# AFFORDABILITY IN HIGHER EDUCATION

117th Congress

## IMPROVING AFFORDABILITY FOR NATIVE STUDENTS AT INSTITUTIONS OF HIGHER EDUCATION

The National Indian Education Association (NIEA) supports high-quality academic and cultural education opportunities that prepare American Indians, Alaska Natives, and Native Hawaiians for future success.

#### **NATIONAL LANDSCAPE**

Disproportionate barriers to funding postsecondary education in Native communities generates obstacles to completing a degree at many institutions. As the first in their families to attend postsecondary institutions, many Native students experience generational poverty, and when they arrive at college, they have never applied or have experience with applying for or paying back a loan. After graduation, American Indians and Alaska Natives experience the highest rate of unemployment in the nation, at 11 percent, compared to 4 percent for white adults. Such financial barriers have the potential to prevent Native students from setting foot on campus, completing their degree, and repaying loans after graduation.

Tribal colleges and universities (TCUs) have addressed the economic reality of many students with a commitment to keep costs low for students. For all but two TCUs, this has meant avoiding participation in the federal student loan programs, which have a historically high default rate among Native communities. Equity in access to higher education requires that we remove barriers to funding postsecondary opportunities and expand options that work for Native students.

#### **BEST PRACTICES**

#### Federal student grants and financial aid programs facilitate college affordability for Native students.

Eighty-seven percent of full-time undergraduate Native students rely on grants to attain higher education, a rate which is significantly higher than the national average. Native students depend on federal student grant and loan programs to afford college. These funds are critical for the overwhelming majority of Native students, who would not otherwise be able to afford to matriculate. Equity in postsecondary education requires action to increase access to grant programs for Native students, including:





## INCREASE THE MAXIMUM AWARD AND INSTITUTIONAL ACCOUNTABILITY FOR PELL GRANTS



Pell grants are one of the central federal grant awards focused on serving low-income students, opening the door for many to matriculate who would otherwise be unable to fund their higher education. However, funding provided through this program has failed to keep up with the soaring cost of higher education at colleges and universities across the nation. Funding for federal student aid must increase and be indexed to inflation.

In addition, colleges and universities should not increase tuition rates in response to financial aid increases, including those associated with Pell Grants. Such increases negate the impact of increased funding and place additional burden on students to find outside sources of funding when their budgets are stretched thin. Postsecondary access in Native communities requires a high-quality and robust system of federal financial aid that reduces the financial burden on our students.



#### **INCREASE FUNDING FOR THE FEDERAL WORK-STUDY PROGRAM**



Often, living expenses not calculated in the cost of attendance at a postsecondary institution can derail Native students from graduating on time. One unexpected trip to the doctor or to the car repair shop can cause a student to drop out of class due to competing financial priorities. Federal workstudy ensures that low-income students have access to on-campus jobs that provide students with paychecks. Many Native students rely on these earnings to support critical cost of living expenses, including food, healthcare, and transportation.



### SUPPORT FINANCIAL AID PATHWAYS FOR NATIVE EDUCATORS



Schools that serve Native students continue to experience disproportionate teacher shortages, which impact the long-term educational opportunities for students in our communities. Federal programs that support grants, scholarships, loan forgiveness, and training to teachers who commit to teach in schools that serve high proportions of American Indian or Alaska Native, including Bureau of Indian Education schools, are critical to supporting access to higher education for future generations of students. We must build pathways for our young professionals to educate students in Native communities after

Ensuring that a robust suite of federal programs supports low-income students, and specifically Native students, is essential to Native student success.

<sup>1</sup> Status and Trends in the Education of Racial and Ethnic Groups: 2018. National Center for Education Statistics. P.vii.

<sup>&</sup>lt;sup>2</sup> Status and Trends in the Education of Racial and Ethnic Groups: 2018, National Center for Education Statistics. P. 134.