The reality is that young boys need recess, gym, music and art (all things we restrict as punishment or cut during lean budget times). Many male students love competition (which we have nearly abandoned in the grades before high school). And they will benefit from reading material that appeals to them.

5. Consider support services targeted specifically to male students. It may take some work to get them involved, but there are many ways to encourage greater connection to learning for male students on campus, at home and in the community. Consider tutoring aimed at boys' learning styles, peer study groups, lecture series and community service activities (that can help teach often-overlooked empathy skills in young men).

6. Consider single-sex classrooms or schools. Single-sex schools or classrooms have always existed in private educational settings, but they are gaining increasing attention in public schools and colleges for a simple reason: They can work. In single-sex classrooms where efforts are made not just to separate boys from girls, but to understand and apply what we know about learning differences between them, both boys and girls see significantly increased rates of attendance, reduced behavioral problems, improved grades and graduation rates.

7. Be a mentor, and find ways to expose young men to *other* male mentors. Most of us went to school for nine or 10 years before seeing a male teacher in the classroom (other than the occasional gym class). Fewer than 3% of preschool and kindergarten teachers and only 19% of elementary and middle school teachers today are male. How much time each day does a young man get to spend learning from other men, whether playing sports or talking about his dreams for the future? Forget the social stereotype that boys and men are supposed to be self-reliant (and therefore don't need to stop for directions).

Some helpful direction today could ensure a successful "launch" tomorrow.

Lane A. Glenn *is vice president of academic affairs at Northern Essex Community College. Email: lglenn@necc.mass.edu.* ***Suzanne Van Wert*** *is an English professor at the college. Email: svanwert@necc.mass.edu.*

Price and Value

Considerations for college shoppers

C. ANTHONY BROH AND DANA ANSEL

You have finally found your dream house. You ask the realtor, "What is the price?" The realtor replies, "This owner is a highly reputable person and is absolutely thrilled that you like the house. Since you have some savings and are also eligible for a 'first time home owner credit' from the government, the owner promises you can get a mortgage for an amount of money at an interest rate that meets your needs. Sign here and we'll work out all of the details later." Would you do it?

As families contemplate where to apply to college and the price of college, this is just the kind of choice they make. Families navigate a series of complicated financial decisions about how to save and pay for college, beginning early in a child's life and lasting years beyond graduation—often a 40-year effort in money management. The choices families make can significantly change the price they will pay for college as well as the value of their purchase. Yet, families often make these decisions with incomplete or late information, which can result in serious consequences.

Consider that large numbers of students take out private loans with high interest rates, bypassing government loans which would offer better terms. Other students assume excessive amounts of debt for an education without knowing much about its quality. These poor decisions can limit college and life choices, can cause financial hardship or result in loan default. While readily available and timely information would not solve all problems, it would allow informed choices. In the end, families bear responsibility for their decisions, but they deserve the opportunity to make choices in their own best interest.

In our research, we use a "college-bound decision tree" to examine the major decision-points for families as they: 1) save for college, 2) apply for college, 3) pay for the college that they attend and, in many cases, 4) repay their loans after college.

As families consider colleges, they want to know: What price will we pay? One commonly hears that private universities cost $40,000 per year, which is the *published price* of tuition, fees, room and board and is the price for students who receive no grant aid. In fact, many students—more than half at some schools—receive grant aid and pay less than the published price.

Families who receive grant aid pay a *net price*, which is the published price minus the total amount of grants that a student receives from all sources. While the average 2009 published tuition at private four-year colleges was $35,640, the average net price was $21,240. The difference depends on the total amount of money available to support students and the characteristics of the accepted applicants, neither of which is known at the time a student applies. Consequently, at the time applications are due, students can only estimate the net price for their family based on information that is difficult, and sometimes impossible, to find.

To estimate an *expected net price*, an applicant must determine an expected grant amount which depends on: 1) his or her individual eligibility, 2) the college's financial aid resources and 3) the priorities and methodology that a college uses to determine the mix of grants, loans and work opportunity. All vary at different schools. Historical information about these factors is publicly available, but is neither easy to find nor directly comparable in reliability or format. Nor is it available for specific family-income brackets.

Our calculations of expected net prices for 15 private institutions in Massachusetts suggest important differences among institutions. The published prices range from $40,000 to $50,000, while the average expected net prices can vary from $27,000 to $42,000. Schools differ considerably in their ability to meet the students' financial needs and whether they use grants or loans to meet those needs. Although the published prices appear similar, the estimated net prices can differ.

In addition to price, families want reliable information about characteristics of a school that they value, which may also be difficult to find. While no single indicator reflects the full value of a college, educators have adopted several metrics such as: the faculty-student ratio, the average SAT scores of attendees and the likelihood of graduating in four years. When families can compare the price and their valued attributes of schools, they are in a stronger position to choose a college that offers the most "bang for the buck."

Many families allow their romantic visions of college to determine the amount they are willing to pay. The dramatic increase in price is changing these views, but traditions and systems in place for climbing the college-bound tree do not consider the family as a consumer nor the risk families assume as they borrow money to pay for college. Several changes would help families make more informed choices.

First, the language that financial aid professionals use inhibits a family's ability to understand the choices. For instance, the financial aid "package" that a student is offered includes grants, loans and work study, as if these forms of aid were equivalent. From the family's financial perspective, loans are certainly not the same as grants, even though both pay the college bills. Families want to know the price they will pay to attend college and earn a degree. The earlier they get this information, the better they can plan. Families also need a reasonable way to estimate the price of college before students decide where to apply.

Second, unlike other purchases, families do not know the total price they will pay for a college degree at the time that they enroll. In Massachusetts, as in other states, volatility in state funding of public institutions has led to large fluctuations in tuition and fees. In 2002-03, a drop in state funding resulted in a 21% increase in the tuition and fees at the University of Massachusetts system. The price that students pay to attend a public college can depend on how their year of matriculation corresponds with the economic cycle and state budget conditions. An economic downturn can significantly change the price of a degree. Similarly, not all private schools have announced their fall published price at the time that families must make a selection, and none have announced a price for the expected time that it takes to get a degree.

There are some promising changes on the horizon. Colleges will be required, as part of the Higher Education Opportunity Act of 2008, to have a price "estimator" on their websites in 2011. The estimator reports the net price based on a few family characteristics, such as income, age, marital status and the number of siblings. The website will return information about the price of attendance, the grant award and the net price. Although these estimators will be an important step forward, there are some shortcomings. Not all kinds of financial aid will be included; for example, merit and athletic scholarships are excluded. In addition, because the government will not collect the underlying data, the information will not be audited. The format and data presentation could also differ by school, making comparisons difficult. Nonetheless, the estimators will help change the focus from how much help a college offers to how much money a student will pay to attend.

Reliable measures of the education experience must also become easily available. There are great differences in the academic experience and educational outcomes of colleges with similar characteristics. Although guide books and websites can help, much of the data are not presented in a manner that allows families to compare benchmarks for institutions with similar net prices but different educational experiences.

As families know more, they are also in a better position to demand more from colleges. For instance, schools that have a history of low graduation rates relative to their peer institutions risk losing students. Families could potentially use this information as leverage to improve quality and lower prices.

More information could also lead to innovation in higher education. In New England, Southern New Hampshire University offers a no-frills option in Salem, N.H., which gives students access to the university's research facilities and many of the same professors, but not to the residential experience nor the accompanying amenities of the more expensive main campus in Manchester, N.H. Successful schools need to compete on both price and educational experience.

Parents and students recognize the value of a college degree. Increasingly, they are borrowing large sums of money to invest in the future. Their choices about how to save for college, where to attend college, how much and from where to borrow for college, and how to repay their loans, have grown more complex. Yet families work with incomplete pricing and value information as they make one of the most important investments in their lives. Improved information will not only help families but also serve as a catalyst for reform and innovation in higher education.

***C. Anthony Broh** is a higher education consultant for Broh Consulting Services LLC. He was director of research policy for the Consortium on Financing Higher Education from 1999 to 2008, and before that, was registrar at Princeton University. Email: c.anthony@broh.com. **Dana Ansel**, formerly research director with the Massachusetts Institute for a New Commonwealth (MassINC), is now director of research and strategy at ConnectEDU. Email: dansel@connectedu.net. Broh and Ansel are co-authors of a longer MassINC report on the complicated financial decisions families must make as they figure out how to pay for college.*

The Good Business of Transfer

Why improving college transfer pathways makes good sense for New England

CHARI A. LEADER

It's rare for policymakers to think of higher education pathways beyond their own experiences as traditional students. Many went to college directly after high school, stayed in dorms and graduated ready for careers. But the world today must depend upon learners (young and older) who may not be able to choose this path to career success.

Rather, our diverse and highly mobile world now has academic and career entry and exit points that span a lifetime of the "swirling, dropping in, dropping out, and moving on" behaviors of today's learners. Today's learners often do not have the luxury of focusing 100% of their efforts on college as their top priority. Many are working. Many are parents. And many simply cannot afford to think of anything beyond meeting today's challenges. The matter of *transfer* comes into the picture when these learners present credits from different colleges and other sources such as military and corporate training programs and specialized examinations as they make their way toward degree completion.

Transfer coordinators at community colleges have large caseloads with few resources to reach out to students. The confluence of courses "out of sequence" and lack of academic advising, particularly for first-generation college students, can result in credits presented not being applicable to degree requirements or not part of a "program of study." Imagine the extraordinary work and hope associated with presenting earned credits only to find out that they will not count toward a degree. Moreover, credits earned "in and out" of college, "in and out" of the military, and over time can be lost if adult students are discouraged from re-entering college to pull it all together in completing a degree that is the magic ticket to retaining a job or qualifying for a new one.

The U.S. Department of Education reports that 20% of students at New England public two-year colleges earn associate degrees within three years of enrolling. One can surmise that many two-year college students who have earned credit (whether degree-seeking at the time or not) may be presenting it to another college or university later. In fact, part-time students at New England colleges and universities numbered 285,185 in 2007. These students are accumulating credit slowly toward the end goal of degree completion. Another important statistic is the number of students who drop out of four-year college programs before they become sophomores—now averaging between 25% and 30% annually in New England. These students may also be presenting credits down the road to other colleges and universities.

Students follow many different paths and trajectories through the years. The pathways are further complicated by the mobility of today's workforce, the proliferation of online courses from hundreds of providers, and the necessity for workforce training and development programs. It is easy to see how complex the issue of transfer becomes for receiving institutions as well as the learners themselves.

It is estimated that in New England, nearly $536 million is lost in one year alone when receiving colleges and universities do not accept coursework applicable to their degree requirements. This figure has come to be known as the *Transfer Tax*, because it represents costs to taxpayers, students, state and federal governments. Nationally, the Transfer Tax is now estimated at $10 billion per year. The calculation is based upon 11 important variables including numbers of students in public and private institutions, cost of attendance, state higher education budgets and subsidies.