ANALYSIS AND INSIGHTS FROM NONPROFIT PRACTITIONERS WORKING WITH EDUCATION IDAS

This document is based on data collected from the *Individual Development Account - Postsecondary Access for Your Success (IDA-PAYS)* research project. It synthesizes the major insights we gleaned from conversations with IDA practitioners across the country in the first two phases of our research study. IDAs are matched savings accounts for low-income individuals to use on postsecondary education, homeownership, and microenterprise. IDAs are relatively new and the field is rapidly evolving, therefore this publication documents a particular point in time (the field in 2006-2007). This document might be used in the following ways:

1. For IDA practitioners to think about implementing education IDAs and to assess the challenges.

2. For postsecondary institutions to understand challenges and opportunities of offering IDAs and whether they should consider partnering.

3. For policymakers to consider ways they might develop IDA state and federal policy, alter current policy, or create new legislation.

4. For analysts and scholars who are studying IDAs, to help identify areas for future research as well as provide empirical data and additional insight into education IDAs.

EDUCATION IDAS ARE STILL CONSIDERED NEW AND EXPERTISE IS EVOLVING

While there has been considerable investment and experience with homeownership and microenterprise IDAs, most practitioners we spoke with felt that they were still "learning the ropes" of how to run and administer an education IDA program. Most nonprofits across the country have a small number of education IDAs and the concept of specializing in or devoting an entire programmatic effort to education IDAs is still new. Recently, most practitioners have turned to education IDAs because homeownership has become difficult as the market for housing changes unfavorably (in most parts of the country - particularly urban areas) and as interest rates rise. IDAs initially emerged in a market that was favorable to homeownership, but since then the market has changed.

SOME ASPECTS OF EDUCATION IDAS ARE EASIER TO ADMINISTER

Homeownership requires checking individuals' credit history, clearing up their poor credit history, and training them on complex mortgage concepts as well as completing complex paperwork, etc. Practitioners have noted that education IDAs (with the exception of youth IDAs) do not require some of this extensive background work which adds to the administrative workload. Some practitioners feel that education IDAs require the least amount of case management. For example, students can receive academic and career counseling on campus about education assets and financial aid, even without formally partnering with postsecondary institutions. Also, IDA practitioners typically do not have to address the credit concerns found in homeownership and microenterprise.

SOME ASPECTS OF EDUCATION IDAS ARE MORE DIFFICULT TO ADMINISTER

Although some aspects of education IDAs are easier to administer, other aspects are more difficult to oversee. For example, making multiple payments and drawing funds from the account over an extended period of time makes education IDAs administratively complicated. The administrative burden of keeping accounts open longer also adds to costs and workload, usually forcing nonprofits to develop shorter timelines which does not always serve the clients' (students') needs. To assuage this difficulty, some groups have tried to set up minimum purchase limits, encourage larger purchases, and discourage many payments.

Tracking students to make sure they are still in school adds another layer of administrative work. If a student withdraws from school, then nonprofit administrators also need to process paperwork to get the money back. In their experience, this process is rather time-consuming often requiring multiple letters and calls to the institution. Also, students might leave the state or region to attend college, making tracking students from afar much more difficult.

In addition, the Assets for Independence (AFI) restrictions on education IDAs, in terms of what expenses can be covered and to what institutions the payments can be made, are more restrictive than microenterprise and housing. These restrictions hinder some nonprofits from offering education IDAs. Practitioners wish that policymakers could extend the time of education IDAs and/or loosen restrictions of the time limit to spend down the money and be more flexible with the expenses covered (more similar to microenterprise). Along with these changes, practitioners believe that policymakers should increase the administration fees on education IDAs because of the additional case management load required when working with youth.

Practitioners working with youth education IDAs note that working with youth is extremely challenging and requires more case management than working with adult college students. For example, they often need to provide additional services like transportation, and motivate students to save, which is difficult. Furthermore, they need to make the process entertaining, e.g., provide games and role models, all of which take additional time and planning. Therefore, education IDAs involving youth adds additional layers of complication. In addition, many felt that their expertise working with adult populations did not transfer to working with youth.

Another restriction is that the money students save must be earned income. While many postsecondary institutions acknowledge that their low-income students are working through school, some see this as a negative. If approached properly, an IDA with a match fund could potentially lower the number of hours a student would have to work. However, some postsecondary institutions would prefer to find ways for low-income students not to work, such as providing the student contribution because working, studying, and saving at the same time can be extremely difficult. IDA practitioners do not know if this is legal (for the institution to contribute the student saving rather than the student) or with whom to clarify this issue. They also wonder whether this change in approach (not having the student save) would truly meet the goal of helping the student learn about financial planning.

IDA Practitioners generally lack clarity about how to handle IDAs in the financial aid process

Most IDA practitioners we spoke with did not understand how IDAs are handled or should be handled in the financial aid process. Only two individuals interviewed had spent extensive time researching this issue to become experts in how IDAs should be handled. Most practitioners said they do not have time to do this type of information gathering and learning. Hence, policy documents that recommend how IDAs should be handled in the financial aid process need to be developed. In addition, a general understanding of how to handle IDAs within financial aid is needed within higher education. Every college needs to be individually educated about how to handle the IDAs within the financial aid process which is time-consuming (even if there is a shared understanding among IDA practitioners and that does not even exist). Policy documents related to financial aid need to be developed and widely distributed to IDA practitioners and postsecondary institutions. For example, educational associations such as the National Student Financial Aid Administrators Association need to be educated about IDAs. We explore the question of financial aid and IDAs in more depth in a paper that is available on our website: http://www.usc.edu/dept/chepa/IDApays/resources/financial_aid.pdf.

Practitioners are unclear how to recruit and market education IDAs

Many of the nonprofits that offer IDAs have a mission that is devoted to homeownership or microenterprise, so they have natural connections for recruiting and marketing IDAs in those areas. Few nonprofits organizations currently offering IDAs have an education mission or focus and as a result have difficulty recruiting, marketing, and understanding this population and the target market for education IDAs. Furthermore, practitioners noted that homeownership is by far the most common asset that people desire and that few people have an initial interest in education. Education IDAs are typically the default option if an IDA client is not ready to purchase a home or start a microenterprise.

The Office of Community Services in the U.S. Health and Human Services, The Center for Economic Development (CFED), and other organizations that promote IDAs should consider actively recruiting nonprofits that specialize in education (e.g. Education Trust, TERI) to apply for AFI funds in the future. This could lead to stronger education IDAs because of these organizations' expertise about the education sector. These relationships might also overcome the learning challenges that nonprofits currently have when they partner with postsecondary institutions. Nonprofits usually do not know the different types of postsecondary institutions; the types of students attending institutions; the tuition or funding at institutions; the types of professionals that work within colleges, universities, or schools; or the regional education needs of low-income students. A nonprofit with an education emphasis is more likely to understand some of these nuances, and act more knowledgeably.

In addition, AFI, state-granting agencies that offer IDAs, and CFED could encourage nonprofits to partner with postsecondary institutions for assistance in recruitment. At present, there is no direct encouragement to partner with postsecondary institutions to resolve the problems of recruitment. The few, emerging partnerships tend to focus on recruitment.

Few practitioners are developing partnerships to administer education IDAs

Many of the nonprofit practitioners we spoke with could not find a compelling reason to develop a partnership with a postsecondary institution in order to offer the education IDA. Many IDA practitioners have successfully brought students through an education IDA without any postsecondary partnership. Also, they have not partnered because their number of clients were too small to make a partnership worth the time and effort. Practitioners need to understand the tangible benefits from such partnerships and when they can be strategically used.

Furthermore, the nonprofits often need to partner with an organization that specializes in the population they are working with (such as Southeast Asian immigrants) or an organization that has a shared mission. Nonprofits often feel that they are constrained by resources and time to develop partnerships (particularly smaller nonprofits). Universities, unlike housing or microenterprise nonprofits, do not usually discuss their mission in terms of education of low-income students, but in education more generally. Larger nonprofits, such as the United Way, can often leverage more partnerships, but they feel that it is a priority to develop a partner who understands the population more than the asset.

Also, universities are often less interested in building a partnership without the assurance that the collaboration will be long-standing. Since nonprofits must continue to reapply for AFI money, they cannot guarantee the college or university that they can offer the IDA from year to year. Developing partnerships that may not be ongoing is unattractive to colleges and makes more work for the nonprofit. Since they do not have other related work, as they might have with another partner, there is minimal synergy achieved. Both the nonprofits and universities realize offering education IDAs is burdensome without assurance of the partnership becoming an ongoing practice and relationship.

The practitioners who reached out to postsecondary institutions did so for one of two reasons:
1. The IDA field is built on the notion of partnerships and they have had success in partnering with other groups and continue to do so out of habit and hope.
2. IDA practitioners identified a strategic need such as recruitment or financial education. Those who had identified a strategic need have been more successful in their efforts.

A broader understanding of IDAs in postsecondary is important to any progress

Even if models for offering education IDAs and partnerships emerge, IDA practitioners expressed concern that IDAs will remain difficult to administer if postsecondary institutions and professionals within them (particularly financial aid administrators and student support services administrators) do not gain more knowledge about IDAs (like the banking and microenterprise communities do). IDA practitioners will continually need to educate partners about the tools necessary to succeed. Moreover, the high rate of turnover in offices of financial aid and student services makes practitioners dependent on constantly retraining new staff. The exhausting amount of time and energy required is problematic and needs to be addressed through a marketing campaign in higher education.

The few relationships that exist are coordinated efforts rather than collaborative partnerships

In our conversations with practitioners across the country, we did not identify any collaborative efforts in which postsecondary institutions were deeply involved with nonprofits and offering several of the IDA functions. A few partnerships were in the planning phase, such as United Way of Denver's employer-based education initiative. Also, a few coordinated partnerships exist, such as the Lenders for Community Development's relationship with De Anza College for recruitment and case management. At this point in time, no thriving collaborative partnerships exist between nonprofits and colleges and universities.

Across the country we did see nonprofits that had developed coordinated efforts with postsecondary institutions. Most of the coordination is focused on making the financial aid office aware of how to handle the IDA as part of the financial aid process and how to receive payments from the nonprofit. The second most common level of coordination surrounds the recruiting of students. Less common is a college or university offering asset training to IDA students or a nonprofit offering financial education at a postsecondary institution. Some IDA practitioners also worked with postsecondary institutions by having colleges provide tours for interested clients. Also, conversations have recently begun about postsecondary institutions providing match funds.

Although very few nonprofits have developed partnerships with postsecondary institutions, there has been increased recent activity focusing on education IDAs. However, many of the earlier education IDAs were not spent on tuition at a postsecondary institution, but were used for education-related expenses like computers. Given that IDA participants were not attending postsecondary institutions, the need for partnerships was not apparent.

The potential of postsecondary institutions partnering with nonprofits

A small group of IDA practitioners, who have more experience with education IDAs, have identified five key areas that create potential for partnering with postsecondary institutions:

1. **Recruitment of participants** - Many nonprofits do not work with adults or youth bound for education or do not have this as a goal. Working directly with postsecondary institutions or high schools would help nonprofits to find participants for their existing IDAs. As noted earlier, IDA practitioners are generally unsure how to recruit and market for education IDAs.

2. **Offering asset-specific education** - Financial aid forms, understanding educational grants and loans, and understanding the college path are all complex processes that nonprofits realize can be better offered through a postsecondary institution.

3. **Financial education** - Many campuses have a business school or workforce development office that provides financial planning and which can easily offer financial education training to IDA participants.

4. **Case Management** - Many campuses provide special advising to first-generation low-income students through support programs like TRIO, bridge programs, and high school outreach. These services can also be utilized to provide case management for the IDA.

5. **Match funds or connections for funding** - Most campuses across the country have scholarship funds for their students that could be leveraged as match funds. More and more nonprofits are becoming aware of this fundraising activity. Even if postsecondary institutions decide not to use their scholarships as match funds, universities often have connections with corporations and other groups through their development and fundraising efforts. The nonprofit can use these relationships to raise match as long as the students are coming to that particular institution.

IDA practitioners are also finding some strong advocates and partners within colleges and universities. Perhaps the best partner that has been identified are TRIO, early intervention for college, and other support service programs established for low-income students.

Further, some practitioners are identifying key areas of need for low-income students that support the need and benefit in partnering:

1. Money for transferring from community college to a more expensive four-year institution
2. Support for immigrant students and students who have defaulted on financial aid
3. Gap funding for students at higher cost institutions when need-based aid, work, and their expected family contribution does not cover tuition
4. Money to cover some of the expense of high-priced and short-term technical and vocational programs
5. Gap funding for apprenticeship programs

The good news is that the potential for partnering to offer IDAs is beginning to emerge through some initial experimentation. IDA practitioners have identified potential partnerships areas (like recruitment), populations and specific needs to target, and campus stakeholders who understand and are aligned with the mission of IDAs. These potential opportunities need further brainstorming. In the IDA-PAYS study, we will follow up and meet with groups across the country to examine these opportunities and hopefully develop more complex models/examples and ideas for designing education IDAs. For more information regarding our research project and partnership examples, see our website: http://www.usc.edu/dept/chepa/IDApays/examples.html.

A small number of practitioners have developed key strategies for forming coordinated efforts

While much of this document is focused on challenges and potential, some practitioners have developed strategies for working with postsecondary institutions that show promise for replication and use by others. The strategies are outlined in a publication developed by the research team: *Strategies for IDA practitioners to create partnerships with postsecondary institutions* and can be found on our website.

Learning from early mistakes on partnering

Some of the early partnerships have been unsuccessful and the normal reaction is to ignore these failed efforts rather than learn from these important experiences. Certainly future partnerships and education IDAs can be designed in different ways that capitalize on knowledge gained through these early experiences. Some key lessons we identified are:

1. **Involve both financial aid and student support services**
   Some pioneering partnerships with universities are focused exclusively on working with the financial aid office. The financial aid administrators were generally already overburdened and untrained to provide case management work and as a result, much of the staff in financial aid in these institutions were cynical about IDAs. While this model might work at some institutions, we found a team approach involving TRIO, workforce development offices, advising, and financial aid to be much better suited for most institutions.

2. **Extend the time limit of the IDA**
   Programs with short time frames present difficulties for low-income students who have a hard time working, studying, and saving simultaneously. IDA practitioners learned that when working with colleges and universities, a longer window for deadlines is important when applying for AFI funds. Also, nonprofits may want to think of ways of convincing students to delay setting up accounts until they are closer to having accomplished their savings goal.

3. **Assess the needs of low-income students**
   Some partnerships began without analyzing the needs of low-income students. For example, in once case, students did not end up needing the money until later when they transferred to a four-year university. Unfortunately, due to the time limit, students were required to prematurely spend IDA funds on assets that they did not need (i.e. expensive computer) or else they would lose the funds.

4. **Apply the IDA before the Pell**
   Most nonprofits do not realize that the Pell grants can be used more liberally than the IDA. Pell grants are for all aspects of the Cost of Education, including housing needs. When IDA and Pell grants are timed and accounted for properly, Pell grants can even be given back to students as a reimbursement for housing costs for students not living on campus. To take advantage of this, non-profits need to work with universities to time IDA disbursements and the tuition bill so that the IDA can be applied before the Pell grant. Colleges are often accustomed to doing this for other "tuition-only" scholarships. However, if a college does not receive the IDA funds at the correct time they may be hesitant to apply IDA funds to tuition for fear of students taking out their savings and the IDA funds never being transferred. Also, many states have book funds of which the nonprofits were unaware. While IDAs can be used for books, it is helpful to be able to identify the best timing and use of IDAs with respect to other funding sources for low-income students.

5. **Do not focus exclusively on top down leadership to implement the IDA**
   Several nonprofits approached a college president or other campus leader, but did not encourage communication with or brainstorming with the financial aid or support services offices needed to implement the IDA. Ultimately, these partnerships usually failed to get off the ground.

6. **With youth, online education may not be best**
   Many education savers are youth and many youth IDA programs have relied on online education to meet the financial aid requirements of an IDA. However, youth savers may need more in-depth financial education with interpersonal and longer-term training. Many IDA practitioners tend to work with adults and need to rethink their strategies.

PRACTITIONERS ARE SEARCHING FOR MODELS, BUT WITHOUT A COMPELLING EXAMPLE OR VISION FOR PARTNERSHIPS THEY CANNOT IMAGINE PUTTING IN THE TIME AND EFFORT

IDA practitioners want guidance and advice. They are asking for models and examples of how to offer education IDAs and strategies for partnerships with postsecondary institutions. Practitioners are avidly watching demonstration projects like the federal initiative on LiLa which might represent a good model for offering education IDAs. Additionally, they are looking at particular partnership models of employers, postsecondary institutions, and nonprofits working together to help low-income individuals increase their educational potential and assets.

Because few proven models exist, practitioners register concern about putting in the extensive time and energy it takes to redirect their IDA efforts from homeownership or microenterprise to investing in education IDAs and/or partnerships with postsecondary institutions. If some proven models emerge, they would be more likely to consider changing their approach or investing time in partnerships. While models have not developed, we were able to identify target audiences that can be well served by IDAs.

POTENTIAL TARGET AUDIENCES TO DEVELOP MODELS WITH POSTSECONDARY INSTITUTIONS OR HIGH SCHOOLS

In addition to the potential collaborations that are beginning to unfold, some IDA practitioners noted that there are target audiences for whom models are not yet developed. These practitioners would like to work with post-secondary institutions or high schools in order to develop models to meet these students' needs. We review these audiences in the hope that future models can be developed around these promising populations.

HIGH SCHOOL VOCATIONAL STUDENTS
Students in high school who plan to attend a vocational/trade school (and who could potentially save during their last two years of high school) represent a population that practitioners believe would be a promising target group to develop into a model. Vocational institutions mentioned that they are increasingly receiving traditional aged students directly out of high school. These efforts might even be combined with vocational programs' recruitment efforts in high schools.

VOCATIONAL STUDENTS IN SHORT TERM PROGRAMS
Given the short time limit of IDAs, many practitioners suggested that one- and two-year vocational pro-

grams may be more ideal for education IDAs. In particular, a good example would be expensive programs such as electrician training where loans and grants do not cover the expenses.

CONTINUING EDUCATION

Continuing education students, also known as adult students or nontraditional students are also considered non-credit and are ineligible for financial aid. IDA money would allow this group of students to complete their degree, upgrade their job skills, or personally enrich themselves.

DUAL ENROLLMENT PROGRAMS IN HIGH SCHOOL

Dual enrollment programs where students take college courses in high school are another place to introduce the IDA. These students will have the opportunity, while they are still in high school, to save for college and at the same time recieve obtain financial education.

STUDENTS IN EARLY INTERVENTION FOR COLLEGE PROGRAMS

Another way to reach students in high school (in addition to vocational and dual enrollment programs) is through early intervention for college programs. Information about the IDAs as well as financial education can be incorporated into these programs.

STUDENTS WHO HAVE DEFAULTED ON FINANCIAL AID

Community colleges and other institutions with a high default rate are looking for ways to decrease their default rates and provide means for students to reenter school and complete their educational goals. Postsecondary institutions are interested in finding funding for these students, allowing them to pay back their loans, and becoming eligible to apply for loans again.

PRISONER RE-ENTRY

Certain target populations such as prisoners who cannot receive federal financial aid would be ideal candidates for an education IDA. United Way of Denver currently offers IDAs to inmates, but few of them use the IDAs for education. Instead, the IDAs are used for rent. However, several groups mentioned this population as a possible target.

STUDENTS AIMING FOR HIGH COST INSTITUTIONS

While many of the participants saving for IDAs tend to go to community colleges or vocational and technical schools, many practitioners did not want participants to feel pressured into certain postsecondary options. They want students to aspire to attend a four-year institution or private institution even though they often have a higher cost of attendance. To ensure this as an option for participants, nonprofits are looking for partnerships with private universities and four-year institutions.

TRANSFER STUDENTS

Many people noted that the cost of college is covered for students in their first two years of community college. However, many students prematurely end their education with an associate's degree (or less) because of the high cost to transfer. In order to make sure that students meet their educational goals, which might entail a four-year degree, nonprofits want to create partnerships for education IDAs target ing students who transfer to more expensive four-year institutions.

FOSTER CARE YOUTH

A study from the Institute for Higher Education Policy (2005) identified that even with funding from the Federal Education and Training Voucher Program and state funding (among 30 states) foster care youth will typically have a gap in funding. The average cost of college attendance for commuter students at a community college (at that time) was $11,000 and $30,000 for a private college. Federal and state aid for foster care is approximately $6,000 to $7,000. This population has a need for additional funding and many nonprofits see this as a target audience.

STRATEGIES THAT HAVE PROMISE AND MAY RESULT IN MODELS

IDA practitioners noted that they have had success with a few strategies that they would recommend to other nonprofits.

Employer-based strategy

Many employers, particularly large state institutions, provide tuition reimbursement for their employees. Most employees do not take advantage of these benefits, particularly low-income students. The United Way of Denver and the federal Lila Project are both piloting models that create partnerships between employers (to provide the match funds and some case management), nonprofits (to provide gap funding and maintain the account), and postsecondary institutions (to receive students and provide some case management). These models draw on the strength and existing resources of each partner and do not demand much from each partner.

State agency strategy

Some states agencies are providing money to establish IDAs for low-income populations and are trying to create state and regional partnerships with colleges or universities focused on education IDAs. Some states are initiating conversation (such as in the state of Oregon) and some community agencies are reaching out to the state to work together to meet mutual goals. This model has potential because it guarantees money for the IDA and works to educate people across the state in postsecondary institutions about IDAs, overcoming the knowledge challenges noted by IDA practitioners.

State or regional collaborative strategy

States like Michigan, Utah, and New Hampshire have realized the difficulty for every individual community agency to develop partnerships with each institution in their area and state. These three states have developed a state network where they have one person who works across the state to develop partnerships with postsecondary institutions and to put together agreements and MOUs. This enables students to transition easily onto these campuses and the campuses know how to process financial aid, advise students, and connect them with support services. The campuses might also work with the community agency to offer asset-specific training.

Private IDAs strategy

There is a high demand from parents who want to save money for their child's college education. The restrictions on federal IDAs often make this difficult because parents want a longer period to save and the money cannot be combined with a 529 and earn compounded interest. By using private IDA funds (or some state funds that do not follow federal regulations), practitioners can work with parents to save for their child's college education and the IDA becomes the initial funds. This provides more flexibility and options for clients.

Few tools and resources exist to help practitioners in the field

All of the individuals we spoke with who are engaged with education IDAs noted that they have few tools or resources to support their endeavors to partner. Notable exceptions include the handbook by CFED for youth IDAs and education planning tools that have been shared among some IDA practitioners. However, asset-specific training materials, recruitment and marketing tools focused on education IDAs, and partnership materials for postsecondary institutions do not exist. Advice and strategies about how to handle IDAs within the financial aid process would be helpful.

As a result of these findings, the research team has developed (or is in the process of developing) a set of tools and resources aimed at education IDAs including:

1. A tool for clients about the benefits of education IDAs
2. A tool for helping IDA practitioners understand the benefits of education IDAs and partnering
3. A tool to share with postsecondary institutions about IDAs and the potential of partnerships
4. A document about strategies for partnering with postsecondary institutions
5. A document about how to handle IDAs in the financial aid process
6. A tool with asset-specific training information
7. A tool with financial education information for youth and adults
8. A document rethinking program design for education IDAs
9. A document about navigating postsecondary institutions

You will find these tools and other resources on our website: http://www.usc.edu/dept/chepa/IDApays/.

Students find it extremely difficult to work, save, and study simultaneously. For example, many drop out of the program or do not meet their goal for the IDA. The IDA work requirements may also compromise their academic performance. It is unclear whether students would not be better off taking out loans and getting through school rather than trying to take on all these challenges at once. Although students can be encouraged to save before they go to college, this may not work for all participants. This challenge certainly needs more investigation in future research.

RECOMMENDATIONS FOR PRACTITIONERS AND POLICYMAKERS:

1. Create more tools to guide partnerships between postsecondary and nonprofit partners, particularly around recruitment and marketing.

2. Brainstorm ways to effectively handle the challenges of education IDAs such as multiple payments, extended time limits, or help with applications within the financial aid process. Also, create better program designs for administering educational IDAs.

3. Develop a report on how IDAs can be handled in the financial aid process.

4. Create a better understanding of when partnerships are needed and when they are pivotal to the success of an education IDA. Focus on strategic reasons for partnerships.

5. Develop more detailed analysis and research about the efficacy and challenges of the few models that exist — employer-based education IDAs, private IDAs that roll into ROTHs, postsecondary and nonprofit models for recruitment or match funds.

6. Encourage states to consider lifting restrictions on rolling an IDA into ROTH and longer term savings accounts. Similar recommendations have been made by the Center for Social Development.

7. Develop models to support certain key target populations that have been identified for education IDAs.

8. Inform higher education professional organizations such as the National Association of Student Financial Aid Administrators, National Academic Advising Association, and TRIO professionals about the potentials of IDAs.

9. Provide more information about IDAs to leaders and policymakers in higher education.

REFERENCE

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Our project focuses on how IDAs can be used to increase low-income students' access to and retention in postsecondary institutions through partnerships. For more information on IDAs visit the Assets for Independence website at www.acf.hhs.gov/programs/ocs/afi/ and for a further description of our research project and to view other papers and tools we have written from this study, visit our website at http://www.usc.edu/dept/chepa/IDApays/.

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About CHEPA

The Center for Higher Education Policy Analysis (CHEPA) is an interdisciplinary research unit led by Director, William G. Tierney, and Associate Director, Adrianna Kezar. The Center was established to engage the postsecondary-education community actively, and to serve as an important intellectual center within the Rossier School of Education; it draws significant support and commitment from the administration. The Center's mission is to improve urban higher education, strengthen school-university relationships, and to focus on international higher education, emphasizing Latin America and the Pacific Rim. Working on fulfilling that mission are the Center's faculty, research assistants, and staff.

Over the last decade we have received funding from the Ford Foundation, the Goldman Sachs Foundation, Atlantic Philanthropies, the James Irvine Foundation, the U.S. Department of Education, the William and Flora Hewlett Foundation, the J. Paul Getty Trust, Lumina Foundation for Education, and the Haynes Foundation.

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