
Recently, IERC issued its study on how Illinois charter schools recruit, retain, and develop teachers. Following surveys and interviews with administrators from 27 Illinois charters, findings were organized into four categories: 1) incentivist reforms; 2) teacher support and empowerment; 3) information-rich decision-making; and 4) mission-driven practice. Led by Bradford White, the report explores the relationship between these human resource practices and school outcomes such as school climate, teacher retention, and student achievement.

IERC Hosts Top Scholar for Discussion on Higher Ed & Diversity

IERC is pleased to welcome Dr. Lemuel Watson, Dean of the College of Education and Professor of Educational Leadership and Policies at the University of South Carolina, to the Southern Illinois University at Edwardsville campus on April 25th for a talk on higher education and diversity. Dr. Watson is a leading scholar on education leadership and Black masculinity. Formerly, he served as the Executive Director of the Center for P–20 Engagement and Dean of the College of Education at Northern Illinois University and a member of the IERC Advisory Board. Learn more about his work!

IERC Excited to Launch New Early Childhood Projects

The Illinois Board of Higher Education has contracted IERC to publish a monograph on Voices from the Field: Collaborative Innovations in Early Childhood Educator Preparation, edited by Stephanie Bernoteit, Nancy Latham, and Johanna Darragh. The chapter authors will be both 2-year and 4-year faculty who
Guest Feature

Interview with Eric Zarnikow, Executive Director at the Illinois Student Assistance Commission

Recently, IERC had the opportunity to speak with Eric Zarnikow, Executive Director of the Illinois Student Assistance Commission (ISAC). Prior to joining ISAC in 2012, Director Zarnikow was putting his finance background to use serving in the federal Small Business Administration. Check out our interview below to learn more about ISAC’s role in strengthening access to affordable educational opportunities and the future of financial aid!

Q: For those who are not familiar, what are ISAC’s mission and priority areas?

A: Our mission is simple: help make college accessible and affordable. I like to say that we work at the intersection of money and knowledge.

Many are looking for independent information—on how to apply to college, pick a school, how to register, and how to make sense of a financial aid package. But they also need the funds to reach their educational goals—students and families are also interested in grants, scholarships, loans, and other opportunities to help cover the costs of college. Ultimately, we want to be a resource to help students make informed choices, achieve their goals, and be successful.

Q: What are the major policy issues facing ISAC? How do you anticipate federal policy shaping the future of student financial aid?

A: Policymakers have shifted their attention from access to look more at completion. College success is looked at both in terms of earning a certificate or degree and where students end up after college. The federal college score card, for
example, makes data on graduation and retention, average loan debt, student body demographics, and post-graduation salary available online for students deciding which college would be the best fit.

College affordability has always been an issue but has become even more critical in recent years. The cost of higher education has risen faster than inflation while at the same time family incomes have declined in real terms.

Moreover, state funding for higher education in Illinois has actually decreased—both the appropriations to higher education institutions, and funding of state grants. The Monetary Award Program (MAP) that ISAC manages, which provides grants for low income college students, has been in place almost 50 years. But, funding for the program has not kept pace with increasing demand or rising tuition and fees. MAP funding is actually below 2009 levels (and we don’t yet have an appropriation for FY16 due to the budget delay), and its purchasing power has eroded. Consider that in 2002, MAP was able to meet the needs of all eligible applicants and fully covered average public university or community college tuition and fees. But in FY15, MAP served only about 37% of the applicants who were eligible and covered about 32% of tuition and fees at Illinois public universities.

Q: What do you want people to know about ISAC? What resources, supports, and services does ISAC have available?

A: In addition to delivering MAP and other gift assistance programs, ISAC offers a host of free services and resources to families—both in person and online.

The ISACorps are recent college grads who work with students and families across the state, and particularly first generation college students, to assist with the college going and financial aid process. Corps members work in the community and help to support schools with limited college counseling capacity.

We recently launched a free text messaging service called ISAC College Q&A that allows students to ask questions about college access and financial aid and get answers sent directly to their phones. We’ve had a great response from students and parents, who can also receive reminders about FAFSA deadlines, college planning events, financial aid workshops, and other helpful information via text message. We’ve had over 1,400 subscribers since launching the service in January.

In addition to detailed information on our website about the college going process, our ISAC Student Portal includes free resources for college and scholarship search, for money management and financial literacy, and for career exploration, as well as easy-to-use online tools and calculators to assist students in estimating financial aid eligibility and making informed college and financial aid decisions. We’re also adding more grant applications and a “My Account” feature to the Portal, which
will allow students with MAP and other ISAC-administered gift assistance to track their usage.

**Q: What is a fun fact you would like to share about yourself?**

**A:** I collect aircraft identification memorabilia, specifically from World War II. These were used primarily to train pilots, anti-aircraft gunners, and spotters to be able to recognize friendly versus enemy aircraft based on the airplanes’ silhouette. My father served as an Army Air Corps pilot in the war so I’ve always been interested in history and aviation.

A big thanks to Director Zarnikow for making time to speak with us and share the important work taking place at ISAC!

---

**Feature Topic**

**New Research and Innovations Related to College Affordability**

The *Georgetown Center for Education and the Workforce* estimates that roughly 2/3 of jobs will require some level of postsecondary education or training by 2020. In an effort to prepare residents for the changing economy, the Illinois set a goal of increasing the proportion of the population with a degree or certificate to 60% by 2025. In order for Illinois, and states around the nation, to meet the goal of better aligning the education to employment pipeline, expanding access to affordable, high-quality college opportunities is critical in the 21st century economy.

Nationally, student borrowers owe *more than $1 trillion*, and roughly 7 million are in default. According to The Institute for College Access & Success (TICAS) *Project on Student Debt*, in 2014, 67% of Illinois graduates finished college with student loan debt, leaving Illinois as the state with the 11th highest proportion of students graduating with education loan debt. At $28,984 per student, the average amount of student loan debt in Illinois is on par with the national average of $28,950 per student.

*The latest research from the IERC* on affordability and higher education finds that attending institutions with a high percent of students with federal loans was negatively related to retention, even when controlling for family income or college readiness. However, the effect of poverty is countered somewhat by attending non-profit and/or highly competitive institutions. Further, the college readiness gap is quite large between Illinois low income students who complete in 4 years and low-income students who do not complete. For instance, there is a 30 percentage point difference in math college readiness between completers and non-completers from...
low-income families, according to research that Dr. Janet Holt of the IERC and Dr. Lorenzo Baber of Iowa State University presented at the Council for Public Policy on Higher Education at the Association for the Study of Higher Education (ASHE) conference in November.

Many creative approaches are being proposed to address the debt crisis. In 2010, President Obama signed an income based repayment plan into law. Under the Pay as You Earn (PAYE) initiative, loan payments are capped at 10% of discretionary income for new borrowers. Borrowers working in qualifying public and not-for-profit sectors are eligible for loan forgiveness after 10 years of repayment or 20 years for new borrowers in other sectors.

Higher education institutions and partner organizations are also testing out entrepreneurial solutions to college affordability and student aid. For instance, MDRC and TICAS, with backing from the Lumina Foundation, launched the “Aid like a Paycheck” model which disburses financial aid incrementally in place of lump sum payments. Triton College in the western suburbs of Chicago is among the institutions piloting this approach which is intended to incentivize persistence and promote academic progress. Still others are exploring on-track bonuses, income sharing agreements, and micro-grants as mechanisms for meeting financial need and driving completion.

Many universities have joined the no-loan movement to phase out student loans for low income students in which grants and student work have replaced the student loan part of the package. This approach could be helpful in bridging the graduation gap. As Dr. Susan Dynarski reports, counter to popular belief, it is borrowers with the lowest levels of debt who are most at-risk of default. Defaults are concentrated among those who drop out before attaining their credential. These borrowers often accumulate relatively smaller levels of debt than those who attain their degree, but miss out on the opportunity to improve their employment prospects. The unemployment rate for those with at least a bachelor’s is below the national average at 2.6% and the average household headed by college graduate earns $58,000 more per year than the average household headed by a high school graduates. Nonetheless, on average, only 59% of those who enter 4-year colleges in pursuit of a bachelor’s degree for the first time will complete within 6 years (Digest of Education Statistics 2014, Table 326.10).

Over time many states have shifted from need-based aid to merit-based assistance which research suggests improves persistence and academic achievement, although these students may have been successful otherwise. There is evidence that merit based aid tends to be more beneficial for those from middle and upper income backgrounds and ultimately has little impact on graduation rates. However, one of the largest state programs, the Illinois Monetary Award Program (MAP), represents
6% of the total investment in need aid by states (Delaney, 2014). It is therefore important to determine for whom the MAP program is most beneficial and what are the impacts. The IERC, in coordination with ISAC, is currently undertaking studies to study the effectiveness of the MAP program.

Stay tuned for more research from the IERC on college affordability, financial aid, and student debt.

**Upcoming Publications & Presentations**

- **May 20. I-PREP Advisory Board Meeting.**
  IERC and the University of Chicago Consortium on School Research (CCSR) to share findings from the Illinois Principal Preparation Implementation Review Project (I-PREP) study.

- **June 2. Illinois Council of Professors of Educational Administration.**
  IERC and CCSR to present on lessons learned from I-PREP report.

- **I-PREP Final Report.**
  The culmination of a 2-year study on how the principal preparation reforms are rolling out in Illinois conducted jointly by the IERC and CCSR will be released in June.

- Look for a series of reports to be released later this year related to the Illinois MAP program: who applies for financial aid and when do they apply in Illinois and what are the outcomes of the MAP program.

**Upcoming Events**

**April**

- **April 14-15.** Illinois Network of Child Care Resource and Referral Agencies (INCCRRA) Gateways to Higher Education Forum, Bloomington

- **April 18.** IERC 14th annual Focus on Illinois Education Research Symposium Call for Proposals opens

- **April 25.** Dr. Lemuel Watson to address SIUE on higher education and diversity at an IERC-sponsored speaker event
May

- **May 20**, I-PREP Advisory Board meeting in Bloomington
- **May 31 - June 3**, Association for Institutional Research (**AIR** **Forum**) in New Orleans

June

- **June 13**, Illinois P-20 Council Meeting at Loyola University (Chicago)
- **June 17**, Deadline for IERC Focus on Illinois Education Research Symposium call for proposals
- **June 27**, **Illinois Early Learning Council** at Roosevelt University (Chicago)

July

- **July 21**, **College Changes Everything** Conference in Tinley Park

Had a chance to visit our website?

Follow us on **Facebook** and **Twitter** for the latest on education research in Illinois and beyond!.

Have a suggestion for an issue feature, interview, or upcoming event? Share it with us at **ierc@siue.edu**.