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BROADENING HORIZONS

Clearing an Early Path to
Post-Secondary Success

BROADENING HORIZONS

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INTRODUCTION

Few dividing lines in our nation are as bright as the line between those who have some form of post-secondary degree or certification and those who do not. A shortfall in post-secondary educational attainment diminishes both social capital and economic prospects. And the consequences echo through generations, as the children of those with low educational attainment are more likely to follow suit.

This report looks at how students who live amidst that echo can overcome it. The report is based off an extensive literature review and interviews with staff, leaders and researchers from educational organizations across the state. This is the second installment in our Utah Educational Attainment Series.

When looking beyond high school, some Utah students face low expectations, a shortfall in post-secondary readiness, a lack of knowledge around post-secondary options and financial challenges. This report not only explores these challenges, but also seeks to reveal the network of supports that can help smooth the transition out of high school, broadening the educational horizons of Utah youth.



KEY FINDINGS OF THIS REPORT

- Broadening educational horizons begins at home. Setting high expectations in the household and a student's wider community can have significant impacts on educational attainment.
- Early basic attainment is important for students. Students who are not reading on level by the end of third grade are far less likely than peers to pursue post-secondary education.
- Schools may be able to bridge expectation and attainment gaps by providing challenging curricula, creating a college prep environment for all students, promoting the development of critical thinking skills and emphasizing student engagement.
- Intentional exposure to post-secondary education and career paths should begin in elementary school through mentorship, field trips, career days and other activities.
- Students who fill out federal student loan and grant applications are far more likely to continue their education past high school than those who do not.
- Utah currently ranks 50th in the United States for its financial application completion rates. This suggests that stakeholders should create programming to strongly incentivize high school students to apply as a matter of course.
- Studies suggest a significant tie between higher proportion of school counselors and greater post-secondary attainment. During the 2019-20 school year, Utah's ratio of students to school counselors was 547:1 – well above the national average of 424:1 and the recommended ratio of 250:1 – though Utah is on the path to improving its ratio.
- Providing students with good information on post-secondary options can significantly increase their likelihood of enrollment and success in post-secondary institutions.
- Savings – even just a small amount of college savings for lower-income students – correlates with a much higher likelihood of graduating from college. To that end, Utah's my529 is currently helping more than 113,500 Utahns save an average of \$14,000 each for post-secondary education.

BACKGROUND

In 2021, the Utah Foundation released *Beating the Odds: Post-Secondary Success for Adult, First-Generation and Lower-Income Students*.¹ The report explored various means of promoting both student retention and completion of post-secondary certificates and degrees. It focused on subsets of post-secondary students who have been less likely to attain higher levels of education and receive the benefits of that attainment.

The report looked at numerous tactics, such as fostering program flexibility for adults, creating a post-secondary culture for students who are the first in their families to attend, providing financial support for lower-income students, and many more crossover interventions.

Retaining students and helping them complete their certificates and degrees is of the utmost importance. Failing to do so would result in wasted time and money – both from the students themselves and from the institutional and taxpayer perspectives. Utah is third highest in the nation for people with some college but no degree.² That suggests a misalignment from K-12 to post-secondary education.

This report, *Broadening Horizons*, acts as a sort of prequel to *Beating the Odds*. The report looks at some of the challenges facing K-12 students and the network of supports to help students overcome those challenges and continue toward post-secondary certificates and degrees. These supports are meant to help align student interests with their educational pursuits, resulting in greater post-secondary success.

Much of the discussion in this report focuses on fostering an expectation and preparation for post-secondary success at an early age, before students approach high school graduation. It also looks at programs that open the way to exploring, applying and enrolling in post-secondary options.

THE CHALLENGES

Access and completion of post-secondary education can be fraught with obstacles.

In 2021, Envision Utah surveyed more than 7,600 Utah high school students about their perceptions of post-secondary barriers.³ Cost topped the list. Students also noted a lack of information about the application process as a significant challenge. Less than half of the students felt confident about navigating the process of applying for college and financial aid. Students were also unsure of what to study and whether they were even ready for college.

The obstacles might vary for rural students versus urban and suburban peers, and for lower-income students versus higher-income peers. They might also affect various cultures differently.

Regardless, more students plan to pursue post-secondary education than actually do. According to Envision Utah's survey, about 80% of Utah students plan to complete post-secondary education, but only 67% enroll within five years of high school graduation.⁴

Expectations

Post-secondary expectations within the family are fundamental to student success.⁵ These expectations often tie into parental educational attainment. Children whose parents hold post-secondary degrees are more likely to attend college themselves. A College Board Poll reported that 80% of college-educated parents urged their children to pursue college degrees.⁶ However, when parents do not endorse post-secondary attainment, schools and community role models can help broaden students' outlook.

Many educational reformers are calling for higher expectations for *all* students. The emphasis on “all” communicates an insistence that schools provide lower-income students with the support needed to access the same academic opportunities available to

their higher-income peers. They cite high-performing school characteristics such as a positive transformational culture, access to challenging curricula and effective instruction that results in high rates of student engagement and mastery.⁷

These reformers also suggest helping students to build social capital through community connections, develop personal and professional competencies, and cultivate a spirit of exploration and commitment to learning.⁸ Ensuring access to such schools implies significant effort from teachers, school leaders and policymakers.

Further, research suggests that a lack of teacher role models from the student's background may have negative impacts on attainment. More than half of public-school attendees in the U.S. are Hispanic/Latino, African-American/Black, Asian or American Indian, but a minority of teachers come from these groups.⁹ This is particularly the case in the Mountain West. While New Mexico and Arizona have advanced toward higher numbers of Hispanic teachers, Utah, Colorado and Nevada lag behind their changing populations. As of 2018, about 93% of Utah's teacher workforce identified as white, compared to less than three-quarters state's public school student population.¹⁰

Role-model development is found to be a key ingredient to successful connections programming.¹¹ The "Role Model Effect" suggests positive outcomes when students have one or more teachers from their racial or ethnic group. These outcomes include lower dropout rates, more interest in college, a higher likelihood of enrolling in colleges, a likelihood to be hard workers, and lower absenteeism and suspension.¹² Current research focuses mainly on African American/Black students, but the effects may extend to other demographic groups as well.

Readiness

Early basic attainment is important for students. For instance, there is strong evidence to support the axiom that students should be learning to read until third grade, and then transition to reading to learn. One study shows that students who are not reading on level by the end of third grade are four times more likely not to graduate from high school.¹³ They are five times less likely to be college and career ready.¹⁴ In fact, only 20% of students who were not reading-proficient at the end of third grade attended college – compared to about 33% reading at grade level and about 60% reading above grade level.¹⁵

Similarly, students should have a good grasp on mathematics by seventh or eighth grade so they can progress to using those concepts in more advanced mathematics and other STEM courses, and then be ready for post-secondary education STEM offerings.

But what is readiness? At its most basic level, it means that students are prepared to achieve their post-secondary goals.

Recent Utah research measured readiness as having graduated from high school and having received a C grade or better in Advanced Placement, International Baccalaureate and/or Continuing Education courses. Kids who passed social studies and language arts and have taken foreign language classes are more likely to be ready by this standard. But readiness is also correlated with demographics. English learners are less likely to be ready, as are lower-income students. These groups, plus Hispanic, Native American, and Pacific Islander students, were also less likely to enroll in post-secondary education.¹⁶

Another measure of readiness is the American College Test (ACT). The test is often used for college admissions, though many institutions are moving to test-optional ad-

Only 20% of students who were not reading-proficient at the end of third grade attended college – compared to about 33% reading at grade level and about 60% reading above grade level.

ACT recommends a challenging academic atmosphere, demanding academic curriculum, college prep attitude and environment for all students, development of critical thinking skills, positive school atmosphere, and high student on-task rates.

missions practices and are instead using ACT results to award scholarships. All juniors attending Utah public schools take the spring ACT. Rather than test content knowledge, these tests aim to assess critical thinking, problem-solving, reading comprehension, higher-level thinking, attention to detail and data analysis skills. ACT College Readiness Benchmark Scores indicate a student has a 75% chance of earning at least a C in a college course.¹⁷ For the 2020 graduating class at Utah public schools:

- 56% of students met the English benchmark.
- 44% of students met the reading benchmark.
- 34% of students met the math benchmark.
- 34% of students met the science benchmark.
- 23% of students met college readiness benchmarks on all four tests.

While these percentages might seem concerning, out of the 15 states that test 100% of their eleventh graders, Utah students earned the highest average composite score. However, Hispanic, African American, American Indian and Pacific Islander students lag behind state averages on the ACT.¹⁸

Students score higher on the ACT if they complete more years of coursework. For example, 46% of students who completed three or more years of math met the college readiness benchmark compared to 15% of students who took less than three years of math.¹⁹

Research by ACT indicates that replacing rigorous core instruction with test prep produces less prepared students. Instead, ACT recommends a challenging academic atmosphere, demanding academic curriculum, college prep attitude and environment for all students, development of critical thinking skills, positive school atmosphere, and high student on-task rates.²⁰

Lack of Knowledge

Role models, mentors, counselors, teachers and more are key to helping broaden students' horizons in terms of post-secondary education and career paths – helping provide students with the knowledge they may need to be successful. Intentional exposure should begin in elementary school, giving students the opportunity to explore a wide range of occupations in a variety of ways: field trips, career days and other activities.²¹

Some have suggested an integration of all education, from kindergarten through post-secondary, into one coherent system. This could include more involvement of the workforce/employers in education – including expanded work-based education programs – and a more robust counseling system that makes the K-12 to post-secondary connections more explicit.²² Utah has taken one step in this direction with the integration of the Utah System of Higher Education with the Utah System of Technical Colleges.

It is important to note that many of these educational and career paths require something less than a four-year college degree. A forthcoming Utah Foundation report will focus on alternatives to four-year degree programs, including means of connecting K-12 students with opportunities that may be highly beneficial to them.



THE IMPORTANCE OF GOOD INFORMATION

In studying high-achieving, low-income high school seniors and their post-secondary education patterns, researchers found that there were about 35,000 of these students in the U.S., nine times more than other researchers have typically estimated.* They also found that though these students had the competitive grades and test scores to apply to selective universities that were a good match for them – labeled “peer” schools by the researchers – these high-achievers typically did not apply to the peer schools. More selective institutions traditionally have more funding and are therefore more subsidized and cheaper for those from lower-income families. Paradoxically, many low-income students end up paying more at the less-selective institutions at which they do tend to apply.

The researchers found that selective schools were not unaffordable for this set of students. The students were just as likely to be admitted and to thrive at selective schools as their high-income counterparts. Colleges and school counselors were working to recruit and help them apply. And low-income students did aspire to apply to selective schools, even if college applications they submitted did not reflect it. So what went wrong?

They theorized that students just needed better information about the selective schools.

To test this theory, the researchers created the Expanding College Opportunities program. They sent customized materials to a random sample of low-income, high-achieving students, detailing selective and non-selective schools in their area and how much it would cost that student to attend each of these schools. The materials also included several application fee waivers – which are available to all low-income students – but that did not require any paperwork. Each of these material packets cost only \$6. They then followed these students, along with those who did not receive customized materials, through their college experience to graduation or through the four years it would typically take to graduate.

After four years, they found that students who received the materials packet submitted 48% more applications, were 78% more likely to be admitted to a peer school and were 46% more likely to actually enroll at a peer school. They also found that these students had higher grades, paid less to attend college and were more likely to stay in college than those who did not receive a materials packet.

These findings demonstrate that information regarding selective schools has a large immediate impact on the students themselves, but the researchers also believe that the students subsequently become “ambassadors” in their communities to encourage other low-income, high-achieving students to apply to more selective institutions. Furthermore, it would be fair to extrapolate that targeted, easily digestible materials about post-secondary educational opportunities and their true costs is critical to boosting attainment levels.

**They defined “low-income” as those belonging to families that fall into the lowest quartile of the income distribution and “high-achieving” as those who score in the 90th percentile or above on the SAT or ACT, as well as have average grades of an A- or above.*

Sources:

Caroline Hoxby, “Income as a Barrier to College,” TEDxStanford, January 22, 2015, video, www.youtube.com/watch?v=gCAEKk5lqQo.

Caroline Hoxby and Christopher Avery, “The Missing ‘One-Offs’: The Hidden Supply of High-Achieving, Low-Income Students,” *Brookings Papers on Economic Activity*, 2013.

Financial Obstacles

Envision Utah’s 2021 survey suggests that students perceive costs and student loans as the greatest barriers to post-secondary education, and financial aid as a significant barrier to post-secondary education.²³

However, Utah students overestimate the debt burden of attending college. The majority of the students surveyed believe they would graduate from college with more than \$20,000 of debt.²⁴ In reality, Utah college students carry the lightest debt load in the U.S., averaging \$16,633 upon graduation for the class of 2019.²⁵ Compare that to the national average of \$29,076. Remarkably, about 71% of Utah students believe it is unacceptable to graduate with more than \$10,000 in student loan debt. This might indicate that they are not considering the extent to which future earnings from post-secondary education can dwarf that debt, nor the benefits of borrowing wisely to complete their education more quickly.

Low-income students who complete the Free Application for Federal Student Aid are more than twice as likely to continue their education than those who do not file. This suggests that high schools should strongly incentivize students to complete a FAFSA as a matter of course.

That said, recent analysis suggests that many college graduates nationally are not earning enough to pay off their student loans.²⁶ About 25% of graduates take 20 years or more to pay off their loans. And for students who took on loans but did not graduate, the financial lift could be even higher.

It can be argued that what you learn in college should not be measured only by a degree and the cost of tuition. And if students are able to attend high-cost universities or graduate from specific programs that do not guarantee high earnings, they should be free to do so. However, if those students borrow money from the federal government to attend college and later default on their loans, their debt becomes national debt. Currently, about 5.3 million graduates or previous students have defaulted on their student loans, leaving a debt of \$116.6 billion unpaid.²⁷

But many students neglect the loan application process altogether. The Free Application for Federal Student Aid (FAFSA) is the gateway to receiving federal financial aid, which can include Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Direct Subsidized loans, Direct Unsubsidized loans and Direct PLUS loans, among others.²⁸

FAFSA completion is correlated with enrollment in post-secondary institutions; about 90% of FAFSA completers immediately enroll in college, compared to 55% of students who choose not to complete it.²⁹ Lower-income students who complete a FAFSA are more than twice as likely to continue their education than those who do not file.³⁰ This suggests that high schools should strongly incentivize students to complete a FAFSA as a matter of course.

Access to financial aid increases the likelihood that a student will continue their education. Every \$1,000 of extra funding leads to a 4% increase in the probability that a student will enroll in college.³¹ Nationally, 52% of students are eligible for Pell Grants each year, with an average grant award of \$4,010. But students must complete FAFSA to access these funds. Only 54% of high school seniors nationally completed FAFSA in 2020-21.³²

Utah currently ranks 50th in the United States for its FAFSA completion rates. In Utah, only 37% of high school seniors completed the application in 2020-21.³³ Utah high schoolers who failed to complete the FAFSA in 2020-2021 left nearly \$44 million in Pell Grant funds unclaimed.³⁴

CONNECTING K-12 STUDENTS TO POST-SECONDARY OPTIONS

The first report in this series looked at connections within post-secondary education, such as stackable credentials and pathways. This report looks at the variety of means to connect elementary and secondary students to post-secondary educational options and overcome the expectational, readiness, knowledge and financial obstacles discussed above. This report includes a description of more than 20 of those programs and initiatives, which are directed or funded by school districts, the State Board of Education, the executive branch, nonprofits, the post-secondary governing body, colleges and universities, and the federal government. (See Figure 1 on the following page.)

A large network of programs seek to connect K-12 students with post-secondary options.

Figure 1: Connections from K-12 to Post-Secondary, with Focus: Expectations (E), Readiness (R), Knowledge (K), Financial (F)

Program or initiative	Student level	Focus
The role of school districts		
Counselors	K-12	E, R, K, F
Career and Technical Education	High school	R, K
Concurrent Enrollment	High school	R, K
Utah State Board of Education programs		
YouScience	7 & 8 grade +	K
Internships and apprenticeships		
Talent Ready Utah		
Adopt-a-School	K-12	K
Talent Ready Apprenticeship Connection	High school	R, K, F
Nonprofit programs		
Latinos in Action	Middle & high school	E, R, K
AVID	K-12	E, R, K
Mentor 2.0	High school	E, R, K
Utah System of Higher Education programs		
Keys to Success	High school	R, K, F
Utah College Application Week	K-12**	F
Utah College Access Advising Corps	High school	R, K
Programs at Utah institutions		
PREP	Middle school	R, K
PACE	High school	R, K
Pre-College at the U	9-12 (and middle)	E, R, K
Peoples of the Pacific	High school	E, R, K
Student2Student	High school	E, R, K, F
Federal programs		
TRIO		
Talent Search	Middle & high school	E, R, K, F *
Upward Bound	High school	E, R, K, F *
Upward Bound Math & Science	High school	E, R, K, F *
GEAR UP	Middle & high school	E, R, K, F *
Financial Resources		
FAFSA programs, generally	12	F
Education Savings Vehicles		
my529	All ages	F
Child savings accounts, generally	All ages	F

* Not all programs seek to focus on all of these possible areas.

** The program's main focus is the senior class (to provide space with adult support to file at least one college application), though it works to increase college awareness for younger grades; elementary and secondary schools sign up for College Awareness Month to host events focusing on college exploration and preparedness.

The Role of School Districts

Counselors. School counselors work to help students succeed academically and socially in school. They mediate conflicts, monitor attendance and assist in disciplinary action. In addition, through direct, one-on-one interaction and indirect programs, school counselors are responsible for encouraging students to continue their schooling, helping them to understand various aspects of post-secondary education, and possibly preparing them for real world experiences and jobs. Part of these responsibilities involves working with teachers and administrators to implement a program and curriculum that will support these goals.³⁵

For instance, high schoolers often need one-on-one help in completing the FAFSA; guidance counselors can offer this support for students whose parents are unfamiliar with the forms and process.³⁶ This is particularly the case with first generation students, where parents/guardians may emphasize the importance of postsecondary education but lack the knowledge to support their students. Counselors can also supply information on federal aid and the differences between loans, grants and scholarships. They can provide estimated costs of higher education at different institutions, including tuition and non-tuition costs. Doing so goes a long way in getting more students to apply to and attend post-secondary institutions.³⁷

In 2019, the American School Counselor Association re-emphasized their recommendation that every school employ one counselor for every 200-250 students in order for counselors to provide the greatest benefit. Studies have suggested that the ratio of school counselors to students has a significant impact on graduation rates, SAT scores, attendance and college-going rates.³⁸

In Utah, a study of student-to-counselor ratios correlated lower ratios with improved attendance and a decreased need for discipline. Studies in the other states found that lower ratios were also related to higher rates of completion, lower suspension rates and greater success in obtaining vocational degrees.³⁹

According to data for the 2019-20 school year, the national average ratio of students to school counselors is 424:1. Utah's average ratio was 547:1, well above the national and recommended averages.⁴⁰

The Utah Legislature has recently sought to improve student-to-counselor ratios. To qualify for state funding to support school counseling, every school from kindergarten through 12th grade must have one board certified and licensed school counselor for every 350 students.⁴¹ Enforcement of this requirement began in the 2021-22 school year. Although the mandated ratio is higher than the American School Counselor Association's recommended ratio, the number is significantly lower than Utah's current ratio and considered a meaningful step forward.

And the state has taken other steps toward improving counselor ratios. In 2021, the Utah Legislature passed the Grow Your Own Teacher and School Counselor Pipeline Program.⁴² This is a grant program that awards funds to schools so they can provide scholarships to paraprofessionals and school counselor interns/assistants to train or enroll to become licensed counselors or teachers.⁴³

Utah students typically meet with a school counselor at least three times during their secondary education career to develop plans for achieving their college and career aspirations.⁴⁴ To prepare exiting students to thrive in college and career environments, local districts and schools across Utah develop college and career readiness programs under state standards. Board-certified school counselors deliver this program and oversee individualized college and career readiness plans for each student.⁴⁵

Career and Technical Education. Career and Technical Education (CTE) can act as a conduit from high school to post-secondary institutions. CTE provides students the opportunity to prepare early for specialized industry jobs and to meet workforce needs



FEDERAL AID

Federal post-secondary need-based aid comes in the form of grants, loans and work study funding. The key programs are as follows:

Pell Grant: These are need-based grants for students with the greatest financial need as determined by the FAFSA. These do not need to be repaid unless a student withdraws from school before the end of a semester. The maximum award amount varies per year; during the 2021-22 year the maximum award is \$6,495.

Federal Supplemental Educational Opportunity Grant: These grants are available to undergraduate students with exceptional financial need. Students receive up to \$4,000 based on their determined need.

Stafford Loan Program: This program provides federally subsidized loans to students with financial need. These are low-interest loans with a 10-year maximum repayment period. The subsidized loan is one where the federal government pays the students' interest until graduation. Perkins loans fall under a similar program, but are not based on need, and students are provided funds from the institutions themselves instead of the federal government.

The Federal Work Study Program: This program provides jobs to students who are eligible for financial aid. Students work part-time on campus – or off campus – under this program. Their employers pay a portion of their wages and program funds pay the remaining amount.

and requirements. Utah allows students to explore courses related to various career fields and to receive training for those careers while still in high school and working toward graduation. This provides them with exposure to both the technical and academic education that students might see at any of Utah's universities or technical colleges. These opportunities are available for all high school students in the state.

To graduate from high school in Utah, a student must complete a minimum of 24 credits. CTE classes count toward those credits and there are various levels a student can reach within the CTE program. Career clusters group similar careers together under subjects like agriculture, food and natural resources, and law, public safety, corrections and security. Career pathways are found within each of these clusters, listing classes and directions for how to learn about and receive certification in the specified career. Any student can take one or two "exploratory" classes within any of the career pathways. A "concentrator" is generally a student who takes one exploratory course and passes a specific concentrator course, usually a higher-level course, within the same career pathway. A "completer" is a student who completes a pathway; this generally involves completing one concentrator course and at least three credits – typically equal to six courses – within the same pathway or subject. Students also have the option to complete and receive credit for an internship within their chosen pathway topic.⁴⁶

CTE program completers can also receive CTE certifications, other certifications or state licenses specific to different industry jobs. To receive a CTE certification, students must pass both a written and skill-based assessment with an 80% or higher or whatever tests a specific industry requires. Secondary CTE students have the option to earn concurrent credit at a Utah System of Higher Education university or technical college.⁴⁷

About 72% of CTE concentrators were employed full-time after high school, compared to 67% of their peers.⁴⁸ In Utah, 63% of students who focused on a CTE career pathway placed in postsecondary education, advanced training, military service, or employment.⁴⁹

During the 2020-21 school year 172,020 Utah students enrolled in CTE courses – about 80% of Utah's 9-12 grade students.⁵⁰ There was a 96.1% graduation rate among students who were CTE concentrators. Utah students earned 64,864 CTE Skill Certifications and 10,752 third-party certifications. These certifications are supported in part through the Governor's Office of Economic Opportunity's Talent Ready Utah

pathway programs in construction, aviation, life sciences, diesel mechanics and aerospace manufacturing.

Concurrent Enrollment. Concurrent enrollment – sometimes referred to as dual enrollment – provides students college credit upon completion of their class. These credits are different from other academic advancement programs like Advance Placement, which requires a separate test for credit, and the International Baccalaureate program, which includes a full set of requirements for completion. Instead, the courses are college-level classes offered free to Utah students, providing college credit and reducing the overall cost of tuition. In addition, concurrent enrollment provides students with college-level course experience – setting an expectation for what college work might entail. Students who take the courses are more likely graduate from high school, enroll in college and enroll full time – though this may be due to self-selection, with students who take concurrent enrollment courses already being among those who would continue education beyond high school.⁵¹

Concurrent enrollment classes include college English, math, biology, psychology, art and others. Students most often take concurrent enrollment classes at their high schools.⁵² Utah Foundation research from the early 2010s found that most urban/suburban students receive that education by an in-school teacher, whereas rural students tend to receive that instruction via in-school interactive conferencing with college instructors.⁵³ On average, each rural student took more concurrent enrollment courses than each non-rural student, particularly English and biology. This may be due to the dearth of AP and IB offerings for rural students.

Utah State Board of Education Programs

School district programs are directed by the Utah State Board of Education. But the board also provides students with an online program to support student transition to the post-secondary arena and careers.⁵⁴

YouScience. YouScience is a career guidance platform that assesses 7th and 8th graders' natural abilities and recommends matching career pathways and electives. High schoolers can take additional assessments, earn CTE certificates and learn about post-secondary opportunities. The program informs school counselors about student results and opportunities, equipping them to better guide students toward future success. YouScience claims to level the playing field for all students by eliminating social bias and providing gender and race-neutral recommendations for its users.⁵⁵

Internships and Apprenticeships

Internships are a common feature of post-secondary education. They provide students with real-work experience that can help set career expectations. They can provide a similar benefit to high school students, helping them to better survey the landscape of post-secondary options.

A number of national nonprofit organizations look to make the connection between high school and post-secondary workforce opportunities. They include the National Academy Foundation, the Pathways to Prosperity Network, P-Tech, the Urban Alliance and Genesys Works.⁵⁶ In Utah, Talent Ready Utah – which is moving from the Governor's Office of Economic Opportunity to the Utah System of Higher Education in 2022 – is an important resource for these connections.

Adopt-a-School. In addition to its pathway programs (see the *Career and Technical Education* discussion beginning on page 8), Talent Ready Utah seeks to bring together employers, educators and students for workforce training. Talent Ready Utah's new Adopt-a-School program asks companies to support schools with work-based learning.⁵⁷

Talent Ready Apprenticeship Connection. The Talent Ready Apprenticeship Connection provides high school students with industry-recognized apprenticeship opportunities within high-demand industries.⁵⁸ A partnership between the Salt Lake Community College, Salt Lake School District and Stadler US, Inc., has high school seniors split their time between classroom learning and real work experience while earning their Applied Associates in Science degree.

Look for a fuller discussion of internships and apprenticeships in a forthcoming Utah Foundation report focusing on alternatives to four-year degree programs.

Nonprofit Programs

Latinos in Action. Latinos in Action aims to increase Latinos' high school completion and college graduation rates. The organization offers year-long elective courses that include college and career readiness at 106 Utah middle and high schools.⁵⁹ About 98% of student participants graduate from high school, compared with 77% of Utah Latinos overall.⁶⁰

Latinos in Action devotes class time to: bolstering academic performance; developing knowledge about post-secondary options; exploring cultural heritage through literacy and art; serving as literacy tutors in neighboring elementary schools; and developing linguistic proficiency, social skills and professionalism. The program also holds multi-day boot camps at local universities that allow high schoolers to explore higher education and network with peers and role models.⁶¹

In a Brigham Young University study, qualitative data from participants' journal entries indicated that they gained confidence and determination to succeed in school.⁶² Interviews with past participants revealed that while they intended to attend college before enrolling in the program, Latinos in Action provided additional motivation and direction in making college enrollment a reality.⁶³

AVID. The Advancement Via Individual Determination (AVID) program provides partner schools with a "College Readiness System" aimed at preparing students for college success. In elementary schools, AVID-trained teachers provide an exploration of colleges and careers, as well as introducing organization, study skills, communication and note taking.⁶⁴ The middle and high school AVID curriculum, typically delivered as an elective class called the AVID Elective course, develops skills and behaviors required for success in high school and college coursework, including note taking, reading and writing strategies, interpersonal skills and critical thinking.⁶⁵ AVID trains educators to support students using intensive tutoring, relationship building and peer support.⁶⁶

In 2018-19, 5,617 Utah students across 47 schools and seven districts participated in AVID. About 65% of AVID students came from families whose income level qualified them for free or reduced-price lunch.⁶⁷ AVID reports that all of their 2018-19 Utah participants graduated from high school, 84% took at least one AP/IB/Cambridge class, and 73% applied to and 71% were accepted to four-year colleges.⁶⁸

Mentor 2.0. The Mentor 2.0 program through Big Brothers Big Sisters of Utah focuses on students' goal setting, career ambitions and post-secondary preparation, targeting college, military and other career options. Mentors in the program (who have bachelor's degrees or additional education) are teamed with high school students. The program hosts monthly dinner meetings at the high school where mentors focus on one aspect of the program, such as creating goals, checking in on grades, exploring scholarship and college options and developing teamwork skills.

Mentor 2.0 pairs with the technology company to provide curriculum and a platform for communication between the mentors and students. The program works in conjunction with AVID at Cottonwood High School in the Granite School District. Currently, there are 82 students paired with 82 mentors in the program.⁶⁹

Utah System of Higher Education Programs

Keys to Success. Keys to Success uses a downloadable app to motivate students to explore universities and technical colleges, scholarships, internships, and other opportunities. First, users identify five careers that interest them. The app then links students with information about choosing and applying to colleges, selecting a career, applying for financial aid, accessing scholarship opportunities and preparing for the ACT.⁷⁰ It connects users to \$160 million in scholarships and tuition waivers.⁷¹

Users gain points by exploring related resources, applying for scholarships and consistently logging in. Users redeem points for prizes provided by area businesses.⁷²

In addition, the program has a goal-setting dimension around academics, attendance, behavior and other school metrics. Students receive prizes upon goal achievement.

Keys to Success also provides school administrators with data concerning students' interests and activity.⁷³ About 98% of Utah public schools use the app.⁷⁴ There are more than 92,500 users.⁷⁵ About 70% of them log in weekly, spending an average of 4.5 minutes per session – considered a success by the program administrators.⁷⁶

Utah College Application Week. Utah College Application Week provides high school seniors with time during school to complete a college application every October. Efforts focus on assisting first-generation college students, low-income students and students who would not otherwise consider applying to college.⁷⁷

The 2019 participants included 165 schools and 25,000 high school seniors, 43% of whom identified as first-generation college students.⁷⁸

Utah College Access Advisors Corps. Utah College Access Advisors employs recent college graduates to mentor high school students as they navigate college entrance exams, admissions procedures and financial aid processes. The program aims to provide a near-peer mentor, college advisor who can help smooth students' transition from high school to college.⁷⁹

The program has a specific focus on advising students who would be the first in their families to attend college, as well as low-income students. One meeting with a college access advisor increases the likelihood a student will attend college by 13% – and college completion by 5%.⁸⁰ But their efforts reap more immediate rewards. The System of Higher Education attributes increases in FAFSA completion rates and college application submissions to the Advising Corps. The program has expanded with additional funds from the Utah Legislature and Utah Higher Education Assistance Au-

thority.⁸¹ (See Figure 2.) The goals for the 2021-22 school year include: 43% of seniors will complete the FAFSA; 77% of seniors will complete at least one college application; the access advisor will meet one-on-one with at least 73% of seniors; the advisor will engage with 30% of the families of senior students; and 42% of seniors will receive assistance from their advisor in filling out the FAFSA. The state is more than halfway to meeting these goals.⁸² Nonetheless, there is room for expansion considering the 27% of seniors without a one-on-one meeting and the number of district and charter schools remaining unserved.

The Utah College Advising Corps is ramping up.

Figure 2: Utah College Advising Corps, 2020 to 2022

School year	# of advisors	# of high schools	# of districts
2020-21	13	13	5
2021-22	48	51	21
2022-23	60	86	35

Source: Utah System of Higher Education.

Programs at Utah Institutions

PREP. Since 2013, Utah Valley University has provided a program called PREP – short for Pre-Freshmen Engineering Program – for junior high school students interested in STEM (science, technology, engineering and math).⁸³ The program involves courses, speakers, homework and hands-on projects, as well as field trips to museums and laboratories. It is a free, three-day program attended by students the summer before their seventh-, eighth- and ninth-grade years and is meant to encourage higher level thinking and problem-solving in STEM subjects. The goal is to give students extra preparation for STEM studies in high school and college.

PREP at Salt Lake Community College. PREP at Salt Lake Community College is an expanded version of the program offered at Utah Valley University.⁸⁴ Instead of three days, it is a six-week summer program for incoming seventh-, eighth- and ninth-graders interested in STEM studies. The students take classes, complete homework assignments, participate in experiential learning and go on field trips. Like the Utah Valley program, the purpose of this camp is to encourage learning and processing beyond the middle school level and to prepare students to study STEM topics in high school and college. During the 2020-21 school year, 30 students completed the program.⁸⁵

PACE. Salt Lake Community College also offers the PACE scholarship program, or Partnership for Accessing College Education.⁸⁶ The program is a four-year program open to high school freshmen aiming to become first-generation college students or who demonstrate financial need. While participating in the program, students receive academic support and advice, as well as special opportunities to explore colleges and careers. Upon completion of the program, students receive up to a two-year scholarship at Salt Lake Community College. During the 2020-21 school year, 122 high school students completed the program.⁸⁷

Pre-College at the U. At the University of Utah, high school students can participate in a variety of classes as part of the “Pre-College at the U” program.⁸⁸ Students take summer high school classes to get closer to graduation, learn tricks and ways to prepare for the ACT and SAT, participate in STEAM (STEM with art included) classes according to their interests, or explore majors and careers. The cost and length of each program varies, and some online options are available. Although most of the classes are offered only for high school students, there are some options available for middle school and junior high students. Unlike many of the programs discussed in this report, Pre-College at the U is not targeted toward specific demographic groups.

Peoples of the Pacific. The Peoples of the Pacific program is housed as a program managed by Utah Valley University (UVU). The program’s curriculum prepares students to be leaders within a variety of communities, higher education institutions and within families by focusing on the culture of the Pacific Island people throughout this course.⁸⁹ The curriculum was created by teachers and administrators, the UVU School of Education and UVU Multicultural Student Services. The program also offers various student leadership conferences. Classes are offered in the following partner schools:

- Alpine School District: Mountain View High School
- Canyons School District: Jordan High School
- Granite School District: Hunter High School, Granger High School
- Jordan School District: Bingham High School
- Provo School District: Provo High School, Timpview High School

Student2Student. Weber State University’s Student2Student program employs current college students to help high school juniors and seniors to navigate their transition to college. The program aims to increase college enrollment of historically underrepresented students from local school districts through a unique college experience that integrates academic support and college and career readiness – including an emphasis

on FAFSA completion and scholarships – in a near-peer mentoring model.⁹⁰ Student-2Student College Advocates serve in the following high schools:

- Alpine School District: Mountain View High School
- Davis School District: Clearfield High School, Layton High School, Northridge High School, Syracuse High School
- Ogden School District: Ben Lomond High School, George Washington High School, Ogden High School
- Weber School District: Bonneville High School, Fremont High School, Roy High School

Federal Programs

TRIO. The Federal TRIO Programs encompass eight programs that serve low-income students, first-generation college students and individuals with disabilities as they progress from middle school to postbaccalaureate programs.⁹¹ TRIO provides grant funding to partners among higher education institutions and public and private organizations to plan, develop and deliver program services to targeted students.⁹² Three of the eight TRIO programs focus on middle- and high-school students: Talent Search, Upward Bound and Upward Bound Math-Science.⁹³

TRIO – Talent Search. Talent Search identifies lower-income youth with the potential to succeed in higher education and aims to increase the number who complete high school and post-secondary education.⁹⁴ Services may include: academic, financial, career or personal counseling, including advice on entry or re-entry to secondary or post-secondary programs; career exploration and aptitude assessments; tutorial services; information on post-secondary education; exposure to college campuses; information on student financial assistance; assistance in completing college admissions and financial aid applications; assistance in preparing for college entrance exams; mentoring programs; and workshops for the families of participants. For the 2021-22 school year, TRIO funded Talent Search projects at five Utah institutions, serving an anticipated 500 to 825 students in each program.⁹⁵

TRIO – Upward Bound. Like Talent Search, Upward Bound targets lower-income and first-generation high school students. It aims to increase high school graduation rates and college enrollment for its participants.⁹⁶ Funded projects must include: instruction in math, laboratory science, composition, literature and foreign languages, as well as guidance and assistance in entering secondary school programs or post-secondary education. Services include: tutoring, counseling and mentoring; cultural enrichment; work-study programs; financial and economic literacy programs; and activities designed for students with limited English proficiency. For the 2021-22 school year, Upward Bound funded programs at eight Utah institutions, serving an anticipated 63 to 103 students in each program depending upon the institution.⁹⁷

TRIO – Upward Bound Math & Science. Upward Bound Math and Science aims to identify and develop students' potential in math and science and encourage them to pursue post-secondary degrees and careers in math and science.⁹⁸

Projects include:⁹⁹

- Intensive summer math and science training programs.
- Year-round counseling and advisement.
- Exposure to university faculty and researchers in math and sciences.
- Computer training.
- Scientific research guided by graduate students and faculty members.
- Financial and economic literacy programs.
- Activities designed for students with limited English proficiency.

Utah has not received any Upward Bound Math and Science grants.¹⁰⁰ This leaves about \$300,000 for each possible grant that could serve about 60 Utah students each. Utah System of Higher Education personnel are taking actions to remedy this shortcoming.

GEAR UP. Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is a U.S. Department of Education-funded grant program. It was created in 1988 to increase the number of low-income students who graduate from high school and to ensure they are prepared to enter and succeed in post-secondary education.¹⁰¹

Utah has one statewide GEAR UP grant administered by Utah Valley University. The grant works directly with individual students who are eligible for free or reduced-price lunch. Utah also has several partnership grants, which provide services to a cohort or a whole grade at partner schools in which at least 50% of students are eligible. These partner grants are with the San Juan Foundation, Utah State University, Utah State University-Eastern and Weber State University. These state and partnership grants together are called GEAR UP Utah. GEAR UP Utah serves 6,932 students at 55 schools through a \$24.5 million 2017-24 grant. It provides college preparation counseling, financial aid assistance, tutoring and mentoring (in-person and online), parent and family support, college campus tours (in person and online), ACT prep and waivers, career exploration, and first year in college support. The program provided nearly 175,000 hours of support from 2017 through 2021.¹⁰²

In addition, there are two additional partnership grants: GEAR UP Ogden School District and USU STARS! GEAR UP. The Ogden program offers that same support as GEAR UP Utah, serving 920 students at six schools through a nearly \$1.5 million 2018-24 grant, though nearly 9,000 hours of support through 2021. STARS! has receive three grants totaling over \$48 million for 2015-24, serving about 15 schools each and about 2,900 to 4,400 students each. The grants provide: college preparation counseling, financial aid assistance, tutoring and mentoring, parent and family support, experiential summer learning, course remediation, college campus tours, dual enrollment courses, STEM-focused activities, ACT exam prep, career exploration, and first year in college support. This program provided over 3 million hours of support from 2015 through 2021.¹⁰³

CONNECTING STUDENTS WITH FINANCIAL RESOURCES

An Envision Utah survey of more than 7,600 Utah high school students suggested a high demand for information about how to pay for and apply to college.

To that end, the Utah System of Higher Education and the Utah Higher Education Assistance Authority provide outreach teams to help facilitate and promote FAFSA completion by hosting FAFSA open houses and training guidance counselors.¹⁰⁴ During 2021-22, for instance, 139 FAFSA open houses served more than 1,250 students with the help of at least 168 volunteers, and FAFSA programs trained 314 guidance counselors – including high school counselors, college access advisers, scholarship advisers, college and career readiness advisers, and volunteers at events. See Figure 3 for more details.

Utah has put new focus on FAFSA support training and open houses.

Figure 3: Utah System of Higher Education and Utah Higher Education Assistance Authority

	FAFSA Open Houses	Students served	Volunteers	Guidance counselors trained
2018-19	115	1,614+	n/a	115
2019-20	138	1,652+	170	101
2020-21	110	700+	175 (approx.)	189
2021-22	139	1,278+	168+	314

Source: Utah System of Higher Education.

In conjunction with these efforts, nonprofits seek to support FAFSA completion. For instance, the United Way of Salt Lake in 2019 organized the Promise Partnership Post-Secondary Readiness Initiative Team. It works with six Utah high schools to increase FAFSA completion rates. Offering afternoon group coaching sessions the program aims to raise completion rates by five percent.

EDUCATION SAVINGS VEHICLES

Finally, Utah provided families robust options to help save for their children's post-secondary goals.

my529. College saving is incentivized under Section 529 of the Internal Revenue Code. The mechanism for saving is through 529 plans, sponsored by states, state agencies and educational institutions.¹⁰⁵ These plans provide significant post-secondary advantages to account owners and beneficiaries. Earnings are not subject to federal or state tax and are not taxed upon withdrawal when used for qualified higher education expenses, such as tuition and fees, supplies, room and board for students enrolled at least half-time.¹⁰⁶

The accounts are controlled by the owners of the accounts – not the students attending post-secondary education. There are no age, income or residency restrictions. Many states – including Utah – offer tax credits or deductions on contributions.¹⁰⁷

Research suggests that lower-income students even with very little savings are four times more likely to graduate from college than their peers with no savings.¹⁰⁸

In Utah, my529 is a nonprofit 529 plan established in 1996 and sponsored by the state. Utah's my529 is a low-fee, highly rated 529, having received Morningstar's gold rating 11 years in a row.¹⁰⁹ As of March 2022, there were over 113,500 unique beneficiaries tied to Utah accounts. Of those, over 88,000 were 18 years of age or younger. The average balance of a Utah account was over \$14,000.¹¹⁰

Children's Savings Accounts. Children's savings accounts (CSAs – also referred to as child development accounts) promote savings and asset building for lifelong development. They can be used for home ownership, enterprise development or post-secondary education. Though available for all children, programs often target lower-income families that may lack the resources to save for college. CSAs are available at birth and include incentives for families to build children's savings, including initial deposits, matching offers and prize-linked savings.¹¹¹

CSAs enroll participants at birth by setting up savings accounts with seed funds, usually between \$25 and \$100 provided by foundations, donors, corporations, and city or state governments.¹¹² CSAs could use existing 529 accounts – such as my529 – as the participant investment vehicle. After jumpstarting accounts, programs encourage parents to contribute additional funds through various incentives. A small number of programs offer benchmark incentives, providing deposits once children reach milestones or complete activities.¹¹³

CSA funds experience market growth, with investments automatically becoming more conservative as the beneficiary approaches college age. Unlike 529 funds, withdrawals are typically restricted, and funds transfer directly to post-secondary educational

Research suggests that lower-income students even with very little savings are four times more likely to graduate from college than their peers with no savings.

institutions upon each beneficiary’s request.¹¹⁴ By design, these accounts do not affect families’ eligibility for public benefits and only minimally affect college financial aid calculations.¹¹⁵

CSA policies vary between program, but generally share three key elements: universal eligibility, automatic enrollment and progressive subsidy.¹¹⁶ Children automatically receive CSAs without any requirement of parental action; this “opt-out” style of enrollment allows parents who do not want to participate to unenroll their child from the program.¹¹⁷ Finally, programs structure deposits and incentives to direct funds to children with the greatest need; many programs target extra deposits and automatic subsidies to low-income children.¹¹⁸

Currently, no statewide CSA programs exist in the Utah, but studies show a large potential in them: they raise parental expectations, foster college bound identity, improve early childhood development, increase the likelihood of college attendance and graduation, and have diverse participation.¹¹⁹ The positive findings encouraged many states and nonprofits to pursue the creation of their own local CSA programs.

In addition, CSAs spur parental saving. Parents of the children who received state-owned CSAs opened 529 accounts for family savings contributions at five times the rate of the control group.¹²⁰ This 15% increase in the number of new college savings accounts demonstrates how CSAs motivate parents to begin saving in personally held accounts rather than viewing CSAs as a substitute for their own efforts. Finally, parents of CSA-assigned children in a study who chose to supplement state-provided funds saved on average \$9,032 from their own income. That is three times as much as parents in the control group who set up college savings accounts.¹²¹

More than 922,000 children from 36 states currently have CSAs. At least 109 CSA programs exist across the nation, managed mainly by nonprofit community-based organizations (62%) and governmental agencies (32%).¹²²

Some Utah children have access to CSAs through nonprofit entities – though these programs do not fully embrace universal eligibility, automatic enrollment or progressive subsidy. In an effort to bolster the expansion of these programs, the 2017 Utah Legislature passed the Student Prosperity Savings Program to support nonprofits in opening CSAs for lower-income kids.¹²³ Figure 4 shows the CSAs available in Utah that use Utah’s my529 as their investment vehicle, noting which are under the Legislature’s program. The CSAs shown on the previous page currently serve 200-plus Utah children, leaving a lot of room for expansion.

Several CSAs are available to Utah’s children.

Figure 4: Children’s Savings Account Programs in Utah

CSA program	Description
Canyons Education Foundation	\$500 awarded to scholarship accounts for 7th graders in the Canyons School District. The foundation is also involved in the Viking Scholarship program where the parent/guardian opens an individual, family-owned account, sets up a gift code and the foundation contributes to the account using the gift code.
Community Action Partnership of Utah (CAP Utah)*	Work with families to open an individual account and provide \$100 seed contribution once the account is open. CAP Utah will match deposits made by the family dollar for dollar up to \$200/year.
Boys & Girls Clubs of Greater Salt Lake*	Program will award scholarship accounts to students who receive Youth of the Year awards. Withdrawals are sent to schools authorized by the program.
Utah Division of Child and Family Services (DCFS)*	Students have opportunity to earn contributions to scholarship account based on milestones designated by the program. Withdrawals are sent to schools authorized by the program.
Governor’s Office of Energy Development	Four to 10 winners are selected each year for the Utah Energy Workforce Scholarship of \$2,000-\$4,000. The accounts are funded by the program. Withdrawals must be authorized by the program.
Granite Education Foundation*	Students have opportunities to earn contributions to scholarship accounts based on milestones designated by the program. Withdrawals are sent to schools authorized by the program.
Jordan Education Foundation	Foundation is planning to provide scholarship accounts to 7th graders that meet their program requirements. Some requirements include showing an interest in STEM-related coursework, qualifies for free or reduced lunch and must be enrolled in Jordan School District until they graduate.
Weber State University TRIO Talent Search*	Students apply for the Nurture the Creative Mind Scholarship and complete program requirements to receive a \$500 award. Withdrawals are sent to schools authorized by the program.

*Organization participates in the Student Prosperity Savings Program.

Source: my529.

There are numerous plans around the world and in several states, including Nevada¹²⁴ There is some concern around the low level of uptake with state or national programs. To alleviate those concerns, a long-term, well-funded administrative program could enroll, mentor, and track participating children and their parents through the dispersal of funds when the children become young adults.

The 2022 Utah Legislature supported but did not fund House Bill 198 – Intergenerational Poverty Solution. The bill is an intergenerational-poverty focused bill to provide matching amounts of up to \$300 to be invested in my529.¹²⁵

CONCLUSION

The economic divide between those who have some form of post-secondary degree or certification and those who do not is stark, and the social implications are far-reaching. For that reason, the Utah Foundation launched the Utah Educational Attainment Series, of which this report is the second installment. This report proceeds from the understanding that increasing educational attainment cannot wait for the senior year of high school. It must begin early.

This report's title – *Broadening Horizons* – is in reference to the need to help students look beyond high school to post-secondary education. This includes setting high expectations for educational attainment at home. It also includes providing the supports students need to be ready for post-secondary challenges and the knowledge they need to get there. Finally, it includes help in navigating the financial barriers to post-secondary opportunities.

The report includes a description of more than 20 of the programs and initiatives that aim to help students overcome obstacles and connect students to post-secondary educational options – directed and/or funded by school districts, nonprofits, colleges and universities, and others.

A look at these programs shows pluses and minuses.

For instance, students who fill out federal student loan and grant applications are far more likely to continue their education past high school than those who do not. Utah currently ranks 50th in the United States for its application completion rates. In response, Utah students' FAFSA support increased in 2022, including with a record number of FAFSA open houses.

Studies suggest a significant tie between higher numbers of school counselors and greater post-secondary attainment. During the 2019-20 school year, Utah's ratio of students to school counselors was 547:1 – well above the national average of 424:1 and the recommended ratio of 250:1 – though Utah is on the path of improving its ratio.

In addition, Utah receives millions in federal support for broadening students' horizons, though it has not taken advantage of Upward Bound Math & Science funds.

Finally, Utah's my529 is currently helping more than 113,500 Utahns save an average of \$14,000 each for post-secondary education.

The hurdles that students face are becoming clearer, as are the supports that can help smooth the transition out of high school – with the potential to broaden the post-secondary educational horizons of Utah youth.

The economic divide between those who have some form of post-secondary degree or certification and those who do not is stark, and the social implications are far-reaching.

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125 Including with the same sponsor’s HB 125 from 2021.



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