



LEVELING THE PLAYING FIELD OF EDUCATION

Hawaii students, ranging from those who are from disadvantaged to affluent backgrounds are missing out on a variety of opportunities to access a college education. There is a huge information gap that affects students and their families at a variety of socio economic levels - low income families who don't even consider college as a possibility, middle income families that assume unnecessary debt to finance tuition and fees, and higher income families that presume incorrectly that they should not apply for financial aid. This trend is magnified in Hawaii where the geographically isolated location makes it difficult if not impossible for students to visit various colleges and learn about the specific colleges that offer tremendous amount of financial aid. The result is that Hawaii students as a whole and in particular lower income students are not accessing hundreds of millions of dollars of loan free financial aid.

There are many barriers to entry for college, but there is a tremendous blind spot unique to Hawaii that has severe negative repercussions – the near zero awareness that Hawaii students, parents and advisors have about Full Demonstrated Need (FDN) colleges – the 64 colleges that provide the full need defined by each accepted student's FAFSA profile.

In addition to the tremendous amount of financial aid that is available at FDN colleges, there are also significant admission opportunities for high achieving low income, first generation (to attend college), and Native – Eskimo, American Indian and Hawaiian students.

There is no higher priority in Hawaii than increasing the awareness of significant and untapped financial aid and admission opportunities for Hawaii students. Ching Consulting has provided consulting services to Oahu and Hawaii DOE high schools, Windward Oahu complexes, Kamaile Academy, Waimea High School and various independently organized groups to level the playing field of access to college education. It has also provided presentations to businesses such as Alston Hunt Floyd & Ing which are committed to providing this critical information to employees and clients.

Services address the following areas:

- Financial Awareness – consulting services provide information regarding significant financial aid that is largely not being accessed by Hawaii students. The aid is differentiated from scholarships or other merit awards and in most cases, is much greater.
- Academic Preparation – Consulting services provide information regarding the levels of academic preparation and achievement that are required in coursework and standardized tests to access a college education. Services are provided to both students and families as well as teachers and administrators so that everyone can sufficiently plan and prepare.

- College Application Process – Consulting services provide information regarding building a realistic list of colleges for applications, teacher recommendations, essays and the interview process.
- Minimizing Debt – Consulting services are provided to students so that they may position themselves to obtain the majority of funding from financial aid, leaving a small balance to pursue via scholarships and merit awards - an approach that greatly increases a student's chances of financing the entire cost without debt. Services are provided to parents so that they gain an early understanding of the tremendous difference in net costs between FDN colleges and those that do not provide the same level of financial aid.

Services are available on three major levels:

- Presentations – Presentations are available for students, parents, educators, a business's employees and/or clients, community organization or any combination thereof. The cost (exclusive of tax) of the presentation is \$1,000 and for neighbor islands and the mainland, plus transportation, accommodation and per diem costs. The maximum attendance per presentation is 100 attendees.
- Consulting Services (Individual) – Consulting services are available for students and their parents to maximize admission and financial aid opportunities. Services include planning and tracking academic achievement and SAT/ACT tests, generating a strategic list of colleges for application, guidance for application essays and interviews, and analysis of athletic opportunities. The cost of services is \$200 per hour exclusive of tax and travel costs. The consulting and planning services are very advantageous for parents of younger students in middle and elementary grades. For high school students, the optimal starting point would be as early as possible.
- Consulting Services (Organization) – Consulting services may be implemented for a school, school complex or organization for a calendar year. The cost of services is to be determined on the scope of work and size of the school, complex or organization.

Ching Consulting has a proven track record and has established partnerships with Leadership Enterprise for a Diverse America, the Harold K.L. Castle Foundation and private sponsors. In 2016, over \$600,000 of financial aid was awarded to students who worked with Ching Consulting. As the financial aid awarded by Full Demonstrated Need colleges is correlated to a family's income, this annual amount represents \$2.4 million over four years, presuming the common trend that a family's financial profile will not change significantly over four years. Virtually all of these students were unaware of the colleges that provided the most financial aid and were planning to either attend a local college or attend a non-selective college on the west coast, all of which would have provided insufficient financial aid. Examples of some of the financial aid awards are as follows:

Farrington High School

A.J. - Brown University, Cost \$68,160, Financial Aid \$68,160, Family Contribution \$0
Also accepted at Princeton University, Pitzer College

Kamaile Academy

Madeline – Vassar College, Cost \$70,000, Financial Aid \$55,000, Family Contribution \$5,170 (appealed from \$15,000)

Also accepted at Occidental College, Northeastern University, University of Virginia

Kapolei High School

Selena - Colgate University, Cost \$68,990, Financial Aid, \$57,448, Family Contribution \$11,542

Also accepted at Bryn Mawr College, New York University, University of Hawaii West, University of Washington

McKinley High School

Sharon - Princeton University, Cost \$65,690, Financial Aid \$60,440, Work-Study \$2,900 Family Contribution \$2,350

Also accepted at Bryn Mawr College, Carleton College, Hawaii Pacific University, University of Hawaii, Wesleyan University

Waimea High School

Jonah - Duke University (Pratt School of Engineering), Cost \$71,900, Financial Aid \$71,900, Family Contribution \$0, Includes summer program and MacBook Pro laptop.

Also accepted at Colby College, Swarthmore College, Tufts University (School of Engineering), Wesleyan College

Melia – Brown University, Cost \$68,160, Financial Aid \$59,160, Family Contribution \$9,000 (appealed from \$35,000)

Also accepted at Arizona State, University of Arizona, University of New Mexico

Deborah M. Ching

Deborah M. Ching was born and raised in Honolulu and attended Punahou School. She received a Bachelor of Arts degree in English from Brown University. At Brown, she was a four year starter, All Ivy, All New England and All East selection on the nationally ranked women's soccer team, and was inducted into the Brown Athletic Hall of Fame. Ms. Ching received a Master of Business Administration degree in Marketing from Columbia Business School. Appointed by then President Ruth Simmons of Brown University, Ms. Ching serves on the Brown University Advisory Council on Athletics which provides long range planning recommendations to the University's Administration and Trustees.

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