.H. College isn’t cheap, especially at the university level.”**

**Michigan T.E.A.C.H. Recipient**

as difficult or very difficult. A significant percentage of T.E.A.C.H. scholarship recipients (43%) and college faculty (43%) rated having past student loan or specific college debt as difficult or very difficult.

## Promising Practices

Higher education faculty identified practices being used to address the barriers faced by T.E.A.C.H. recipients. This issue brief identifies three potential strategies.

**“Being a single parent and dropping out before and being kicked off financial aid, I never thought I would get the chance to go back to school because I would never be able to afford it. But T.E.A.C.H. and my sponsor have helped me achieve my dreams and show my children anything is possible.”**

**Indiana T.E.A.C.H. Recipient**

**Strategy #1: Offer financial aid courses or information sessions that help students complete the FAFSA and connect them to resources that specialize in applying for financial aid.** Offering financial aid courses and information sessions allows students to connect with the appropriate resources early. This also engages faculty and staff members directly with students. Faculty at Houston Community College said they funded a full-time position (approximately five years ago) through a Head Start grant specifically catered toward helping students with FAFSA/financial aid, and found this to be very successful. According to Phyllis Adams at Sinclair Community College (email: [phyllis.adams@sinclair.edu](mailto:phyllis.adams@sinclair.edu)), hosting information sessions helps with FAFSA applications and has worked well at their college. Many students do not know how to fill out forms or what resources are available to help them, and these sessions help change that. [Arapahoe Community College offers FAFSA “labs”](#) every Monday, which are similar to tutoring sessions.

**Strategy #2: Help students find financial aid or additional scholarships elsewhere.** Many non-traditional students do not meet FAFSA standards and struggle to pay their past debt and costs necessary for attending college such as tuition. [T.E.A.C.H. Early Childhood® scholarships](#) have been crucial to helping early childhood educators graduate from college without college debt. Other resources may be available. [Ivy Tech Community College created an additional scholarship for adult students called the McDonald Memorial Scholarship Fund](#), which allows adult students to start college when they need to, not just when they meet specific financial aid/scholarship deadlines. Debra Hazelwood, Coordinator of Applied Education at Polk State College (email: [dmetcalfe@polk.edu](mailto:dmetcalfe@polk.edu)), encourages students to find additional outside financial aid if possible.

**Strategy #3: Encourage the student to meet with a financial aid counselor early.** Often, students need help finding resources, applying for outside resources and guidance in handling student debt or loans. However, it is important that students find this guidance early because waiting until later in their academic career can cause issues. [Elisha Hicks](#) at Edison State Community College says meeting with a financial aid counselor early allows them to have their questions answered before they get too far into their field of study or accumulate more debt. [Financial aid counselors can help students](#) figure out the fastest and best way to pay off debt, generate budgets and payment plans, connect students to loan servicers, and offer general financial advice that is vital for preventing any further financial issues.

The National Center is creating an expanding [list](#) of resources that address specific barriers in higher education.



T.E.A.C.H. Early Childhood® National Center is a division of Child Care Services Association  
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