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## Editor's Column

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### Volume 48, Issue 1

As federal policymakers continue to debate the reauthorization of the Higher Education Act (last renewed in 2008) in the form of the *Promoting Real Opportunity, Success, and Prosperity through Education Reform Act* (PROSPER; House Resolution 4508), debates about affordability, especially for low- and middle-income students and graduate students, are not academic. This issue of the *Journal* presents three articles that make important contributions to our understanding of how understudied populations of low-income, rural, and urban students pay for school.

The first piece, by Maria Luna-Torres and colleagues, focuses on debt burden and borrowing behaviors among low-income and minority students at an urban community college. They find that students who are female, over 20 years of age, or from low-income backgrounds take on more debt compared to their peers. Although not statistically related to cumulative loan debt, the authors find race/ethnicity is associated with greater likelihood of completion or transfer, both of which may be related to repayment of student loans. This study is particularly important to helping us understand the differential, disparate, and perhaps unequal implications of proposals to eliminate loan subsidies under the PROSPER Act.

Turning our attention from an urban community college to rural McCracken County in Western Kentucky, with its population of just over 65,000, Karen Hlinka and colleagues highlight one of a growing number of place-based scholarships, the Community Scholarship Program (CSP). The CSP, a last-dollar program, pays for up to 60 credit hours toward a technical certification or associate degree at Western Kentucky Community and Technical College. Students who attend McCracken County high schools (or are homeschooled in that county) and meet performance and enrollment requirements are eligible to receive the scholarship. Based on their analysis of rich data from student interviews, the authors offer practical suggestions for improving CSP, including providing more information to students early on, with implications for other place-based scholarship programs.

In the final article for this issue, James Monks uses a national sample of students at four-year, nonprofit institutions to focus our attention on how financial aid policies (such as need-blind admission), prices (such as sticker or net price), selectivity, and setting (such as urban and rural) affect the proportion of Federal Pell Grant recipients enrolled at institutions. Monks finds, among other things, that information and communication about policies and resources available to support low-income students is paramount in ensuring opportunity to pursue a postsecondary education.

Jacob Gross  
Editor