

# From Aspirations to Action: The Role of Middle School Parents in Making the Dream of College a Reality

BY ALISA F. CUNNINGHAM, WENDY ERISMAN, PH.D., AND SHANNON M. LOONEY

December 2007

A REPORT BY  
Institute for Higher  
Education Policy

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# Executive Summary

The importance of going to college has increased in the context of global competition and continuing stratification in our society. Many strides have been made in encouraging students and parents to believe in the value of higher education, but the process of preparing for and applying to college is not easy. It requires making a variety of complex choices that range from pursuing a challenging academic curriculum to developing an understanding of college financing.

Middle school is a crucial stage at which students and their parents must begin to make these choices. Studies have shown that almost all parents hope that their children will be able to attend college, but many parents do not have the necessary information to help their children make the important early choices that will help them prepare to fulfill their college dreams. Worse still, it is often the parents who most need the information and who find it difficult to obtain, leaving their children at risk of not properly preparing for college.

College access programs often attempt to fill in the lack of college knowledge, particularly for disadvantaged students. However, these programs traditionally target at-risk groups in the later years of high school. Research suggests that targeted efforts at this stage may be too late for college planning. In addition, many programs do not bring parents and other family members into discussions about planning for college and thus help them understand their role in guiding their children through the college preparation process.

To explore these issues, the Institute for Higher Education Policy (IHEP) commissioned a nationwide survey to ask parents of middle school students about the steps they have taken to start planning for college. The findings from this survey may be grouped into four key choice points on the pathway to college: aspirations, college knowledge and planning, academic preparation, and financial preparation.

## **Aspirations**

Most parents of middle school students are confident that their child will go to college and believe college is very important to the child's future.

- Nearly nine out of 10 (87 percent) of parents expected their child to go to college; less than 1 percent did not.
- Most parents (75 percent) said that a college degree is necessary to get ahead in today's world.

However, expectations differ for students from certain backgrounds.

- Parents with higher levels of educational attainment were more likely to expect their child to attend college. Those who did not graduate from high school were less likely to have this expectation and more likely to say that college enrollment would be the child's decision.
- Hispanic parents were somewhat less likely to expect their child to go to college.

### **College Knowledge and Planning**

Middle school students consistently say that their parents are a key source of support for college planning. However, preparing for college requires that parents take the initiative in finding information about college planning and taking the specific steps that will be necessary for their child to attend college, and some parents may not be well prepared to undertake this process.

- Despite the urgency of planning for college, 45 percent of parents did not report taking any of the college planning actions asked in the survey.
- If they had begun to plan, parents were most likely to say that they had started saving money—but only about a third had done so.

- Less than 20 percent of parents reported taking steps such as researching colleges, meeting with teachers or counselors, or looking into college admissions information—all critical parts of the college enrollment process.

For some groups of parents, planning for college is even more difficult, and many do not take key steps while their child is in middle school.

- Parents with higher levels of educational attainment were more likely than those with lower levels of education to have begun preparing for their child's college education. For example, about 55 percent of parents with a graduate degree had started saving, compared with only 22 percent of those without a high school degree.
- Less than half (47 percent) of parents who had not completed high school and a little more than half (54 percent) of those with only a high school diploma or general equivalency diploma (GED) had taken any of the steps listed in the survey. This compares with 74 percent of parents with a bachelor's degree and 82 percent of parents with a graduate degree.

Part of college planning depends on obtaining good information from a variety of sources.

- When asked about their sources of information on college, parents most often mentioned family and friends, followed closely by the Internet.
- More than one-third of parents reported having no sources of information on college preparation or admission.
- Parents with higher levels of education were more likely to have access to a wider variety of sources of information on college planning than those with lower levels of education, especially with regard to Internet use.

### Academic Preparation

Parents are crucial in guiding their children through a college preparatory curriculum, and middle school students generally cite their parents as their top resource for academic planning and support.

- Parents were fairly realistic about estimating when their child should start taking classes to prepare for college, with 66 percent saying in ninth grade and only about 2 percent saying that such classes should start later.
- More than 80 percent of parents said they knew what classes their child needed to take, but the survey did not test whether parents' knowledge was accurate in terms of course requirements, and this sense of security may reflect erroneous assumptions, including the belief that high school graduation requirements always correspond to college admissions requirements.
- In addition, parents with lower levels of education were less confident about what classes their child should take. Only 61 percent of parents who had not graduated from high school and 72 percent of parents with a high school diploma or GED said they knew what classes their child should take to prepare for college. In comparison, 83 percent of parents with bachelor's degrees and 95 percent of those with graduate degrees were sure about what classes were appropriate.

### Financial Preparation

Parents are important in planning financially for college. Most parents felt that they should pay for college, with or without the student's help.

- Overall, 38 percent of parents believed they had primary responsibility for paying for college, while 43 percent believed they shared that responsibility with their child.
- Parents with a graduate degree most often said they were solely responsible for paying for college, whereas parents who had not graduated from high school were more likely to place responsibility for paying for college on the government.

Many parents reported that they had begun to prepare financially for college, primarily by saving money (37 percent) and cutting back on spending (30 percent). However, these responses varied somewhat for different demographic groups.

- Parents with at least a bachelor's degree were more likely to have started saving, while those who had not graduated from high school were least likely to have cut back on spending, perhaps because their incomes would not permit it.
- Parents with household incomes between \$35,000 and \$50,000 (approximately the second quartile) were the most likely of all income groups to have cut back on spending to pay for college.

Just over a quarter of all respondents had taken no actions toward paying for college, and almost 60 percent had taken only one step. This suggests that, despite most parents' expectation that they would be paying for at least some portion of the child's college education, in reality many parents have not fully committed to those efforts while their child is in middle school.

Although many parents of middle school children have started saving for college, 63 percent—almost two-thirds—have not.

- Parents who have not started saving said they needed money for other things or still had time to start. Parents in the highest and lowest income categories were the most likely to mention that they still had time to start saving.
- Among parents who had started saving, the most common savings vehicles were bank savings accounts (28 percent), followed by bank CDs (15 percent) and U.S. savings bonds (13 percent).
- Few parents reported using financial instruments specifically intended for saving for college—only 8 percent had used Qualified State Tuition (529) plans, and less than 2 percent had used prepaid tuition plans or loyalty reward programs.

Nearly all (94 percent) of the parents of middle school students believed the family would receive financial aid if their child went to college. However, only 11 percent said they had started to research financial aid. In fact, parents were aware of some forms of aid but not others. Parents were least likely to mention specific types of aid, but they appeared to have some knowledge of broad categories of aid.

- Altogether, 81 percent mentioned either scholarships in general or specific types of scholarships, such as athletic or academic scholarships.



- About 37 percent of parents mentioned any type of grant, while 17 percent mentioned Pell Grants specifically. About 35 percent mentioned loans of any type.
- Eleven percent of respondents could not name any type of financial aid.

Again, parents from certain backgrounds differed in terms of their knowledge of financial aid programs. Those most likely to need financial aid were least likely to be aware of the various forms of aid available to them.

- Parents with more education were also more aware of federal grant aid. Generally, parents with low levels of attainment were less likely to be aware of most types of financial aid.
- This was true even of Pell Grants. For example, 36 percent of those with a graduate degree mentioned Pell Grants, compared to about 17 percent of those with a high school diploma or less, despite the fact that the latter's children would be more likely to receive them.
- White families were more likely than minority, especially Hispanic, families to mention grants, loans, and aid from the government, and more likely to mention any type of financial aid. For example, 39 percent of White parents mentioned grants and 38 percent mentioned loans, compared to 28 percent and 31 percent, respectively, of Hispanic parents.
- Parents in the lowest income quartile (less than \$35,000 in household income) were less likely than parents in the highest quartile to mention scholarships.

Overall, it seems clear that most parents plan on helping their middle school children pay for college but are less likely to take the actions that would make it easier to do so.

### **Profile of an Early Intervention Program**

Early intervention programs are one way to raise awareness among middle school students and their parents about what they need to do to prepare for college. Kids to College (K2C) is a program designed to raise awareness of the importance of higher education among younger middle school students, at an age when they will soon need to make decisions—such as which classes to take in high school—that can have a major impact on their future. Developed by The Sallie Mae Fund, in partnership with the Association of Independent Colleges and Universities of Massachusetts, this program brings together low-income middle school students, most often sixth graders, with staff and students from local colleges and universities. Through a curriculum of six classroom sessions, program participants explore career options, learn about study skills and high school course choices, and visit a college campus.

Data from surveys given to students prior to the K2C program indicate that these sixth-graders have high expectations of attending college but may not be aware of the steps they need to take to prepare themselves for college and may not be receiving sufficient support and advice from those around them.

- While the overwhelming majority of K2C students (91 percent) felt that their parents expect them to go to college, only 62 percent felt the same about their teachers and only 37 percent felt that way about their friends.
- Less than half of the K2C students surveyed for this study had talked to teachers about college, and only 10 percent had talked with counselors.
- Almost three-quarters (70 percent) of middle school students entering the K2C program believed they would take classes in high school that would prepare them for college. However, 40 percent believed they should start taking such classes in the tenth or eleventh grades and about 16 percent of students did not know when they should start.

Comparing the responses given by students on surveys administered after the K2C program with their responses prior to the program indicates that the K2C program has a noticeably positive effect on the low-income sixth-grade students who participate. Minority students, particularly Hispanic students, and students whose parents did not attend college—the groups most at risk of not pursuing higher education—were especially likely to show increased college awareness.

After completing the K2C program:

- Students were 24 percent more likely to say that they could imagine themselves in college. For Hispanic students and students whose parents did not attend college, the number saying they could imagine themselves in college increased by 50 percent.
- Students were 33 percent more likely to say that they had spoken with teachers about going to college.
- Students displayed increased awareness of the need to take college preparatory classes early in high school and to take more years of English and math.
- Students also indicated greater awareness of the availability of financial aid for college. The program had a particular impact on Hispanic students and students whose parents did not attend college, with the percentage of these students who agreed that their families have access to information about financial aid increasing by 45 percent and 53 percent, respectively.

## Conclusions and Recommendations

Working toward greater involvement by parents in early college planning will require a comprehensive approach that combines outreach efforts, curricular changes, increased program support, and other activities. It will also require participation at all levels, including students and families, high schools, colleges, state and local governments, the federal government, and the private sector. The study's recommendations include the following:

### *College Knowledge*

- Groups that advocate for Latinos, African Americans, low-income families, immigrants, and others should distribute materials that increase college knowledge in all their outreach campaigns.
- Informational materials should target specific populations and take into account special challenges, such as limited English-language proficiency and access to the Internet.
- Government, foundation, and private sector actors should invest in disseminating college knowledge by providing funding to support outreach materials and information campaigns.
- State and local governments, in coordination with middle and high schools, should ensure the smooth distribution of college knowledge, including providing increased support and training to teachers and guidance counselors.

- Colleges should build stronger relationships with local schools to provide information on the steps necessary for college admission and the points at which students and parents must make certain choices.

### *Financial Literacy and Saving*

- Financial institutions should support financial literacy campaigns that reach diverse public audiences. At the same time, they should target their own clientele by including in all their promotions materials easy-to-read explanations of how to save for college and, perhaps more important, why parents should start saving early.
- Financial institutions should distribute these materials freely to local schools.
- Parents of elementary and middle school students should know the details of what it costs to attend area colleges, including tuition, fees, and other potential expenses.
- Parents should be made aware by financial institutions, schools, and other organizations of specific financial aid programs and how to find out more about those programs.

### *Early Intervention Programs*

- Existing and new early intervention programs should acknowledge that both students and parents must be supported in their college planning and should bring families into the process.

- The trend toward aiming information at students and parents early, before students begin high school, should continue, and programs that currently focus on high school should consider expanding their coverage.
- Early intervention programs should include career exploration and exercises that help map a student's future, as well as information on academic and financial planning in preparation for college.
- Early intervention programs should be coordinated within each school district or county so they can work together seamlessly and effectively.
- Across the board, investment in support programs must be increased, with funding from government, the private sector, colleges, or other stakeholders.

### *Middle and High School*

- Schools must align curricula with college standards early, so that students take certain stepping-stone courses early enough to graduate from high school fully qualified for college.
- Schools and counselors must reach out to parents and students to explain which courses are necessary for college and why it is important to plan for college in other ways. Information about college options should be a standard part of any life skills curriculum taught in middle and high school, and schools should offer college planning workshops to parents well before students begin the application process.
- Schools should take into account language and other potential barriers in materials distributed to students and parents.
- Congress should support the Success in the Middle Act of 2007 (H.R. 3406), recently introduced to offer federal support to improve the education of middle school students in low-performing schools. The act would authorize \$1 billion a year for formula grants to states to provide grants to local school districts. One of the act's mandates for subgrant recipients would be to inform students about high school graduation and college admissions requirements. ☞

# Introduction

The process of preparing for and applying to college is not easy. It requires making a variety of choices that range from pursuing a challenging academic curriculum to developing an understanding of college financing. For many students, middle school marks the first stage of postsecondary planning. Not only is middle school an important developmental period, it is a crucial stage when adolescents must begin the transition to adulthood and life beyond K–12 education.

Unfortunately, many families of middle school students, particularly families in which neither parent has attended college, may not be sufficiently aware of their postsecondary options, leaving some students at risk of not preparing properly for college. Parents are particularly important in helping their children complete the courses necessary for college, apply to college, and figure out how to pay for their education. This college knowledge, however, is often low among parents of middle school students—especially parents with low levels of education or from a historically disadvantaged background.

College access and awareness programs help reduce this risk, but not many such programs cater to younger students. Traditionally, college access programs target at-risk groups in the later years of high school, but research suggests that efforts at this stage are too late for college planning (Camblin 2003; Cooney and Bottoms 2003; Tierney, Colyar, and Corwin 2003; Wimberly and Noeth 2005). As a result, more college readiness programs are beginning to focus on middle school students. To address

the needs of these students more effectively, however, more research on their college awareness and that of their parents is needed.

## **Project Goals and Methodology**

To examine the expectations and awareness of college among parents of middle school students, we used several sources of data. First, we explored previous research on these issues. Although most of this research focused on high school students and their parents, a few studies have investigated middle school students and the transition to college. This report builds on those findings and updates some of the previous work.

The body of literature on college preparation and access provided a framework for the examination of this topic and helped shape the questions for a national survey of the parents of middle school students. This survey of parents also builds on previous research commissioned by The Sallie Mae Fund, including a survey of college-age young adults and parents (Harris Interactive 2003),

a survey of Black high school seniors and parents (Frederick D. Patterson Institute 2005), and a survey of Hispanic young adults and parents (Tomás Rivera Policy Institute 2004).

The *IHEP Survey of Middle School Parents* commissioned for this study took place between March and July 2007. A random sample of 50,000 names was drawn from a list of parents in the United States with a child in middle school. Parents were interviewed by telephone using random digit dialing. The survey was stratified by race and ethnicity to ensure enough responses from minority parents to be representative.<sup>1</sup> The final data set included 1,000 White parents and 800 minority parents.<sup>2</sup> To adjust for the stratification, the final data were weighted to make them nationally representative, using an estimate from the U.S. Census Bureau's *2005 American Community Survey* of persons age 35 to 50 with at least one child in the home (U.S. Census Bureau 2005). After weighting of the data, 68 percent of respondents were White, and 32 percent were minorities.

Looking at the demographics of the survey respondents, we found 85 percent were female,<sup>3</sup> 87 percent were married, and about half reported a household income of \$50,000 or lower. A third of respondents reported having a bachelor's degree or higher, and for 36 percent the highest educational attainment was high school or less.<sup>4</sup> The figure for bachelor's degree or higher was slightly higher than the U.S. Census Bureau's national estimate.<sup>5</sup> This should be kept in mind, as parent education most frequently correlates with responses on many of the survey questions. At the same time, for survey respondents, parent education is highly correlated with race and to a lesser extent income, suggesting that the survey findings often overlap across these characteristics.

Complementing the data on parents of Middle School students, the report uses surveys from the Kids to College (K2C) program to illustrate these issues from the perspectives of disadvantaged middle school students. This innovative program pairs sixth-grade classes with local colleges and universities in a six-week curriculum that focuses on the importance of higher education and the need for college and career planning. Initiated by The Sallie Mae Fund as part of its early outreach efforts, K2C programs are now offered in nine states (a more detailed description of the program is found later in this report). Each K2C site collects information from the students who participate

in the program, including questions about their expectations for college, their awareness of necessary coursework for college admission, and the extent to which they have talked to family, friends, and teachers about college. The surveys are conducted at the beginning of the program and again after students have completed it.

For this report, pretest data were collected from 2007 K2C programs in five states—California, Connecticut, Florida, Massachusetts, and North Carolina—and the District of Columbia.<sup>6</sup> Overall, about 85 percent of responses came from minority students; half were Hispanic; and 51 percent were female. Twenty-six percent of respondents reported that their parents had not attended college while an additional 27 percent did not know if their parents had attended college. Hispanic students in the program were particularly likely to have parents who had never attended college. Although the students are not representative of middle school students nationally, or even of all K2C sites, they constitute a key component of the study, showing the perspectives of disadvantaged middle school students who may not be aware of college opportunities.

Because posttest data were collected from several K2C sites, it also was possible to compare the differences in the responses of sixth-graders before they entered the K2C program and after they completed it. This analysis is included as a case study at the end of this report. The findings illustrate the capacity of early awareness programs to make a difference in the lives of minority students and those whose parents have never gone to college.

Together, the *IHEP Survey of Middle School Parents* and the data from disadvantaged middle school students in the K2C program provide updated information about the varied ways middle school students and parents think about and plan for college. Where possible, the findings are examined in the context of factors such as race/ethnicity and parental education to indicate the breadth and complexity of those experiences.<sup>7</sup>

## Structure of the Report

The acquisition of college knowledge involves many facets and milestones along the path from middle school to high school and then to college. The following sections of this report explore some important themes: educational aspirations and expectations, college planning, academic preparation, and financial planning and awareness. A case study from the K2C program adds to these themes by examining an effort to raise college awareness among middle school students from disadvantaged backgrounds. This report concludes with a summary of the findings and recommendations for policymakers and practitioners. ❧

<sup>1</sup> In this report, the term "Hispanic" refers to those who identified themselves as being of Hispanic or Latino ethnicity; Hispanics may be of any race. References to White or Black parents are to those who did not identify themselves as Hispanic. The term "minority" represents primarily Black and Hispanic parents or students, although it includes a small percentage of respondents who categorized themselves as American Indian, Asian, or "other."

<sup>2</sup> With a sample of this size, one can say with 95 percent certainty that the results are precise within plus or minus 3.5 percentage points. However, there are potential sources of error in all surveys, such as non-response, question order, and interviewer bias, which are impossible to quantify.

<sup>3</sup> It is unclear why females were more likely to be the respondents, or whether or not this affects the findings. However, a similar survey of parents (Frederick D. Patterson Research Institute 2005) also found that 87 percent of respondents were mothers.

<sup>4</sup> Levels of missing data were high for both household income (24 percent) and educational attainment (22 percent).

<sup>5</sup> The *2005 American Community Survey* shows about 29 percent of females age 35 to 50 with children holding a bachelor's degree or higher (U.S. Census Bureau 2005).

<sup>6</sup> Approximately 38 percent of the survey responses came from the California K2C program, 37 percent from Massachusetts, and 14 percent from Florida, with the remaining 11 percent from Connecticut, North Carolina, and the District of Columbia combined.

<sup>7</sup> In comparisons, the differences between groups described in this report are statistically significant, unless noted otherwise.

# Educational Aspirations

Aspiring to attend college is one of the first steps in preparing for postsecondary education. A range of studies suggest that most middle school students aspire to go to college (Ad Council 2006; Horn, Chen, and Chapman 2003; Kao and Tienda 1998; Markow, Liebman, and Dunbar 2007; Wimberly and Noeth 2005). For example, a recent survey reported that 55 percent of middle school students indicated they definitely would go to college and another 37 percent said they probably would go to college (Markow, Liebman, and Dunbar 2007). Even among students from “at-risk” groups, such as low-income students and students whose parents did not attend college, the desire to go to college is strong (Ad Council 2006; Markow, Liebman, and Dunbar 2007). Nonetheless, many low-income, minority, and first-generation college students also express uncertainty about their ability to attain a college degree, and particularly to locate sufficient funds to cover college costs (Kao and Tienda 1998; Markow, Liebman, and Dunbar 2007).

The belief that college is an attainable goal varies among demographic groups. Research indicates that middle school students who attend urban and suburban schools are more likely to expect to attend college than rural middle school students, and students whose parents attended college are more likely to aspire to go to college themselves, particularly if their parents completed a bachelor’s degree or higher (Markow, Liebman, and Dunbar 2007). College aspirations also vary by gender and race/ethnicity. For example, research suggests that minority eighth-grade students generally have lower college aspirations than their White counterparts, with the exception of Asian students and Black female students, who aspire to attend college at comparable or higher rates. Black males and Hispanic female students, conversely, experience what some researchers classify as a “downward trend” in aspirations over the span of eighth through tenth grades, as it is typical for these two groups to express lower educational aspirations with each successive year (Kao and Tienda 1998).

Parents’ aspirations for their child’s future play an important role in encouraging them to aspire to attend college. Almost all parents of middle and high school students expect that their child will continue education beyond high school (Horn, Chen, and Chapman 2003; ISAC 2000). This certainly was true for parents who responded to the *IHEP Survey of Middle School Parents*, 87 percent of whom expected their child to go to college and

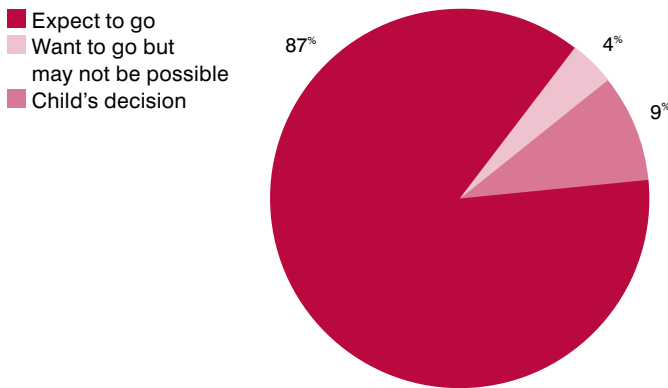
less than 1 percent of whom did not (FIGURE 1). When asked what statement best described why they expected their child would go to college, most parents (75 percent) said a college degree is necessary to get ahead in today’s world. Smaller percentages of parents focused on earning more money or the fact that everyone in their family had gone to college.

However, as in other research, parental expectations varied across specific groups. Respondents with higher levels of educational attainment were more likely to expect their child to attend college. Those who had not graduated from high school were less likely to have this expectation and more likely to say that college enrollment would be the child’s decision. Hispanic parents were also slightly less likely to expect their child to go to college. This difference may be related to the fact that, nationwide, only 57 percent of Hispanics have graduated from high school, compared to 75 percent of Blacks and 82 percent of Whites (Tornatzky, Cutler and Lee 2002).

In sum, parents across all groups believe that their middle school children will attend college, and the students themselves have similar expectations. However, taking the necessary steps on the path toward college is another matter. The earlier parents begin to acquire college knowledge—and begin to act on it—the more likely it is that their children will be able to attend. ❧

FIGURE 1

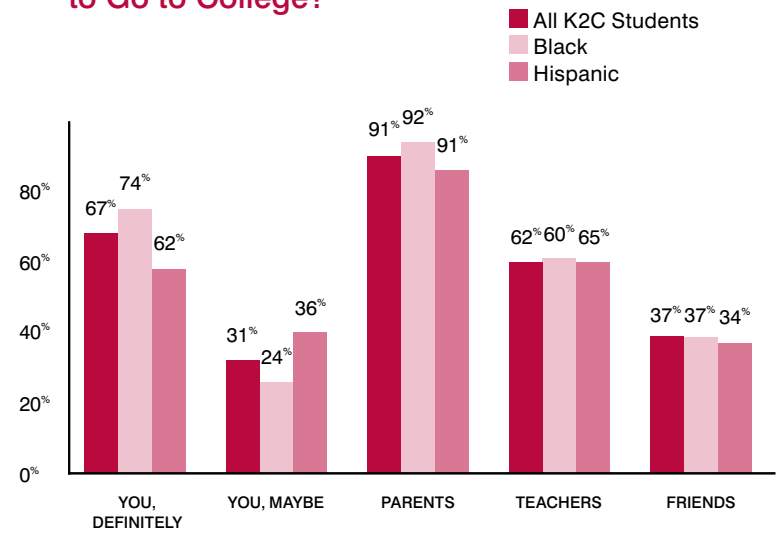
## Parents: What Are Your Thoughts About Your Child and College?



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007

FIGURE 2

## K2C Students: Who Expects You to Go to College?



SOURCE: KIDS TO COLLEGE PRETESTS 2007

## The K2C Student Perspective: Educational Aspirations

The middle school students who entered the K2C program in 2007 understood the potential benefits of obtaining a higher education: The majority believed that people who go to college get better jobs (84 percent) and earn more money (66 percent). Furthermore, most K2C students had high college aspirations and a strong belief that their parents expect them to go to college. For example, about 67 percent of the students believed they would go to college after high school, and an additional 31 percent thought they might go.

These expectations differed for certain groups of students, however. Hispanic students had lower expectations; about 62 percent believed they would definitely go to college (FIGURE 2). Expectations were also lower among students whose parents had not attended college. In addition, although two-thirds of K2C sixth graders said they expect to go to college after high school, only 44 percent said they could definitely imagine themselves in college—suggesting that their aspirations might be high, but their understanding of what college life is like is less well defined.

While the overwhelming majority of K2C students (91 percent) felt that their parents expect them to go to college, only 62 percent felt the same about their teachers and only 37 percent felt that way about their friends, suggesting that middle school students might be receiving some mixed messages about attending college. Again, this pattern differed by race/ethnicity and parental education. Both Black and Hispanic students were less likely than White students, and first-generation students less likely than those whose parents attended college, to believe that their parents and peers expect them to go to college. In addition, boys were less likely than girls to believe that their friends and teachers expect them to attend college.



# Planning for College

Most middle school students know little about planning for college. According to one survey, only 11 percent of middle school students claimed that they had a lot of information about choosing high school classes to prepare for college, and more than a quarter (28 percent) said they had no information on this topic (Markow, Liebman, and Dunbar 2007). This finding suggests that a significant number of middle school students remain unaware of how to prepare for college.

Another study found that almost a quarter of middle and early high school students had not begun to explore postsecondary options. Although most of these students wanted to go to college, for the most part they had not started to seek information on college admissions or thought about possible college majors and careers. This pattern suggests that they might well miss out on taking crucial actions to ensure that they are adequately prepared for college when they graduate from high school (Wimberly and Noeth 2005).

Middle and high school students consistently cite their parents as a key source of support in high school course selection and college planning (Ad Council 2006; Horn, Chen, and Chapman 2000; Horn, Nuñez, and Bobbitt 2000; Markow, Liebman, and Dunbar 2007; Wimberly and Noeth 2005). For example, one study found that more than 60 percent of low-income students believed their parents had been extremely helpful in planning for college and, in fact, had been the most helpful of all sources (Ad Council 2006). However, knowing how to prepare for college

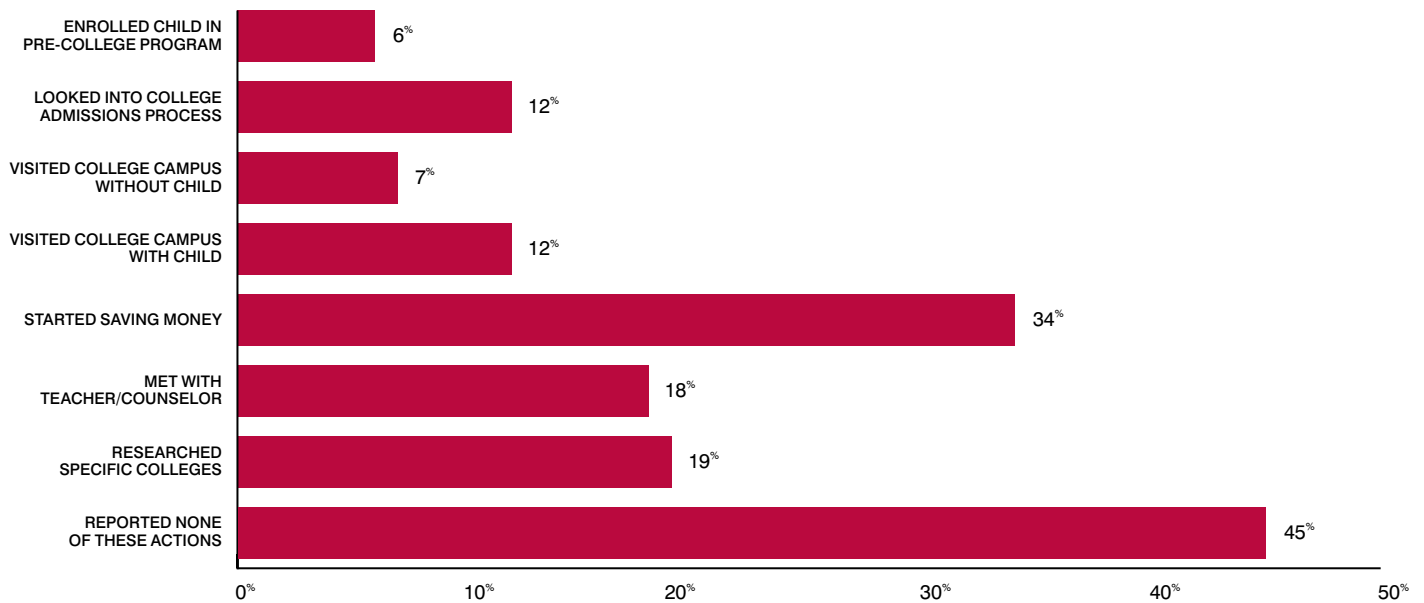
usually requires having some basic information about the college experience and what it costs to attend—knowledge that not all parents have. To make college a possibility, parents must take the initiative in finding as much information as they can from sources such as high schools, colleges, books and the Internet (Tornatzky, Cutler and Lee 2002). In addition, they should begin to make financial plans early—by saving or finding out about alternative sources of funding—so that they have sufficient resources when their children graduate from high school.

The *IHEP Survey of Middle School Parents* found that parents' college aspirations for their children and their actions were not always aligned. Parents were asked if they had taken any steps to plan for the possibility of their child attending college. Despite the urgency of planning for college, 45 percent of parents did not report taking any of the actions mentioned in the survey. Among those who responded affirmatively to the question, the most common answer—by about one-third of parents—was that they had started saving money. Less than 20 percent of parents



FIGURE 3

## Parents: What, If Any, of the Following Things Have You Done to Plan for the Possibility of Your Child Attending College?



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007  
 NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD NOT PROVIDE MULTIPLE ANSWERS.

reported taking steps such as researching colleges, meeting with teachers or counselors, or looking into college admissions information—all critical parts of the college enrollment process (FIGURE 3).

By the time their child reaches high school, parents generally have taken more steps toward planning for college, as evidenced by a poll of parents taken after their children’s high school graduation (Harris Interactive 2003).<sup>8</sup> Of those whose child had attended college, 64 percent said they had saved to prepare for college compared with only 46 percent of those whose children did not attend. About 70 percent of parents whose child attended college had done research or met with counselors (again, with lower rates among those whose children did not enroll).

As mentioned, a parent’s educational background influences college planning during the middle grades. Generally speaking, parents with a college education are more likely to discuss the steps necessary to prepare for college with their child during the middle and early high school years (Horn, Nuñez, and Bobbitt 2000). The important role played by parents is illustrated in the *IHEP Survey of Middle School Parents*: Whether or not parents took steps to prepare for college was highly related to parents’ educational attainment. Parents with higher levels of educa-

tional attainment were more likely than those with lower levels of education (especially those without a high school diploma) to take specific steps to prepare for their child’s college education (TABLE 1). This was particularly true regarding saving money—55 percent of parents with a graduate degree had started saving, compared to only 22 percent of those without a high school diploma. In fact, fewer than half (47 percent) of parents who had not completed high school and little more than half (54 percent) of those with only a high school diploma or GED had taken any of the steps mentioned in the survey, compared to 74 percent of parents with a bachelor’s degree and 82 percent of parents with a graduate degree.

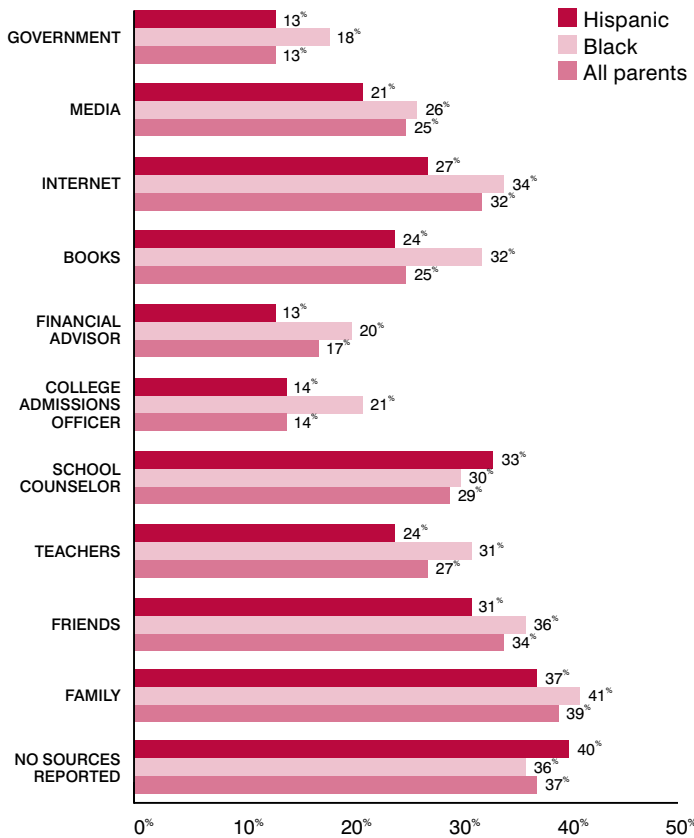
The variation in college planning by racial or ethnic group was not as wide as the educational gap in this survey. Nonetheless, White parents were slightly more likely to have started saving money (36 percent) than minority parents (30 percent), and minority parents were less likely to have taken any actions to prepare for college.

The steps parents take to plan for college may be related to the sources of information they use. In one study of parents of sixth-graders in Illinois, half of the parents surveyed said they would prefer to obtain college planning information from a school counselor or teacher. Nearly all said they would like to receive this information in printed format, such as books or pamphlets (ISAC 2000). Another study reported that Latino parents found

<sup>8</sup> The *IHEP Survey of Middle School Parents* and the Harris Interactive survey polls are not completely comparable; however, the wording of the IHEP survey was consistent with that in the Harris Interactive survey.

**FIGURE 4**

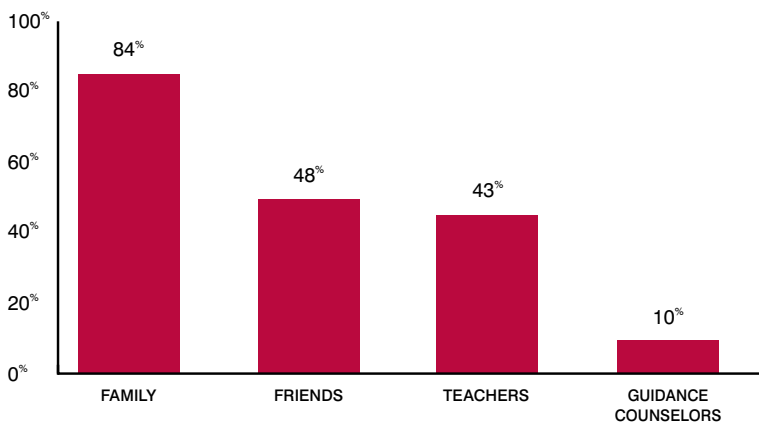
### Parents: From Which of the Following Sources Have You Gotten Advice or Information About College Preparation or Admissions?



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007  
 NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS.

**FIGURE 5**

### K2C Students: What Types of People Have You Ever Talked to About the Possibility of Going to College?



SOURCE: KIDS TO COLLEGE PRETESTS 2007  
 NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS.

counselors and teachers most informative about college preparation and financial aid (Tornatzky, Cutler and Lee 2002).

However, the *IHEP Survey of Middle School Parents* showed that when asked about their actual sources of information on college, parents most commonly responded that they used family and friends, followed closely by the Internet. Teachers, counselors, books, and media lagged behind these resources, but were all mentioned by around a quarter of respondents (FIGURE 4). Strikingly, more than one-third of parents reported having no sources of information on college preparation or admission—or at least none of the sources mentioned in the survey. This finding suggests that, although middle school parents may want to get information about college planning from printed materials or their child’s teacher or counselor, in fact they rely largely on more accessible sources—friends, family, and the Internet.

As might be expected, parents with higher levels of education were more likely than those with lower levels of education to have access to a wide variety of sources of information on college planning. The gap was particularly large in the case of the Internet. More than twice as many parents with graduate degrees reported using the Internet to find college information than those with less than a high school diploma. Hispanic parents also were less likely to use the Internet for information on college. A recent study involving focus groups of college-bound, primarily Hispanic seniors at several low-income, urban high schools found many of their parents did not have e-mail addresses and were unfamiliar with the Internet (Venegas 2006). The previously mentioned study of sixth-grade parents in Illinois found a similar situation. In that study, around a third of Black and Hispanic parents reported that they did not use the Internet, compared to only 13 percent of White parents. Families earning less than \$20,000 a year were also considerably less likely to use the Internet than more affluent families (ISAC 2000). Given that the Internet is rapidly becoming a crucial source of information on college admissions and financial aid, this continuing digital divide remains a matter for concern.

Beyond the Internet, it is important that parents and families without knowledge of the college experience receive more help from teachers and counselors, who are the most knowledgeable source of information about college. In addition, one study suggested that, at least for Black parents, many would like more information as early as middle school, and community events and churches may be good venues for outreach (Frederick D. Patterson Institute 2005). ❧

TABLE 1

## Parents' Plans for the Possibility of College, By Educational Attainment and Race/Ethnicity

	RESEARCHED SPECIFIC COLLEGES	MET WITH TEACHER/ COUNSELOR	STARTED SAVING MONEY	VISITED COLLEGE CAMPUS WITH CHILD	VISITED COLLEGE CAMPUS WITHOUT CHILD	LOOKED INTO COLLEGE ADMISSIONS PROCESS	ENROLLED CHILD IN PRE-COLLEGE PROGRAM	REPORTED NONE OF THESE ACTIONS
<b>ALL PARENTS</b>	19%	18%	34%	12%	7%	12%	6%	45%
<b>LESS THAN HIGH SCHOOL</b>	15%	19%	22%	7%	4%	4%	11%	54%
<b>HIGH SCHOOL GRADUATE</b>	20%	18%	31%	11%	6%	9%	8%	45%
<b>SOME COLLEGE</b>	20%	18%	36%	12%	7%	16%	3%	34%
<b>ASSOCIATE'S DEGREE</b>	23%	26%	43%	14%	6%	16%	7%	30%
<b>BACHELOR'S DEGREE</b>	24%	21%	51%	21%	13%	19%	6%	26%
<b>GRADUATE DEGREE</b>	35%	30%	55%	24%	18%	20%	10%	18%
<b>WHITE</b>	18%	17%	36%	12%	7%	12%	5%	42%
<b>BLACK</b>	21%	18%	32%	12%	8%	13%	8%	43%
<b>HISPANIC</b>	22%	24%	33%	14%	9%	11%	8%	46%

SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007

NOTE: IN SOME CASES, CELL SIZES ARE VERY LOW. IN PARTICULAR, PARENTAL EDUCATIONAL ATTAINMENT IS MISSING ABOUT 20 PERCENT OF RESPONSES, WHICH APPEARS TO BIAS THE ESTIMATES UP SLIGHTLY WHEN COMPARED TO ALL PARENTS. PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS.

## The K2C Student Perspective: Resources for College Planning

Even though parents play a prominent role in college discussions and planning, middle school students also rely on a number of other sources of support throughout the college planning process. Teachers can serve as a resource for college planning (Ad Council 2006; Markow, Liebman, and Dunbar 2007). One study found that 86 percent of middle and early high school students considered their teachers helpful in selecting appropriate courses and giving them information about college and advice on aligning class choices with postsecondary plans (Wimberly and Noeth 2005). Research also suggests that, for many students, friends play an important role in making decisions about high school classes and college planning, especially since students may want to choose classes and even a college in line with their friends' choices (Wimberly and Noeth 2005).

As expected, most (84 percent) of the students entering the 2007 K2C program had talked with their families about college. These students also mentioned talking with friends, teachers, and guidance counselors to a lesser extent (FIGURE 5). Fewer than half of the K2C students surveyed for this study had, in fact, talked to teachers about college, and only 10 percent had talked with

counselors. However, Black and Hispanic students were more likely than White students to have talked with their teachers about college. This finding points to the importance of school staff in helping such students make crucial choices that can affect their chances of attending college. It also highlights the importance of teachers, counselors, and other high school staff in encouraging the development of a college-going culture in the school for all groups of students.

Other differences were found in this group of sixth-graders. Smaller percentages of Black and Hispanic K2C students (85 percent and 83 percent, respectively) compared to White students (89 percent) had talked with their families about attending college. Students whose parents had not gone to college were also less likely than their counterparts to speak with family or friends about college, perhaps because those groups did not know enough about college to help them. Boys were less likely than girls to talk with their friends about college. All these findings suggest that, for at least some at-risk students, families and friends are less available as a source of information and support when it comes to thinking about college.

# Academic Preparation

A rigorous academic curriculum is one of the strongest predictors of college enrollment (Adelman 1999; Horn, Nuñez, and Bobbitt 2000). Students who complete necessary core courses, such as Algebra I, before high school can pursue more challenging courses during high school (Cooney and Bottoms 2003). Students who took an advanced math course in high school have been found to enroll in a four-year college at higher rates than those who did not take such a course (Horn, Nuñez, and Bobbitt 2000). Some students do not take the courses they need to get on the advanced math track, perhaps preventing them from gaining admission to college or forcing them to take remedial math courses once they are enrolled. Aside from math, a college preparatory curriculum increasingly requires advanced coursework such as International Baccalaureate or Advanced Placement classes.

Again, parents are crucial in guiding their children through a college preparatory curriculum. Students generally cite their parents as their top resource for academic planning and support. For example, in one study, about 53 percent of parents of high school students reported involvement in high school course discussions and selections (Catsambis and Garland 1997). Many middle school students rely particularly on their mothers to advise them on course selection (Horn, Nuñez, and Bobbitt 2000; Wimberly and Noeth 2005).

Most parents in the *IHEP Survey of Middle School Parents* were fairly realistic about when their child should start taking classes to prepare for college, with 66 percent saying in ninth grade and only about 2 percent saying such classes should start later (FIGURE 6). In addition, more than 80 percent said they knew what classes their child needed to take in high school.

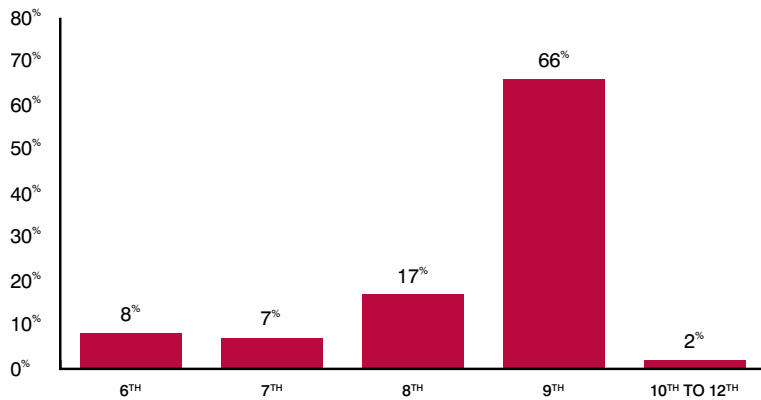
Yet knowledge about the steps necessary to prepare academically varies, depending on a parent's educational background (Horn, Nuñez, and Bobbitt 2000; Kao and Tienda 1998; Markow, Liebman, and Dunbar 2007). Children of parents with a college education tend to fare better academically and have the resources to facilitate college preparation. For example, one study found that only 14 percent of students whose parents had not attended college enrolled in Algebra I in eighth grade, compared to more than a third of students whose parents had graduated from college (Horn, Nuñez, and Bobbitt 2000).

The *IHEP Survey of Middle School Parents* supports this finding. Regardless of educational level, the parents surveyed generally agreed that their children should start taking classes to prepare for college in the eighth or ninth grade. However, parents with lower levels of education were less confident about what classes their children should take. Only 61 percent of parents who had not graduated from high school and 72 percent of parents with a high school diploma or GED said they knew what classes their child should take to prepare for college. In comparison, 83 percent of parents with bachelor's degrees and 95 percent of those with graduate degrees were sure how to advise their child about classes.

It is important to note that the survey did not test whether parents' knowledge of course requirements was accurate, and their sense of security could reflect erroneous assumptions. Research shows that many parents believe high school course requirements are the equivalent of college academic preparation, when in fact the two may not be aligned. The people who know most about the importance of course selection—school counselors and, to some extent, teachers—tend to play a stronger role in high school than in middle school, leaving middle school students with less reliable options for obtaining academic advice, despite the fact that choices made in the middle school years are likely to affect the student's options for college preparation (Wimberly and Noeth 2005). ❧

FIGURE 6

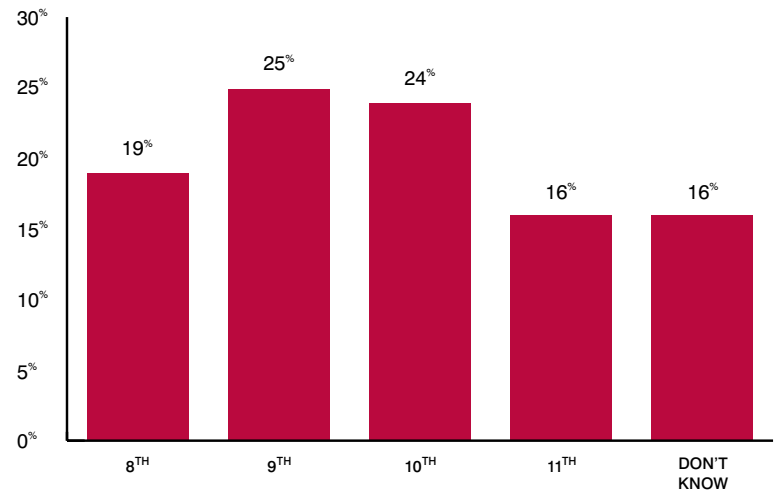
**Parents: In What Grade Should Your Child Start Taking Classes to Prepare for College?**



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007

FIGURE 7

**K2C Students: In What Grade Do You Think You Should Start Taking Classes to Prepare for College?**



SOURCE: KIDS TO COLLEGE PRETESTS 2007

NOTE: STUDENTS IN THE CALIFORNIA K2C PROGRAM WERE NOT ASKED THIS QUESTION.

**The K2C Student Perspective: Academic Planning**

Research suggests that, to some extent, middle school students are aware of the need to take challenging courses. Majorities agree that they should take Algebra I by the eighth grade, allowing them to enroll in more advanced math classes in high school, and that it is important to take math in every year of high school (Markow, Liebman, and Dunbar 2007). However, academic rigor and college preparation do not always coincide with the perspectives of middle school students.

Almost three-quarters (70 percent) of middle school students entering the K2C program believed they would take high school classes that would prepare them for college. However, unlike the middle school parents in IHEP’s national survey, these K2C students did not understand how early they would need to take those classes. While almost half thought they should start taking college preparatory classes in eighth or ninth grade, 40 percent believed they should do so in the tenth or eleventh grades, and about 16 percent did not know when they should

start (FIGURE 7).<sup>9</sup> Many students also underestimated the number of years of coursework they would need in various subjects to prepare for college. For example, 69 percent of K2C students believed they would need to take three years or less of English, and 45 percent thought they would need two years or less of science.<sup>10</sup> Black and Hispanic students were more likely than their White peers to underestimate the number of years of high school English, math, and science they would need.

Although 72 percent of entering K2C students had talked about high school choices with their parents before entering the program, about half reported never having spoken with teachers or counselors about high school course choices. Another 32 percent said they had spoken with teachers or counselors about this topic only once or twice. The experiences of this group of students show that many middle school students are not getting much early information about academic options.

<sup>9</sup> Students in the California K2C program were not asked this question.

<sup>10</sup> The standard recommendation for a college preparatory high school program includes four years of English and at least three years each of math and science.

# Financial Preparation

Many students and parents are unaware of or overestimate the cost of college, which complicates the decision to plan for college. In fact, a significant portion of the general public tends to grossly overestimate college costs (Ikenberry and Hartle 1998; Horn, Chen, and Chapman 2003). This may be a particular problem for parents whose children are not yet even thinking about applying to college. In one study, when a group of sixth-grade parents were asked to estimate the average cost of college for the 2006 academic year, 58 percent indicated that they did not know how to accurately estimate one year's tuition and fees (ISAC 2000). Some families are able to estimate the costs of college accurately, but this ability varies by income level. One study found that both a higher average family income and higher levels of parental education increased the parent's ability to estimate college tuition costs (Horn, Chen, and Chapman 2003). Low-income and first-generation college families are more likely to overestimate expenses and may defer sending their children to college. In addition, parents of middle school students are more likely to save for college if they are knowledgeable about college costs (Cabrera and La Nasa 2000).

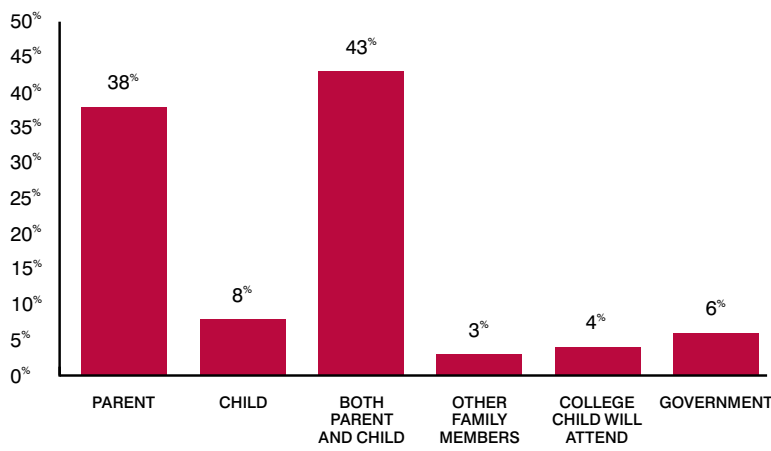
Nonetheless, the general public still believes that paying for a college education is worth the price (Ikenberry and Hartle 1998). According to the *IHEP Survey of Middle School Parents*, most parents feel they should pay for college, although often with the student's help (FIGURE 8). Overall, 38 percent of parents believed they had the primary responsibility for paying for college, while 43 percent believed they shared responsibility with their child. Parental education did influence how parents responded to this

question. In particular, parents with a graduate degree most often said they were solely responsible for paying for college, whereas parents who had not graduated from high school were more likely to place responsibility for paying for college on the government.

Many parents in the *IHEP Survey of Middle School Parents* reported that they had begun to prepare financially for their child's college education, primarily by saving money (37 percent) and cutting

FIGURE 8

### Parents: If Your Child Goes to College, Who Will Be Primarily Responsible for Paying?



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007  
 NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT DUE TO ROUNDING.

back on spending (30 percent). These responses varied somewhat among different demographic groups (TABLE 2). Parents with at least a bachelor's degree were most likely to start saving, while those who had not graduated from high school were least likely to cut back on spending, perhaps because their incomes would not permit it. Parents with household incomes between \$35,000 and \$50,000 (approximately the second quartile) were the most likely of all income groups to cut back on spending to pay for college. Just over a quarter of all respondents had taken no action toward paying for college, and almost 60 percent had taken only one step. This finding suggests that, despite most parents' expectations that they will pay for at least some portion of the child's college education, many have not fully committed to those efforts while their child is in middle school.

Clearly, saving is an important aspect of preparing to pay for college, and research shows that parents start to save for college at different stages of their child's education. Most parents expect to save for college primarily during the high school years (Catsambis and Garland 1997; Horn, Chen, and Chapman 2003). In fact, many parents do save money and cut back on spending once their child gets to high school. For example, 70 percent of the parents of students who enrolled in college after high school graduation noted that they had saved, and 53 percent had cut back on spending; the figures for parents whose child was not enrolled were 55 percent and 38 percent, respectively (Harris Interactive 2003). However, starting to think about these steps

TABLE 2

### Parents' Financial Preparation for College, By Educational Attainment and Race/Ethnicity

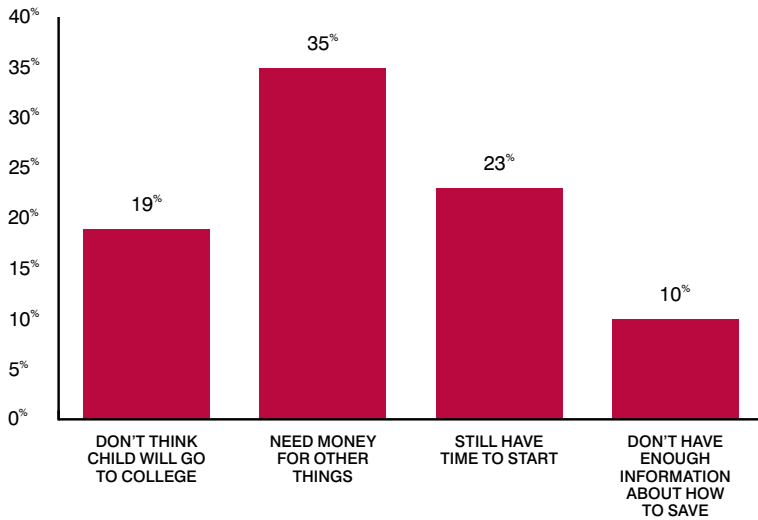
	SAVE MONEY	CUT BACK ON SPENDING	BORROW MONEY	WORK MORE	ASK A RELATIVE OR FRIEND TO HELP PAY	START RESEARCHING FINANCIAL AID	NONE OF THESE
ALL PARENTS	37%	30%	9%	6%	3%	11%	26%
LESS THAN HIGH SCHOOL	36%	19%	11%	10%	3%	14%	30%
HIGH SCHOOL GRADUATE	35%	32%	7%	7%	3%	11%	29%
SOME COLLEGE	34%	25%	7%	9%	1%	15%	31%
ASSOCIATE'S DEGREE	39%	33%	8%	4%	2%	11%	26%
BACHELOR'S DEGREE	42%	26%	10%	5%	2%	14%	23%
GRADUATE DEGREE	42%	26%	9%	6%	6%	14%	21%
WHITE	38%	29%	9%	6%	3%	10%	26%
BLACK	32%	34%	10%	6%	4%	16%	24%
HISPANIC	40%	27%	7%	6%	1%	10%	27%

SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007  
 NOTE: IN SOME CASES, CELL SIZES ARE VERY LOW. IN PARTICULAR, PARENTAL EDUCATIONAL ATTAINMENT IS MISSING ABOUT 20 PERCENT OF RESPONSES, WHICH APPEARS TO BIAS THE ESTIMATES UP SLIGHTLY WHEN COMPARED TO ALL PARENTS. PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS.



FIGURE 9

### Parents: If You Have Not Saved for Your Child's College Education, Why Not?



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007  
NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD ALSO CHOOSE OTHER.

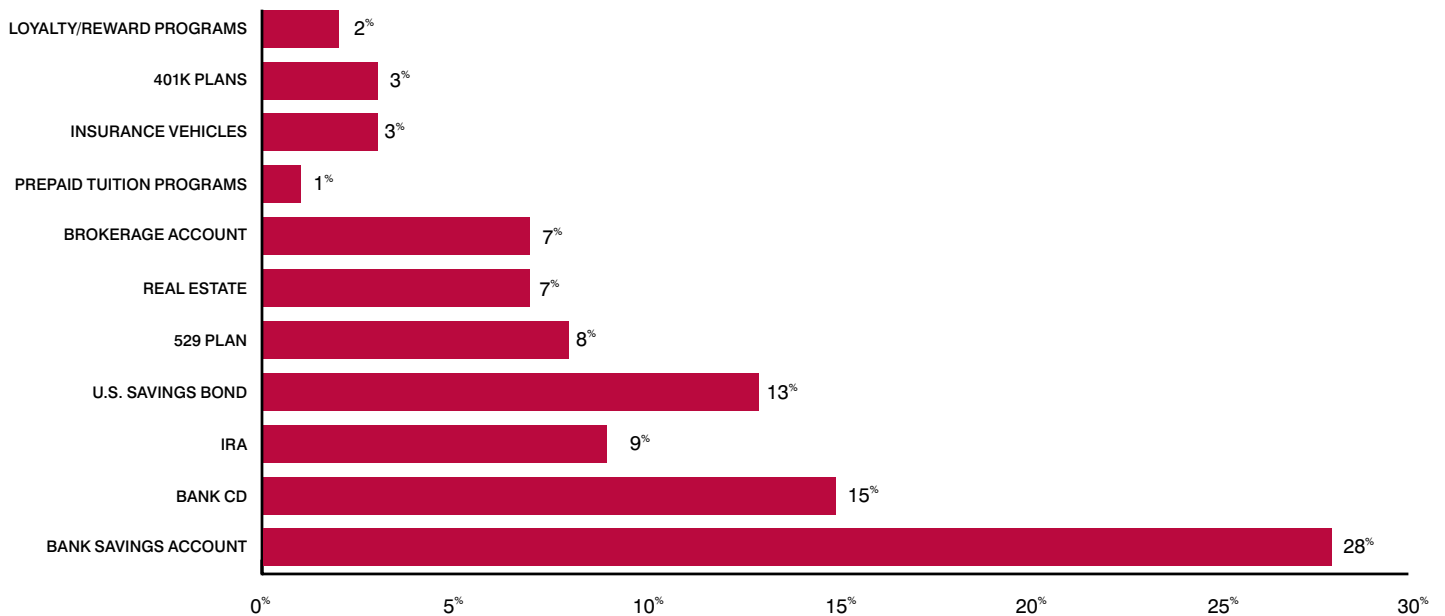
before high school allows parents to build up greater resources. Parents who start saving earlier may do so as a result of their child's academic performance and educational aspirations. In one study, parents of high-achieving students more often reported that they were saving for their child's education (Horn, Chen, and Chapman 2003).

The *IHEP Survey of Middle School Parents* shows that many parents of middle school children have started saving for college, but 63 percent—almost two-thirds—have not. Parents who have not started saving said that they need money for other things or still have time to start (FIGURE 9). Parents in the highest and lowest income categories were the most likely to mention that they had time to start saving. This finding fits with research showing that a high proportion of parents expect to make substantial savings during their child's high school years (Catsambis and Garland 1997). It is unclear whether these parents realize that by saving earlier they can earn a better return on their investment.

For the parents in the *IHEP Survey of Middle School Parents* who had started saving, the most common savings vehicles were bank savings accounts (28 percent), followed by bank CDs (15 percent) and U.S. savings bonds (13 percent). Relatively few parents reported using financial instruments specifically intended for saving for college—only 8 percent had used Qualified State Tuition (529) plans, and less than 1 percent had used prepaid tuition plans or loyalty reward programs (FIGURE 10). Of those who

FIGURE 10

### Parents: If You Have Saved for Your Child's College Education, How Have You Saved?

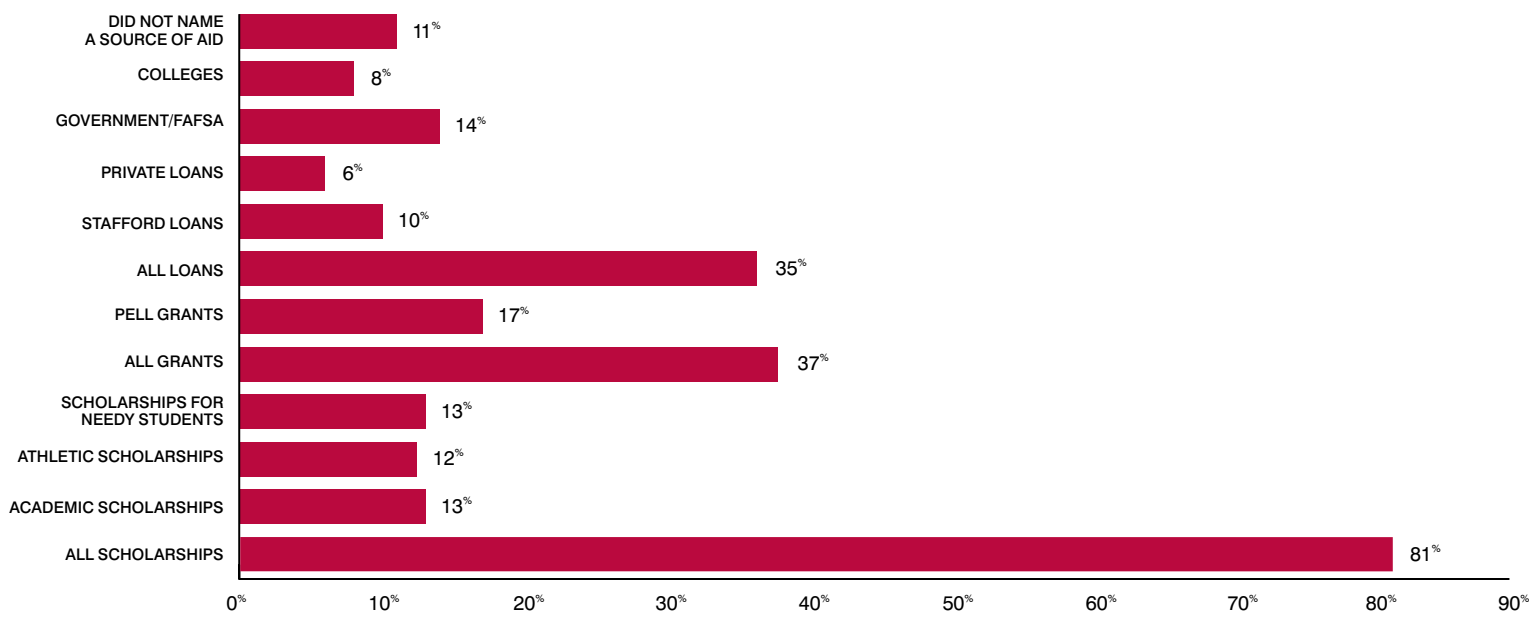


SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007  
NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS. IN ADDITION, 42 PERCENT OF SAVERS DID NOT MENTION ANY OF THESE SAVINGS OPTIONS. IN SOME CASES, CELL SIZES ARE VERY LOW.



FIGURE 11

## Percentage of Parents Mentioning Possible Sources of College Financial Aid



SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007

NOTE: PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS. PARENTS WERE ASKED TO OFFER RESPONSES WITHOUT PROMPTING BY THE INTERVIEWER. IN SOME CASES, CELL SIZES WERE LOW.

saved and reported how they saved, 60 percent used only one savings vehicle.<sup>11</sup>

Parents who saved were asked how much money they thought they would need to enable their child to attend college. Only about a fifth of savers who responded to the question thought they needed to save \$20,000 or less, while 37 percent thought they needed to save more than \$50,000, which is fairly realistic given the current cost of a public four-year college. However, only a third of all savers thought they would achieve their goal by the time their child graduated from high school.<sup>12</sup> White families who were saving were less optimistic than minority families about reaching their savings goal—48 percent said they would not reach their goal, versus 32 percent of minority families.

These findings should be considered in the context of previous research, especially as it relates to differences across racial and ethnic groups. For example, one study found that White and Asian parents tended to save more money for their children. Black and Hispanic parents started saving earlier but actually saved less money than their White counterparts, probably as a result of lower earnings and less knowledge of how to finance a college education (Catsambis and Garland 1997). Research also shows that patterns of saving for college vary by income

level and parental education, with better-educated and wealthier parents more likely to report saving for college (ISAC 2000; Horn, Chen, and Chapman 2003).

Many parents hope their child's education will be paid for through student financial aid, as suggested by a study of parents of sixth-graders in Illinois. In this survey, 79 percent of parents indicated that they expected that the cost of their child's education would be paid at least in part by scholarships or grants (ISAC 2000). Similarly, nearly all (94 percent) of the parents of middle school students surveyed in the *IHEP Survey of Middle School Parents* believed the family would receive financial aid if their child went to college. However, only 11 percent of parents in the national survey said they had started to research financial aid.

This finding fits in with the broader body of research, which suggests that many families are not aware of financial aid resources and do not start to research college financing early enough. In one study, nearly a third of middle and early high school students and their parents had yet to consider ways to finance college (Wimberly and Noeth 2005). Another study found that many members of the public are unaware of the amount of financial aid available and how to go about receiving such aid (Ikenberry and Hartle 1998). High school students may be more aware of financial aid than younger students or their parents, but at the same time, they would prefer to get information about financial aid earlier (Frederick D. Patterson Institute

<sup>11</sup> About 58 percent of savers responded "yes" to one of the savings vehicles mentioned in the survey.

<sup>12</sup> Note that, for these two questions, about a third of savers did not answer the question.

2005). Regardless of race/ethnicity, income, or educational attainment, parents are most interested in receiving information on financial aid as opposed to other important topics such as college admissions requirements or academic planning (ISAC 2000).

Parents who know something about financial aid primarily think in terms of grants and scholarships rather than loans or other forms of aid. Almost three-quarters of the parents of sixth-grade students in Illinois had heard of federal Pell Grants, but fewer than half were familiar with the federal student loan programs, and even fewer knew about work-study programs (ISAC 2000). Responses from the *IHEP Survey of Middle School Parents* similarly suggest that parents are aware of some forms of aid but not others (FIGURE 11).<sup>13</sup> Parents said they were very familiar with some types of financial aid—for example, 75 percent mentioned scholarships in general. Altogether, 81 percent mentioned either scholarships in general or specific types of scholarships, such as athletic or academic scholarships. Over a third of parents (37 percent) mentioned some type of grant aid, while 17 percent mentioned Pell Grants specifically. About 35 percent of parents mentioned loans of any type. Only 11 percent of respondents could not mention any type of aid.

As in the case of other stages of college planning, research has shown that knowledge of financial aid and options for covering

college costs differs depending on the background of the parent. For example, parents with higher incomes or a college education tend to know more about financial aid (Ikenberry and Hartle 1998). In the *IHEP Survey of Middle School Parents*, parents with the highest levels of educational attainment were more aware of the different types of scholarships—such as need- and non-need-based scholarships—as well as other forms of financial aid (TABLE 3). This was true even for Pell Grants. For example, 36 percent of those with a graduate degree mentioned Pell Grants, compared to about 17 percent of those with a high school diploma or less, despite the fact that the latter’s children would be more likely to receive them. Generally, parents with low levels of educational attainment were less likely to be aware of most types of financial aid.

In addition, White families were more likely than minority, especially Hispanic families, to mention grants, loans, and aid from the government<sup>14</sup> and more likely to mention any type of financial aid. For example, 39 percent of White parents mentioned grants and 38 percent loans, compared to 28 percent and 31 percent, respectively, of Hispanic parents. Parents from the lowest income quartile (less than \$35,000 in household income) were less likely than parents in the highest quartile to mention scholarships. This finding corroborates other studies on parents’

<sup>13</sup> Note that parents could mention more than one type of aid.

<sup>14</sup> This category included those who just mentioned the Federal Application for Federal Student Aid (also known as the FAFSA).

financial aid awareness, which have shown that White and Black families are more aware of financial aid than are Hispanic families (Catsambis and Garland 1997; Ikenberry and Hartle 1998). In addition, some studies have noted that Latino students and parents are more reticent about taking out loans for college, although this difference may be related to a lack of knowledge about how loans work (Zarate and Pachon 2006).

On the other hand, most parents who responded to the survey understood the broad boundaries of financial aid even if they did not understand specific forms of aid. For example, according to the *IHEP Survey of Middle School Parents*, the overwhelming majority of parents who responded to these questions knew that anyone can apply for financial aid (90 percent) and that financial aid is not just awarded to athletes or straight-A students (80 percent). They knew that scholarships are funds that do not need to be repaid (87 percent); that government grants are available for needy students (91 percent); that student loans can be used at all types of colleges and vocational schools (94 percent); and that they can find money from a variety of sources to pay for college (92 percent).<sup>15</sup> On all these questions, however, the parents with the least education—particularly those who did not graduate from high school—were less likely than others to demonstrate an understanding of the financial aid system. In

addition, these middle school parents were generally less clear about whether the interest on student loans is tax deductible and whether non-U.S. citizens are eligible for financial aid. Hispanic families were particularly likely to believe that noncitizens are not eligible for aid, reflecting the findings of a study of young Latinos in California, which found that more than half of Hispanic youth surveyed believed a student must be a citizen to apply for financial aid. In reality, noncitizens who are legal permanent residents are eligible for aid (Zarate and Pachon 2006).

Overall, it seems clear that parents plan on helping their middle school children pay for college but are less likely to take important steps that would make it easier to do so. Saving for college is not as widespread as it could be, and many parents do not know much about financial aid. If parents receive better information about financial aid during the middle school years, their children might be more likely to attend college (Zarate and Pachon 2006). Many parents desire greater communication with schools and guidance on obtaining funding for higher education (Catsambis and Garland 1997). Especially for parents who have not attended college themselves—a group shown in this report to have less knowledge about the availability of financial aid—early information about paying for college provided by their children’s middle school would be of considerable value. ❧

<sup>15</sup> For the data in this sentence and the next, the rate of missing data is fairly high, at about a quarter of responses. As these questions were at the end of the survey, it is possible that some parents stopped responding at this point.

TABLE 3

### Percentage of Parents Mentioning Possible Sources of College Financial Aid, By Educational Attainment and Race/Ethnicity

	ALL SCHOLARSHIPS	ACADEMIC SCHOLARSHIPS	ATHLETIC SCHOLARSHIPS	SCHOLARSHIPS FOR NEEDY STUDENTS	ALL GRANTS	PELL GRANTS
ALL PARENTS	81%	13%	12%	13%	37%	17%
LESS THAN HIGH SCHOOL	83%	12%	11%	12%	30%	17%
HIGH SCHOOL GRADUATE	81%	16%	13%	14%	40%	19%
SOME COLLEGE	86%	14%	10%	16%	45%	22%
ASSOCIATE'S DEGREE	90%	14%	10%	15%	46%	18%
BACHELOR'S DEGREE	84%	13%	12%	11%	43%	17%
GRADUATE DEGREE	89%	29%	28%	27%	58%	36%
WHITE	83%	14%	12%	13%	39%	18%
BLACK	79%	19%	14%	13%	40%	21%
HISPANIC	78%	11%	9%	15%	28%	15%

SOURCE: IHEP SURVEY OF MIDDLE SCHOOL PARENTS 2007

NOTE: IN SOME CASES, CELL SIZES ARE VERY LOW. IN PARTICULAR, PARENTAL EDUCATIONAL ATTAINMENT IS MISSING ABOUT 20 PERCENT OF RESPONSES, WHICH APPEARS TO BIAS THE ESTIMATES UP SLIGHTLY WHEN COMPARED TO ALL PARENTS. PERCENTAGES DO NOT ADD UP TO 100 PERCENT AS RESPONDENTS COULD PROVIDE MULTIPLE ANSWERS. PARENTS WERE ASKED TO OFFER RESPONSES WITHOUT PROMPTING BY THE INTERVIEWER.

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<b>ALL LOANS</b>	<b>STAFFORD LOANS</b>	<b>PRIVATE LOANS</b>	<b>GOVERNMENT/ FAFSA</b>	<b>COLLEGES</b>	<b>DID NOT NAME A SOURCE OF AID</b>
35%	10%	6%	14%	8%	11%
30%	8%	2%	6%	4%	11%
40%	9%	6%	14%	7%	13%
43%	14%	8%	20%	10%	6%
48%	15%	10%	17%	9%	3%
38%	10%	7%	18%	11%	8%
60%	17%	20%	29%	15%	2%
38%	10%	6%	16%	8%	10%
35%	12%	5%	14%	8%	12%
31%	8%	8%	9%	8%	14%

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# Early College Awareness and the Kids to College Program

The Kids to College (K2C) program is designed to raise awareness of the importance of higher education among younger middle school students, who will soon need to make decisions that can have a major impact on their future, such as which classes to take in high school. Developed by The Sallie Mae Fund, the program brings together low-income middle school students, most often sixth-graders, with staff and students from local colleges and universities. Over the course of six weeks, program participants are given information on study skills, high school course choices, preparation for college and careers, and life as a college student. Hands-on activities keep participants engaged, and the program ends with a visit to one of the partner colleges and universities, so that participants and their parents can get a firsthand look at college life.

K2C began in Massachusetts in 1993, in partnership with the Association of Independent Colleges and Universities in Massachusetts, and now serves about 3,000 sixth-graders in the Boston, Lowell, Springfield, and Worcester areas. Over the next fourteen years, programs began in California, Connecticut, Florida, New York, North Carolina, Texas, Vermont and the District of Columbia (see Appendix II for site list). The K2C program has served a total of 41,000 students to date. In the K2C model, sixth-grade classes from schools in low-income and often heavily minority neighborhoods are paired with a college or university. Staff members and students from the partner college or university participate in at least some of the K2C class sessions, all of which take place during school hours. Program participants and their parents then visit their partner college or university at the end of the program.

This model varies somewhat at each K2C location. In both North Carolina and Florida, for example, individual students, rather than whole classes, are recruited for the program. In Florida, program sessions take place after school, while in North Carolina, students are pulled out of elective classes to attend K2C sessions. In addition, although all the programs follow the general outlines of the original K2C curriculum, each program has made some changes to reflect the situation in its area and the student population served.

Evaluation is a crucial aspect of the K2C program. At the first program session, students take a pretest that measures their expectations and knowledge of preparing for college and careers. They take the same test at the end of the six-week program, allowing program administrators to get a sense of how students'

attitudes and knowledge may have changed as a result of program activities. Data from pretests administered to students in a number of K2C programs have been used throughout this report to show what middle school students know and believe about college preparation. Posttests from many of these programs are also available, allowing a comparison of student knowledge and attitudes before and after the program. Comparing these pre- and posttests demonstrates that an early awareness program like K2C has the potential to change middle school students' perceptions of college preparation in positive ways, with the impact most noticeable for many students at risk of not attending college, including minority students and students whose parents did not attend college.

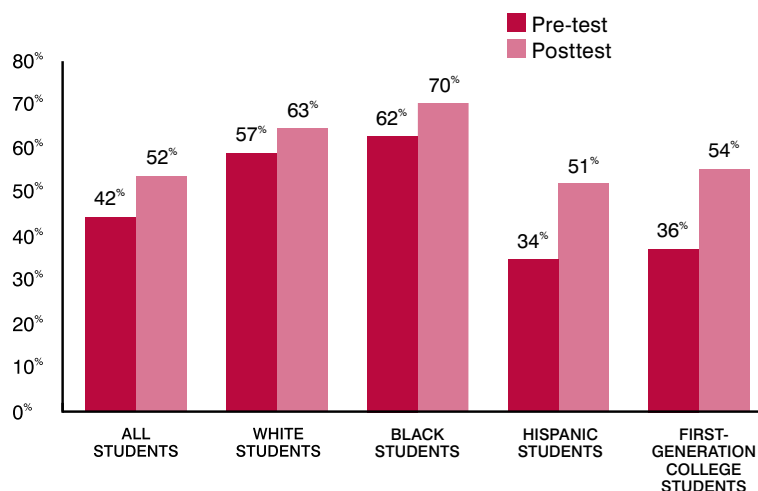
Both pre- and posttests were available from 2007 K2C programs in California, Connecticut, Florida, Massachusetts, North Carolina, and Vermont.<sup>16</sup> For each program, most of the posttests examined came from students who also took the pretest. However, this analysis does not, for the most part, match individual student responses on the pre- and posttests, but rather examines the data in the aggregate. The K2C students described below are similar to those in the rest of the report—83 percent were minority (including 14 percent Black and 53 percent Hispanic), 48 percent were male, and 38 percent said that neither parent had attended college (although many students were unsure of their parents' level of education). In particular, two-thirds of Hispanic students, versus around 40 percent of White and Black students, reported that neither parent had attended college or that they did not know their parents' educational attainment.

Like the K2C participants described in the rest of this report, these students generally expected to attend college. Two-thirds said at the start of the program that they definitely would attend college after high school, with that number increasing to 70 percent at the end of the program. On the other hand, while these entering students said that they expect to go to college, they were far less able to imagine themselves as college students, with only 42 percent saying they could definitely imagine themselves in college at the beginning of the K2C program. After the K2C program, which includes a campus visit and discussions about what college life is really like, 52 percent of students said they could definitely imagine themselves in college, a 24 percent increase.

This change in college aspirations varied by demographics as well. The number of White and Black students who said they definitely could imagine themselves in college increased somewhat, but for Hispanic students this number rose by 50 percent—from 34

FIGURE 12

### Percentage of K2C Students Who Said That They Can Definitely Imagine Themselves in College



SOURCE: KIDS TO COLLEGE PRE- AND POSTTESTS 2007

percent to 51 percent. Among students whose parents did not attend college, the number who said they definitely imagine themselves in college also increased by 50 percent—from 36 percent to 54 percent. However, even these substantial increases still left Hispanic students and first-generation students trailing many of their peers in their ability to imagine themselves in college (FIGURE 12).

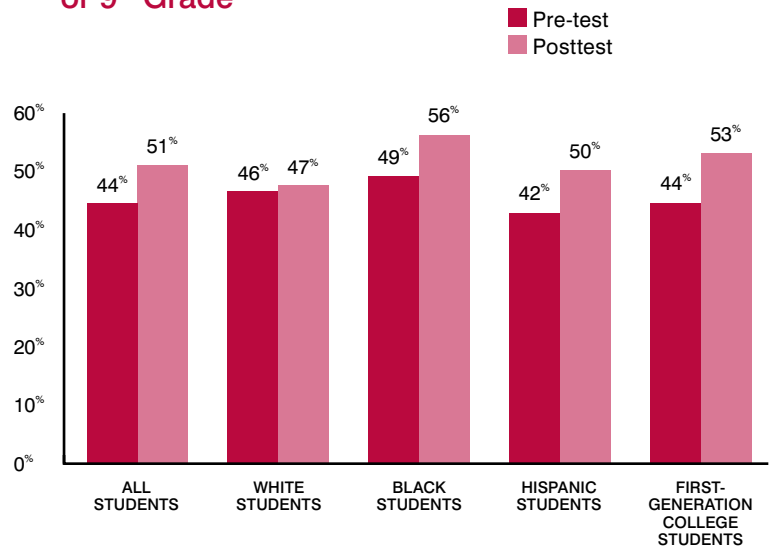
The K2C program seems to have encouraged students to talk more with others about their college aspirations. While most students indicated on the pretest that they had talked with parents about going to college, only 47 percent said they had talked with friends about college, and even fewer (43 percent) had spoken with teachers. At the conclusion of the program, these numbers had increased to 55 percent and 57 percent, respectively—a 17 percent increase in students who had talked with friends about college and a 33 percent increase in students who had talked with teachers. These changes are probably connected to program activities, since the curriculum deliberately encourages students to think and talk about going to college.

High college aspirations do not, of course, mean that middle school students understand what they need to do to prepare for college. At the beginning of the K2C program, students seemed very unsure about what high school classes they needed to prepare for college and when they should start taking those classes. For example, fewer than half (44 percent) of students thought they should start taking college preparatory classes in eighth or ninth grade. By the end of the program, this number had increased by 16 percent.<sup>17</sup> K2C students also increased their awareness of the specific types of classes they should take

<sup>16</sup> In the data used for this analysis, approximately 45 percent of the pre- and posttests came from California, 36 percent from Massachusetts, and 15 percent from Florida, while North Carolina and Connecticut together represented only 4 percent of the cases. Data from Vermont were not analyzed because of the small number of cases.

FIGURE 13

### Percentage of K2C Students Who Think They Should Start College Preparatory Classes in 8<sup>th</sup> or 9<sup>th</sup> Grade



SOURCE: KIDS TO COLLEGE PRE- AND POSTTESTS 2007

NOTE: STUDENTS IN THE CALIFORNIA K2C PROGRAM WERE NOT ASKED THIS QUESTION.

for college preparation. On program posttests, the number of students who thought they should take four years of math in high school had increased by 17 percent; the number who thought they should take four years of English increased by 39 percent. Moreover, specific groups of at-risk students showed more positive change than other students. In particular, the number of Hispanic students and students whose parents do not have a college education who thought they should start college preparatory classes in eighth or ninth grade increased by 19 percent and 20 percent, respectively, compared to virtually no change for White students and an increase of 9 percent for students whose parents did attend college (FIGURE 13).

The K2C program also encouraged students to talk more often with their parents, teachers, and counselors about high school choices. On program posttests, the number of students who said they had talked with their parents about high school choices three or more times during the school year increased by 18 percent for all students, by 36 percent for Hispanic students, and by 43 percent for first-generation students. Student interaction with teachers or counselors increased even more. Before the program started, only half (51 percent) of students said they had ever talked with a teacher or counselor about high school choices; by the program's end, this percentage had increased to nearly three-quarters (72 percent).

<sup>17</sup> Students in the California K2C program were not asked this question.

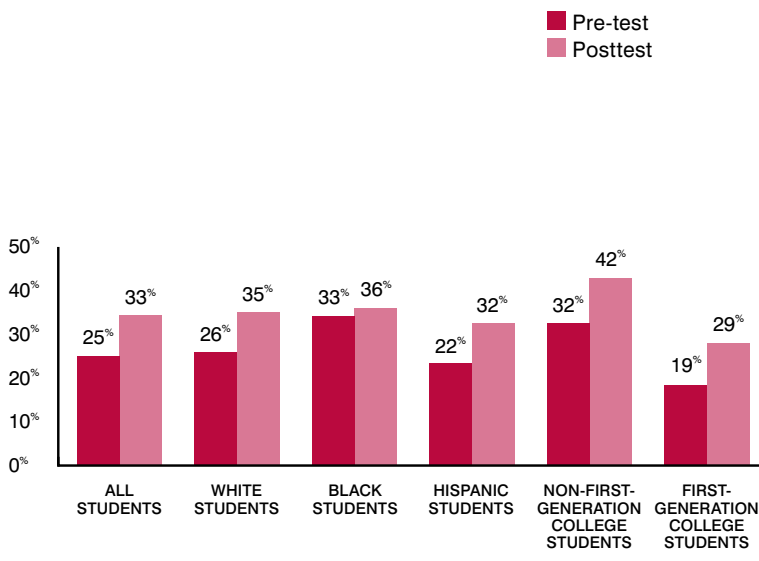
Involvement in the K2C program helped students become more aware of the availability of financial aid. After the K2C program, participants were more likely to agree that their families had information about financial aid. Before the program, 25 percent of students agreed with this statement, while 33 percent agreed following the program—a 32 percent increase. The program had a particular impact on Hispanic and students whose parents did not attend college, with the percentage of these students who agreed that their families had information about financial aid increasing by 45 percent and 53 percent, respectively. Hispanic students narrowed the gap in knowledge between themselves and their contemporaries of other races and ethnicities, but first-generation students continued to lag behind those whose parents had attended college in their awareness of financial aid (FIGURE 14).

K2C tries to encourage participants to start thinking about potential careers. The pre- and posttests included only one question about careers, but this question was open-ended and produced some provocative responses from students. Their answers to this question suggest that K2C does encourage participants to think more carefully about potential careers. For example, in the Connecticut K2C program, 29 students left the career question blank or said they did not know what they wanted to be when they grew up on the pre-test; on the posttest, only one did so. On the pre-test, moreover, the only careers mentioned by more than one student were engineer, teacher, nurse, and hairdresser. On the posttest, multiple students mentioned careers such as doctor,



FIGURE 14

## Percentage of K2C Students Who Agree That Their Family Has Information About Financial Aid




SOURCE: KIDS TO COLLEGE PRE- AND POSTTESTS 2007

video game designer, lawyer, architect, social worker, veterinarian, television producer, and computer programmer, in addition to some of the careers they had mentioned earlier.

Individual students also changed the way they thought about their future career after completing the K2C program.<sup>18</sup> Some students changed their career choices to areas that require more education. One participant initially said he wanted to be an auto mechanic but later said he wanted to be an electrical engineer. Two female participants indicated on the posttests that they wanted to be teachers after mentioning “hairstylist” and a “person who does nails” on the pretest. Two students initially chose careers in which few people have the opportunity to succeed—basketball player and race-car driver. On the posttest, however, these two boys said they wanted to be a video game designer and a lawyer, respectively. Both are still ambitious career choices but more attainable than the initial choices.

Still other students showed more specificity in their possible career choices. For example, a student who said on the pretest that she wanted to be a scientist said on the posttest that she wanted to be a chemist. Similarly, a student who originally said he wanted to be a businessman narrowed his field of interest to accountant. Although their career choices are likely to change often as these sixth-grade students move through high school and college, their answers on

the K2C posttests do suggest that the program has offered them the opportunity to think in creative and practical ways about what they might want to be when they grow up.

The data presented above suggest that the K2C program has a noticeable and positive effect on the low-income sixth-grade students who participate. After the program, participants were more likely to say that they could imagine themselves in college and that they had spoken with teachers and friends about going to college. Participants displayed increased awareness of the need to take college preparatory classes early in high school and to take more years of English and math. They also indicated greater awareness of the availability of financial aid for college and a broader sense of the career choices available to them. Groups most at risk of not pursuing higher education—including minority students (particularly Hispanic students) as well as students whose parents did not attend college—were especially likely to show increased college awareness after the program. Although this analysis looks only at one higher-education early awareness program, the preliminary results indicate that programs aimed at middle school students and their parents have the potential to build an awareness that college is possible and to help clarify the steps a student needs to take to prepare for it. 

<sup>18</sup> In these examples, pre- and posttest responses were matched for specific students.

# Conclusions and Recommendations

As higher education becomes increasingly important to both individuals and society as a whole, more people are recognizing that preparation for college must start before high school. In high school it quickly becomes clear whether or not the elements are in place for a student to succeed in gaining access to college. These elements include having the motivation to attend college, choosing the appropriate courses to prepare for college, and (particularly in the case of parents) developing an understanding of college costs and financial aid options.

The information presented in this report suggests that across almost all groups—parents or students, White or minority, higher or lower levels of education—expectations are high that middle school students will attend college. In addition, parents believe that they understand what they need to do to make that happen. Parents surveyed for this report are aware that to prepare for college their child must take certain courses in the first year of high school or earlier. They have had conversations with their families, friends, teachers, and counselors to varying extents. Most parents plan to pay for some or all of their child's college education, and they have some awareness of the availability of financial aid and other resources.

Parents are essential parts of this process, especially at this early stage. In fact, many parents already have taken steps to plan for college, including gathering information and beginning to prepare financially for their child's college education. However, the extent to which these actions have been taken varies for

different groups of parents, and many groups appear to have very low levels of college knowledge. Even for families that are taking the right steps, their knowledge may not be enough.

In overall planning for college, the *IHEP Survey of Middle School Parents* found that the most common step parents had taken while their children were in middle school was to start saving—slightly more than a third reported having done so. Smaller percentages of parents had started researching colleges, meeting with counselors, and making other efforts. In response to more specific questions about the financial aspect of college planning, parents again reported saving as the most common step taken, with efforts to cut costs not far behind. Most of those who started saving were using bank savings accounts rather than instruments that specifically target saving for college. However, a significant proportion of families had not begun saving at all. This could prove problematic as the cost of going to college continues to increase.

The families least able to prepare for college are those who are already underrepresented there. Parents with high levels of education generally have the knowledge and experience to understand what steps are necessary to prepare for college and the ability to begin saving. This is in stark contrast to families with low levels of education, who often do not know anyone with a college degree and who are much less likely to have access to information about college and financial aid or the ability to start saving. This pattern suggests that the information and affordability gaps will continue to widen unless interventions target this group.

Minority group members also face barriers in planning for their child's college education. As a whole they are less likely to have started saving or taken other actions to prepare for college. Hispanic families appear to have lower expectations that their child will attend college and less knowledge about the college planning process—which is not surprising, given that Hispanic parents are least likely to have a college degree. In addition, of all racial and ethnic groups, Hispanic parents mentioned various forms of financial aid the least. Black families had high expectations and were similar to White families in some ways, such as obtaining information about college preparation. However, they were similar to Hispanic parents in other ways, such as having less knowledge of financial aid programs.

Middle school is a period when parents can play an important role in helping their child prepare for college. A very high proportion of parents surveyed for this report—87 percent—expected that their child will go to college, regardless of their racial/ethnic or educational background. In addition, more than 80 percent of parents expected to pay for college, whether alone or with the child's help.

Yet this report has shown that most parents of middle school children are not adequately preparing for college, both planning and financing. Almost two-thirds of parents surveyed have not begun to save, despite the fact that the earlier families begin to save, the more likely they are to be able to afford college. In addition, while speaking in broad terms about scholarships and grants, parents were only vaguely aware of specific financial aid programs, and more than 11 percent could not name a single source of aid. Disadvantaged families—the ones who most need information about planning for college—were the least likely to receive it. They also were less likely to save money for college or take other financial steps that would help them pay for college. Without intervention to assist these families in better understanding and taking the steps to prepare to send their children to college, the gap in access to higher education is likely to persist.

## Recommendations

Working toward more involvement of parents in early college planning will require a comprehensive approach that combines

outreach efforts, curricular changes, increased program support, and other activities. It will also require participation at all levels, including students and families, high schools, colleges, state and local governments, the federal government, and the private sector.

### *College Knowledge*

Increasing college knowledge must become a priority. To do this effectively, all concerned must develop new or improved methods of outreach.

- Groups that advocate for Latinos, Blacks, low-income families, immigrants, and others should distribute materials that increase college knowledge in all their outreach campaigns.
- Informational materials should target specific populations and take into account special challenges, such as limited English proficiency and access to the Internet.
- Government, foundation, and private sector actors should invest in disseminating college knowledge by providing funding to support outreach materials and information campaigns.
- State and local governments, in coordination with middle and high schools, should ensure the smooth distribution of college knowledge, including providing increased support and training to teachers and guidance counselors.
- Colleges should build stronger relationships with local schools to provide information on the steps necessary for college admission and the points at which students and parents must make certain choices.

### *Financial Literacy and Saving*

Parents must begin to plan financially for college at an early stage. They need to understand their financial choices and the potential future benefits. Banks and other financial institutions are logical places to support efforts to reach parents at this early stage.

- Financial institutions should support financial literacy campaigns that reach diverse public audiences. At the same time, they should target their own clientele by including in all their promotions materials easy-to-read explanations of how to save for college and, perhaps more important, why parents should start saving early.
- Financial institutions should distribute these materials freely to local schools. School officials can be helpful in providing more specific information on financial aid as well as the future costs of going to college.
- Parents of elementary and middle school students should know the details of what it costs to attend area colleges, including tuition, fees, and other potential expenses.

- Parents should be made aware by financial institutions, schools and other organizations of specific financial aid programs and how to find out more about those programs.

### Early Intervention Programs

Substantial evidence shows that early intervention programs, when designed correctly, can positively affect students' academic preparation and college awareness. Furthermore, many of these programs include parents and families in the discussion. To continue and strengthen these efforts, several steps can be taken.

- Existing and new early intervention programs should acknowledge that both students and parents must be supported in their college planning and should bring families into the process.
- The trend toward aiming information at students and parents early, before students begin high school, should continue, and programs that currently focus on high school should consider expanding their coverage.
- Early intervention programs should include career exploration and exercises that help map a student's future, as well as information on academic and financial planning in preparation for college.
- Early intervention programs should be coordinated within each school district or county so they can work together seamlessly and effectively.
- Across the board, investment in support programs must be increased, with funding from government, the private sector, colleges, or other stakeholders.

### Middle and High Schools

Many observers have suggested that school reform efforts such as No Child Left Behind are contributing to increased aspirations for college. In this context, it is important to make increased college attendance part of the assessment of high school success. Likewise, middle school must begin to align themselves with those expectations.

- Schools must align curricula with college standards early, so that students take certain stepping-stone courses early enough to graduate from high school fully qualified for college.

- Schools and counselors must reach out to parents and students to explain which courses are necessary for college and why it is important to plan for college in other ways. Information about college options should be a standard part of any life skills curriculum taught in middle and high schools, and schools should offer college planning workshops to parents well before students begin the application process.

- Schools should take into account language and other potential barriers in materials distributed to students and parents.

- Congress should support the Success in the Middle Act of 2007 (H.R. 3406), recently introduced to offer federal support to improve the education of middle school students in low-performing schools. The act would authorize \$1 billion a year for formula grants to states to provide subgrants to local school districts. Recipients would implement a plan to inform students about how to prepare for a college education. To One of the act's mandates for subgrant recipients would be to inform students about high school graduation and college admissions requirements.

### Research

This report could not answer all of the questions about the role of parents in helping their middle school children plan for college. The Success in the Middle Act now before Congress would authorize funding to facilitate the generation and application of research that identifies effective practices. There are many avenues for further exploration.

- Examine the extent to which parents understand that high school graduation requirements do not always match college admissions requirements and their knowledge of specific courses, such as Algebra II, that correlate with successful college completion.

- Delve more deeply into the specific savings strategies used by parents, including their decisions about when they start saving for college, what types of savings vehicles they use, and how much they save. ❧

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# Appendix I

## Survey Instrument for the *IHEP Survey of Middle School Parents*

Good afternoon, my name is \_\_\_\_\_  
I'm calling on behalf of the Institute for Higher Education Policy, a nonprofit organization dedicated to education issues. We're contacting parents of middle school students to ask about their perspectives on going to college. Your survey responses will be completely anonymous, and will help high schools, colleges, and policymakers improve their outreach efforts about college. The survey only takes about 6 minutes. Would you like to participate?

### SCREENER: ALL RESPONDENTS

1. How many children under the age of 18 do you have living with you in your household?

IF NONE: THANK YOU. THOSE ARE ALL THE QUESTIONS WE HAVE FOR YOU TODAY.

### SCREENER: ALL RESPONDENTS WITH CHILD/CHILDREN UNDER 18

2. What are the grade levels of your children who are under 18 years old?

IF NOT 6–8: THANK YOU. THOSE ARE ALL THE QUESTIONS WE HAVE FOR YOU TODAY.

### BASE: ALL RESPONDENTS WITH CHILD/CHILDREN IN GRADES 6–8

For the following questions, we are concerned with your child/children in grades 6–8.

#### Parental Expectations

3. Which of the following statements best describes your thoughts about your child and college? CHOOSE ONE

- A. You expect your child to go to college after high school
- B. You want your child to go to college but realize it may not be possible
- C. You think going to college is your child's decision, not yours
- D. You do not think college is necessary for your child

Not sure (V)

Decline to answer (V)

4. How likely do you think it is that your child will attend college? CHOOSE ONE

- A. Very likely
- B. Somewhat likely
- C. Somewhat unlikely
- D. Very unlikely

Not sure (V)

Decline to answer (V)

4a. (If "Very likely" or "Somewhat likely") Which of the following statements best describes why you expect your child to continue his or her education after high school? CHOOSE ONE

- A. You believe that a college degree is necessary to get ahead in today's world
- B. Your child will probably pursue a job that requires a college degree
- C. Your child will earn more money with a college degree
- D. Everyone in your family has attended college

Not sure (V)

Decline to answer (V)

4b. (If "Somewhat unlikely" or "Very unlikely") Which of the following statements best describes why you do not expect your child to continue his or her education after high school? CHOOSE ONE

- A. You believe that a college degree is not necessary to get ahead in today's world
- B. Your child will probably not pursue a job that requires a college degree
- C. College is too expensive
- D. Your child does not have good enough grades
- E. No one in your family has attended college
- F. You don't have enough information about getting into or paying for college

Not sure (V)

Decline to answer (V)

#### Planning for College

Now I would like to ask you a few questions about planning for college, again keeping in mind your middle school child.

5. How many times during this school year have you talked to your child about going to or preparing for college? CHOOSE ONE

- A. I have never spoken about going to college or preparing for college with my child
- B. 1 to 2 times
- C. 3 to 4 times
- D. 5 or more times

Not sure (V)

Decline to answer (V)



6. What, if any, of the following things have you done to plan for the possibility of your child attending college?  
CHOOSE ALL THAT APPLY

- A. Researched specific colleges
  - B. Met with a teacher or counselor at school
  - C. Started saving money
  - D. Visited a college campus with my child
  - E. Visited a college campus without my child
  - F. Looked into the college admissions process
  - G. Enrolled your child in a pre-college program (e.g. AVID, GEAR UP, Talent Search, Kids to College)
  - H. None of these
- Not sure (V)  
Decline to answer (V)

6b. (If enrolled child in pre-college program) You mentioned that you enrolled your child in a pre-college program. What is the name of the pre-college program you enrolled your child in?

7. From which of the following sources, if any, have you gotten advice or information about planning or paying for college? For each one I read, I'd like you to tell me yes or no.

- |   | <u>Yes</u> | <u>No</u> | <u>Not sure (V)</u> | <u>Decline to answer (V)</u> |
|---|------------|-----------|---------------------|------------------------------|
| A. School counselor                       |            |           |                     |                              |
| B. Teacher                                |            |           |                     |                              |
| C. Admissions office at a college         |            |           |                     |                              |
| D. Family                                 |            |           |                     |                              |
| E. Friends (i.e. peers)                   |            |           |                     |                              |
| F. Financial advisor (bank or accountant) |            |           |                     |                              |
| G. Books                                  |            |           |                     |                              |
| H. Internet                               |            |           |                     |                              |
| I. Media (newspaper/TV/radio programs)    |            |           |                     |                              |
| J. Government                             |            |           |                     |                              |
| K. Military                               |            |           |                     |                              |

7a. (If yes to any source of information) How old was your child when you first received information about college?  
CHOOSE ONE

- A. Kindergarten through second grade
  - B. Third grade through fifth grade
  - C. Sixth grade through eighth grade
- Not sure (V)  
Decline to answer (V)

8. In what grade do you think your child should begin taking specific classes to prepare for college? CHOOSE ONE

- A. 6<sup>th</sup> grade
- B. 7<sup>th</sup> grade
- C. 8<sup>th</sup> grade
- D. 9<sup>th</sup> grade
- E. 10<sup>th</sup> grade
- F. 11<sup>th</sup> grade

- G. 12<sup>th</sup> grade
- Not sure (V)  
Decline to answer (V)

9. Do you feel like you know what classes your child should take in middle and high school in order to be able to go to college?

- A. Yes
  - B. No
  - C. I know some of the courses but not all
- Not sure (V)  
Decline to answer (V)

### **Paying for College**

The next few questions are about paying for college.

10. If your child goes to college, who will be primarily responsible for paying his or her expenses? CHOOSE ONE

- A. You
  - B. Your child
  - C. Both you and your child
  - D. Other family members (grandparent, ex-spouse)
  - E. The college your child wants to attend
  - F. The government
- Not sure (V)  
Decline to answer (V)

11. What, if anything, have you done to financially prepare for your child's college education? CHOOSE ALL THAT APPLY

- A. Save money
  - B. Cut back on spending
  - C. Borrow money
  - D. Work more (for example, get a second job)
  - E. Ask a relative or friend to help pay for college
  - F. Start researching financial aid
- Not sure (V)  
Decline to answer (V)

11a. (If they chose A in the previous question). You mentioned that you've saved money for college. Please tell me if you've used any of the following savings programs  
CHOOSE ALL THAT APPLY

- A. Bank savings account
  - B. Bank CD
  - C. IRA
  - D. U.S. savings bonds
  - E. Qualified State Tuition (529) Plans
  - F. Prepaid tuition programs
  - G. Insurance vehicles, such as annuities or life policies
  - H. Company retirement (401k) plans
  - I. Loyalty or reward programs (prompter to explain what these are)
  - J. Real estate
  - K. Brokerage account (stocks/bonds)
- Not sure (V)  
Decline to answer (V)

11b. How much money do you think you will need to save to make it possible for your child to attend college?

- A. Less than \$10,000
  - B. Between \$10,000–\$20,000
  - C. Between \$20,000–\$30,000
  - D. Between \$30,000–\$40,000
  - E. Between \$40,000–\$50,000
  - F. More than \$50,000
- Not sure (V)  
Decline to answer (V)

11c. Do you think you will achieve your college savings goal by the time your child graduates high school?

- A. Yes
  - B. No
  - C. Maybe
- Decline to answer (V)

11d. (If did not choose A in question 11) You mentioned that you have not saved money for your child's college education. Please tell me why. CHOOSE ONE

- A. You don't think your child will go to college
  - B. You need money for other things
  - C. You still have time to start
  - D. You don't have enough information about how to save for college
  - E. Other
- Not sure (V)  
Decline to answer (V)

12. Here is a set of statements about paying for college. For each one I read, I'd like you to tell me whether the statement is true or false. Let's start with the first one:

- | <u>True</u>  | <u>False</u> | <u>Not sure</u> | <u>Decline</u>       |
|--|--------------|-----------------|----------------------|
|  |              | <u>(V)</u>      | <u>to answer (V)</u> |
| A. College is too expensive for many families to afford                                      |              |                 |                      |
| B. Anyone can apply for financial aid for college, regardless of his or her household income |              |                 |                      |
| C. Financial aid is only awarded to athletes or straight-A students                          |              |                 |                      |
| D. You do not have to be a U.S. citizen to be eligible for financial aid                     |              |                 |                      |
| E. Grants and scholarships are funds awarded to a student that do not have to be repaid      |              |                 |                      |
| F. Government grants are available for needy students  |              |                 |                      |
| G. Loans can be taken out to pay for all types of colleges and vocational schools            |              |                 |                      |
| H. Interest on education loans is tax-deductible   |              |                 |                      |
| I. You can find money through a variety of sources to pay for college                        |              |                 |                      |

13. Please tell me all the possible sources of college financial aid that you know of.

- A. Scholarships—unspecified
- B. Academic scholarships
- C. Athletic scholarships

D. Scholarships for needy students

- E. Grants—unspecified
  - F. Pell Grants
  - G. State grants
  - H. Loans—unspecified
  - I. Stafford loans
  - J. PLUS loans
  - K. Perkins loans
  - L. Private/personal loans
  - M. Work-study
  - N. Government/FAFSA
  - O. Colleges
  - P. GI Bill
  - Q. Other
- Not sure (V)  
Decline to answer (V)

14. Do you think your family will receive financial aid if your child goes to college?

- A. Yes
  - B. No
  - C. Maybe
- Not sure (V)  
Decline to answer (V)

14a. (If yes) What percentage of your child's college costs do you think will be covered by financial aid? CHOOSE ONE

- A. 0–25%
  - B. 26–50%
  - C. 51–75%
  - D. 76–100%
- Not sure (V)  
Decline to answer (V)

14b. (If no) Why not? CHOOSE ALL THAT APPLY

- A. You make too much money
  - B. You wouldn't know how to apply for financial aid
  - C. There's too much competition for scholarships
  - D. Applying for financial aid is too complicated and time-consuming
  - E. Your child probably wouldn't be eligible for academic or athletic scholarships
  - F. Other
- Not sure (V)  
Decline to answer (V)

### Demographics

Finally, the following questions are for classification purposes only. We don't mean to pry, but we need to know some things about you in order to compare your opinions with those of others.

15. What is your zip code?



16. What gender is/are your child(ren) who is/are in grade 6-8?

- A. Male
- B. Female

Decline to answer (V)

17. What is your gender?

- A. Male
- B. Female

Decline to answer (V)

18. What is your marital status?

- A. Married
- B. Separated
- C. Divorced
- D. Widowed
- E. Unmarried, living with a significant other
- F. Never married

Decline to answer (V)

19. How old are you?

20. What is the highest level of school you have completed or the highest degree you have received?

- A. Less than high school (grades 1–8)
- B. Completed some high school (grades 9–12) but did not graduate
- C. High school graduate
- D. Completed some college but did not receive degree
- E. Associate's degree
- F. Bachelor's degree
- G. Completed some graduate school
- H. Graduate degree (e.g., M.A., M.S., M.S.W, M.B.A., M.D., J.D., Ph.D., Ed.D.)

Decline to answer (V)

20a. (If attended some college or more) When you went to college, did you receive any financial aid?

- A. Yes
- B. No
- Not sure (V)

Decline to answer (V)

21. Do you have any children currently in college?

- A. Yes
- B. No

Decline to answer (V)

21a. (If yes) Do they receive any financial aid?

- A. Yes
- B. No
- Not sure (V)

Decline to answer (V)

22. Are you of Hispanic or Latino origin or descent?

- A. Yes
- B. No

Decline to answer (V)

23. How would you describe your race? CHOOSE ONE

- A. White or Caucasian
- B. Black or African American
- C. Asian or Pacific Islander
- D. American Indian or Alaskan Native
- E. Other

Decline to answer (V)

24. Which of the following income categories best describes your total household income in 2006? CHOOSE ONE

- A. Less than \$15,000
- B. \$15,000–\$25,000
- C. \$25,000–\$35,000
- D. \$35,000–\$50,000
- E. \$50,000–\$75,000
- F. \$75,000–\$100,000
- G. \$100,000 or more

Not sure (V)

Decline to answer (V)

I'd like to thank you again for participating in this survey. We hope that the results of this survey will help more kids go to college.

# Appendix II

## List of Kids to College Partners

The following partners are working with The Sallie Mae Fund to conduct Kids to College programs in nine states:

### California

Tomás Rivera Policy Institute in partnership with California State University-Fullerton/Los Angeles and Northridge

### Connecticut

Wesleyan/Middletown Public Schools Collaborative in partnership with Wesleyan University

### District of Columbia

Institute for Higher Education Policy and Partners4Education in partnership with American University, George Mason University, Georgetown University, Howard University, Marymount University, Southeastern University, Trinity, and University of Maryland-College Park

### Florida

Volunteer Florida Foundation in partnership Take Stock in Children and Miami Dade College

### Massachusetts

Association of Independent Colleges and Universities in Massachusetts (AICUM) and TERI in partnership with 45 AICUM member colleges and universities

### New York

State University of New York-Cortland in partnership with State University of New York-Cortland

### North Carolina

Communities in Schools of Charlotte-Mecklenburg in partnership with Central Piedmont Community College, Johnson C. Smith University, Johnson & Wales University, and University of North Carolina—Charlotte/Wingate

### Texas

Texas A&M University and Houston Independent School District in partnership with Houston Baptist University, Houston Community College, Texas A&M-Galveston, Texas A&M-Prairie View, Texas Southern University, University of Houston, University of Houston-Downtown, University of St. Thomas-Houston

### Vermont

New England Board of Higher Education and Boys & Girls Club of Burlington in partnership with University of Vermont, St. Michael's College, Champlain College, and Community College of Vermont

AS OF NOVEMBER 2007.



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