

THE CHARLOTTE W. NEWCOMBE FOUNDATION

2009 Conference – Scholarships for Mature Women Students – October 22-23, 2009

Discussion Highlights

1. In what ways has the economic downturn of the past year affected your institution's mature women students? In what effective ways has your institution responded?

Financial Need/Financial Aid:

- Many students and family members have lost jobs or experienced other significant changes in their economic circumstances. As the FAFSA is based on the previous year's income, a change in economic situation requires an appeal. Some students find that the appeal process is discouraging.
- The New School for General Studies is exploring a system to help students plan long-term for educational funding. Scholarships would be allocated over the course of several semesters, keeping the end goal of completion in focus. Other institutions alert recipients of their full Newcombe Scholarships in the fall but award half of the money in the fall and half in the spring semester. This assurance of spring semester funding provides incentive for the student to remain enrolled.
- Some students' earnings from work render them ineligible for federal/state aid, while other students who do not work may qualify. Students who are committed to supporting themselves cannot envision quitting their jobs in this economic climate.

Enrollment, retention and graduation rates:

- Employment is easily accessible to many students at Hunter College in New York City. Many students attend part-time and defer their plans to graduate. "They hang around, crowding the exit. They're on the ten-year plan, not the six-year plan; many traditional students become nontraditional." Such students question whether it is in their best interest to reduce work hours in order to complete degrees, even when scholarship support is available. Hunter is trying to develop new incentives for degree completion.
- Other institutions observe the opposite phenomenon, where increasing numbers of students overload their schedules with 15-18 credit hours in addition to employment and family responsibilities. This attempt to complete their degrees as quickly as possible often leads to difficulty in maintaining good grades.
- Fordham's College of Liberal Studies (also in New York) has seen both phenomena. A modest increase in enrollment has been comprised primarily of new admissions. Some adult students who have experienced job loss have increased their credit loads to graduate sooner than they had planned, while others have reduced their credit load significantly and deferred graduation plans.
- At Rutgers University, an enrollment decline was attributed in part to budget cuts in the Financial Aid Office, which delayed decisions about student financial aid packages.
- Rider University recently received a \$75,000 grant through a program entitled "Disengaged Adults Return to College" (DARC), which is intended to encourage formerly enrolled adult learners to return to college and complete their degrees. The Lumina Foundation funds DARC, currently in only five states, through a competitive process administered by the Western Interstate Commission for Higher Education (WICHE), and Rider is one of only four NJ institutions (and the only private institution) to receive a grant. To date, Rider has used its funding to locate this population of students and to help them secure financial aid and access advisement and other academic supports. If Rider is successful with this year's grant, it will be eligible to receive another \$75,000 grant next year via the New Jersey Commission on Higher Education.
- Enrollment by military veterans may increase as a result of the new Post-9/11 GI bill for male and female vets who have military service post-9/11. Every veteran who comes out of service since 9/11/2001 can essentially go to school for free. If a student goes to a state school in his/her home state, s/he qualifies for tuition and fees at the most expensive in-state state school. That amount is provided regardless of where this veteran attends college. Additionally, the veteran receives \$1,000 annually for books and supplies. If that student goes to a private school that participates in the Yellow Ribbon GI Education Enhancement Program (U.S. Department of Veterans Affairs), the private institution agrees to provide additional funds; over and above tuition at the student's most expensive in-state school, the program matches at 50/50 (participating private institution/VA). A supplemental allowance is provided for living costs – enough to cover room and board. At Columbia's zip code in Manhattan, this figure is \$2,700 per month. Students can still retain 100% of normal federal Title IV funding: Pell grants, Stafford loans, work study, etc. There has been a huge influx of veterans on Columbia's campus this year – 40-50 new students. Website: Gibill.us.gov. Representatives from Fordham, American, Georgian Court, and Columbia all indicated participation in the Yellow Ribbon Program. American University observed that, for the first time, all branches of the military were represented - without objection - at career fairs in the fall.

Changes at students' homes:

- Representatives from several institutions have observed an increase in reports of domestic violence since the economic downturn. Institutions are referring mature women students to resources in the community, including shelters. One university is attempting to find short-term safe housing by finding temporary accommodation for such students in residence

halls. At Misericordia University's two residences for single women and their children, funds needed for operational expenses have been redirected toward fences, outdoor lighting, and other security measures to protect resident women from abusive past partners.

- Some mature women students who had resided with their parents have had to find alternative housing arrangements, as parents have become unable to provide for them at home.
- Students at Columbia's School of General Studies are increasingly dependent on private education loans. It has become extremely difficult for students with good credit histories to get loans; women in particular are suffering and starting to pull money out of retirement funds. One example of this phenomenon is a 50-year-old woman who has worked for many years as a legal assistant. Now that she is taking classes, she cannot obtain a part-time job at the hourly salary rate she has secured in the past; she is pursuing private loans, but will need a co-signer.
- Bachelor's degree recipients who seek to pursue graduate degrees are finding stiff competition with traditional age students who see obtaining a Master's degree as "an expensive way to sit out the recession."

Changes at community colleges:

- The surge in the number of students entering community colleges gives rise to questions about how this trend will impact enrollment at four-year institutions. Towson reports an increase in transfer applications, but since the University is in a "no growth" mode, fewer of these students are accepted.
- Tuition cost is having an impact on transfer student decisions. Columbia's School for General Studies has seen an increase in transfer admissions, but actual yield (i.e. the number of students who enroll for classes) is lower than in past years. Georgian Court University, a private institution near two community colleges, reports that many prospective transfer students are choosing a nearby state institution because of its lower cost.
- American University is experiencing an increase in community college transfers, many of whom are focused, academically capable women with distinct, achievable career goals. AU is increasing its institutional support for community college transfers with good GPAs. A particular challenge is career counseling, as some findings suggest that if students do not find employment soon after graduation, their long-term earning potential may suffer.

2. What strategies has your institution found most effective in encouraging mature women students to apply for Newcombe Scholarships (and other scholarships available to them)?

- A number of institutions have increased application rates through mass mailings and e-mail "blasts" to eligible students.
- *Other suggestions:*
 - Include students who are "stopping out" or on a leave of absence, encouraging them to apply for scholarship aid for the semester they plan to return.
 - Provide fliers and posters in areas where mature students tend to congregate.
 - Advertise how much Newcombe Scholarship money is available and how much was awarded last year.
- Often the neediest students do not apply for Newcombe Scholarships because they are so busy addressing immediate needs that they do not have time to apply for new resources. In contrast, some women who perceive themselves as having financial need actually do have sufficient resources and are ineligible for Newcombe Scholarships.
- Georgian Court University receives between fifty and sixty applications annually for Newcombe Scholarships and the selection committee interviews about forty-five finalists. The committee, consisting of five staff members, evaluates each applicant's need and identifies the most appropriate resources available to address that need. The committee frequently discovers student needs that can be met in other ways, such as on-campus jobs. Thus, the Newcombe interview process serves as a screening process for other services. "It's a time-consuming process, but one that is worthwhile to us." Ten Newcombe Scholars were selected last year.
- The University of Scranton began incorporating interviews into the selection process this year. During each interview, committee members share the Foundation's brochure about the legacy of Charlotte W. Newcombe and encourage applicants to link their experience to that of Mrs. Newcombe's life. Newcombe Scholarships were awarded to the five women closest to graduation, but all eight applicants interviewed received scholarship aid of some kind.

3. What are some of the more challenging issues that you face when trying to evaluate the student-candidates for Newcombe Scholarships?

- International students at the University of Maryland, Baltimore County and at Hunter College are particularly grateful for the Newcombe Scholarships, as they are not eligible for any other form of aid. Representatives from Hunter note that because international students are not eligible to file the FAFSA electronically, they are requested to submit a paper FAFSA so that the Newcombe selection committee can determine financial need.
- Tom Wilfrid noted that according to the Foundation's policy, all Newcombe Scholarships must be need-based. Any rational and consistent method for determining financial need among international students is acceptable to the Foundation.

4. How does your institution attempt to connect Newcombe Scholars with each other and with former Newcombe Scholars?

- Several institutions organize special events for Newcombe Scholars at times that are convenient.
- Some mature adult students are simply too busy with jobs or family commitments to attend events or otherwise connect with like-minded students.
- The Bunting Scholars program at Douglass College of Rutgers University is exemplary. (See the Foundation website's "Spotlight" feature from April 2009 at www.newcombefoundation.org/spotlight.)

5. What successful strategies has your institution developed to meet its endowment challenge matches?

- Several institutions are compiling a historical database of Newcombe Scholars. Representatives from Rider University reported that an initial solicitation mailing to its database was not as effective as they had hoped. During follow-up telephone calls, a number of women described securing good jobs, but then being laid off (or their husbands being laid off). The donors from this group were invited to attend the annual reception for Newcombe Scholars, University administrators and Newcombe Foundation representatives. Not many former Newcombe Scholars attended the first time, but Rider plans to do the mailing earlier this year, and to include a color hard copy version of Rider's Newcombe website "Spotlight" feature. This year, corporate donors to Rider's Newcombe match will also be invited to the reception.
- Some institutions describe modest success in appealing to Newcombe alumnae for help, whereas others have experienced difficulties securing pledges from this population. Former Newcombe Scholars tend to be physically dispersed and psychologically distant from their baccalaureate institutions. At some institutions, mature adult graduates aren't typically targeted for donations.
- Some universities and colleges that have appealed to past Newcombe recipients for donations suggest soliciting these individuals for small gifts before orchestrating an event, which can be quite expensive. When an event to celebrate Newcombe Scholars - that includes Newcombe alumnae donors - is held, the first year of such a gathering will set the stage for future years.
- The University of Scranton has partnered with a local alcohol and cheese importer and shared the proceeds. This arrangement worked well for both parties, with the university providing the venue and the partner supplying the provisions.
- Marywood University recognizes that historically, "we haven't done a good job in educating students about giving back or shaping their expectations about the philanthropic process." The University reports greater success identifying individual donors who have an interest in women pursuing educational and career opportunities.
- One institution has pursued Newcombe contributions through a "second ask" to annual fund contributors. Some longtime givers appreciate the opportunity to donate to this particular demographic.
- Widener University reports that adjunct faculty members have been a surprising source of donors to the Newcombe-endowed Fund. Many who teach Newcombe Scholars in the classroom understand their academic strengths and career goals and appreciate the sacrifices required to pursue a degree. Some adjunct faculty members have been willing to donate small amounts because they know it will benefit these women directly.
- Hunter College reported that it is able to take advantage of its legacy as a women's college. About \$500k/year is raised through a Mother's Day Scholarship Fund that offers the opportunity for alumni, faculty, and others to establish a named scholarship or make a general scholarship donation in honor of a female relative or friend. This type of endeavor could connect the legacy of a school with its case for support of a Newcombe-endowed Fund.
- One institution visits corporations in its area to solicit contributions from women in significant positions and also seeks donations from companies owned or controlled by women.
- Gwynedd-Mercy College has established a relationship with a local foundation that has provided the endowment challenge match for the past several years.
- One public university (West Chester) uses a "quasi endowment" scholarship fund to accomplish a de facto match of each year's Newcombe endowment challenge without formally blending funds from public and private sources.

6. To what extent has your institution supplemented its annual Newcombe Foundation scholarship grant for mature women students?

There was much discussion on this topic; evidently, there is some confusion among institutional partners about the Foundation's requests/expectations. Tom Wilfrid attempted to clarify by making several points:

- Throughout the Foundation's history, all grants to help institutions build endowment funds have been "challenge grants" committing the recipient institution to raise matching funds. This continues unchanged.
- Through 2006-07, the Foundation did not require or request any institutional match for its annual (direct) scholarship grants. However, since the inception of the Foundation, several institutions have voluntarily added institutional funds to their annual Newcombe grants, thus increasing their pool of Newcombe Scholarship money and, consequently, the number and/or size of Newcombe Scholarships they awarded to students.

- Since 2007-08, the Foundation has required each of the five newly funded institutions to match both their annual and endowment challenge grants. Also, the Foundation's policy for its Scholarships for Mature Women Students program (Section II.B.) now states: "The Foundation's Trustees strongly prefer that applicant institutions supplement Foundation grants with matching funds from the institution or other sources." Several long-funded institutions have responded with matching commitments for 2009-10, and all are encouraged to consider it for 2010-11. The Foundation is not looking to penalize institutions for not matching their annual grants, but is asking each funded institution to give good faith consideration to doing so. The Newcombe Trustees like to see that Foundation funds are "leveraged" as much as possible.
- The Foundation understands that, at many institutions, Newcombe Scholars receive generous institutional grants in addition to their Newcombe Scholarships, but none of the institutional aid has been identified as "Newcombe." What ultimately matters to the Foundation is that the students' needs are met; yet, if the institution is routinely awarding institutional aid to Newcombe Scholars that far exceeds the aggregate amount of its annual Newcombe grant, the Foundation asks that the institution consider designating some of that institutional aid as a Newcombe match.
- The Foundation understands that some public institutions may not be permitted to commit institutional funds to support student scholarships. However, this should not prevent such institutions from making good-faith efforts to raise funds to match annual Newcombe Scholarship grants from external sources (see #5 above).

Other comments and questions on this subject:

- Are campuses that match annual grants simply designating money as "Newcombe" that would go to mature women students anyway, or are they raising new money? [*Answer: Each is acceptable to the Foundation. The first option points out that matching its annual grant need not cost the institution any new money. The second option provides an additional strategy for raising new money from outside sources.*]
- Should this concern supersede an institution's focus on fulfilling its endowment match? [*Answer: No. One important difference is that endowment grants are not paid unless the required match is achieved.*]
- Some participants suggested that raising endowment funds is an "easier sell" than annual scholarship funds. Others suggested that some donors prefer to see short-term benefit from their donations.
- La Salle University is addressing both matches. For years, a portion of the funds raised at its annual gala has been used to match its endowment grants. 2009-10 is the first year of a three-year plan to match its annual grants: 1/3 will be matched this year, 2/3 next year, and 100% in 2011-12 and every year thereafter. La Salle is re-activating a women's giving circle as part of this effort. This change is significant for La Salle because part-time students start out with a significant tuition discount, regardless of need, and have not historically received any institutional aid. The Newcombe Foundation's challenge has led for the first time to the award of institutional aid to part-time mature women students with need.

7. What criteria would you suggest that the Newcombe Foundation use in evaluating the effectiveness of its *Scholarships for Mature Women* program?

- Dean Emily Richardson from Widener University has done some interesting work to determine the impact of Newcombe Scholarships on past recipients. She was inspired by a similar research project conducted in late 1980's at Widener. This fall, Widener posted a survey online and contacted (by letter and phone call) 90 Newcombe scholars from the past 15 years. She was delighted to receive about a 30% return. Widener's Newcombe Scholars were flagged in the alumni database, and Emily then "fed twenty years of Newcombe Scholarship recipients into Raiser's Edge." The survey was simple, requesting data such as marital status, employment, resources utilized to secure current job, education required for current position, graduate school/degree (and if not, why not), field of graduate degree, ways in which lifestyle changed as result of position, and salary range. The survey also included a number of open-ended questions. Most respondents do not remember the amount of their Newcombe Scholarships. One question in particular, "What did receiving the scholarship mean to you financially and personally?" yielded interesting responses. Women reported an earning increase, better financial status, and the realization that "giving back" is important.
- Emily is willing to offer this online survey to other Newcombe institutions. She can be contacted at ecrichardson@widener.edu. Any interested institution would have the option of having its respondents' data reported separately or aggregated with other participating institutions. Her opinion: "I don't think it's important that we designate by school; I think it's about the cumulative input we have in the lives of women."

8. What other questions do you have, either for Newcombe Foundation staff or for your colleagues at other institutions?

- *What is the role of Women's Centers on campuses? What services do they provide, and how do they offer scholarship information to eligible women?* UMBC offers mothers' meetings (faculty/staff/students), a lactation room, programs for caregivers (with assistance from the State Department on Aging), self defense workshops, referrals to legal counsel at a reduced rate, counseling services, connections, a place to find resources for child care (child care is available on campus for children 3+ years), help with advertising, one stop shopping, a space to gather, and programs for male allies.
- *Suggestions for future conferences:* Provide an hour or so for small group discussion among participants with similar roles. Bring Newcombe Scholarship recipients (who could meet as a small group).

- *Eligibility for Newcombe Scholarships:* Tom Wilfrid emphasized that the size of a student award should be less than cost of tuition and should be tailored to what the student actually needs. Full-time employees of the institution are ineligible for CWNF scholarships.