Arianna Trickey was opening a piece of mail in her bedroom during junior year of high school when a pamphlet fell out of the envelope. The pamphlet seemed to offer the impossible: the prospect of a full scholarship to several of her dream colleges.

She went running out to her father, a house painter, who was sitting on the family’s porch in Grass Valley, a California city in the Sierra Nevada foothills. “You have to see this,” she told him. “This is the scholarship that will get me to the best schools in the country.”

The pamphlet was from a nonprofit organization called QuestBridge, which has quietly become one of the biggest players in elite-college admissions. Almost 300 undergraduates at Stanford this year, or 4 percent of the student body, came through QuestBridge. The share at Amherst is 12 percent, and it’s 9 percent at Pomona. At Yale, the admissions office has changed its application to make it more like QuestBridge’s.

Founded by a married couple in Northern California — she an entrepreneur, he a doctor-turned-medical-investor — QuestBridge has figured out how to convince thousands of high-achieving, low-income students that they really can attend a top college. “It’s like a national admissions office,” said Catharine Bond Hill, the president of Vassar.

The growth of QuestBridge has broader lessons for higher education — and for closing the yawning achievement gap between rich and poor teenagers. That gap is one of the biggest reasons that moving up the economic ladder is so hard in the United States today, as I’ve written before. But QuestBridge’s efforts are innovative enough to deserve their own attention.

In addition to the hundreds of its students on college campuses today, hundreds more have graduated over the last decade. They’ve gone on to become professors, teachers, business people, doctors and many other things. Ms. Trickey, a senior at the University of Virginia who is also getting a master’s in education, plans to become an elementary-school teacher in a low-income area.

College admissions officers attribute the organization’s success to the simplicity of its approach to students. It avoids mind-numbingly complex talk of financial-aid formulas and formulas that scare away so many low-income families (and frustrate so many middle-income families, like my own when I was applying to college). QuestBridge instead gives students a simple message: If you get in, you can go.

Yet the broader lessons of QuestBridge aren’t only about how to communicate with students. They’re also how our society spends the limited resource that is financial aid.

The group’s founders, Michael and Ana Rowena McCullough, are now turning their attention to the estimated $8 billion in outside scholarships, from local Rotary Clubs, corporations and other groups, that are awarded every year to high school seniors. The McCulloughs see this money as a wasted opportunity, saying it comes too late to affect whether and where students go to college. It doesn’t help the many high-achieving, low-income strivers who don’t pony up to top colleges — and often don’t graduate from any college.

“Any private scholarship given at the end of senior year is intrinsically disconnected from the college application process,” Dr. McCullough said, “and it doesn’t have to be.”
They plan to offer prizes in some cases to high school juniors, like a summer program or a free laptop, to persuade them to apply. To win the prize, the junior would need to fill out a detailed application, which could become the basis for his or her college application. The idea draws on social science research, which has shown that people often respond better to tangible, short-term incentives (a free laptop) than to complicated, longer-term ones (a college degree, which will improve your life and which you can afford).

Two pilot programs started with donors — one focused on New Yorkers, one on low-income Jewish students — have had encouraging results, the McCulloughs say.

QuestBridge has its roots in summer programs they started as Stanford students in the 1980s and 1990s. The initial one helped Dr. McCullough, who had paid his own way through Stanford, win a Rhodes scholarship.

The programs tried to lift the ambitions of talented teenagers from modest backgrounds, by introducing them to peers and to successful adults. "The combination of seeing what can be done and then having someone you respect telling you you can do it — I think that’s what most young people need," said Nino Sisto, who attended a program in 1996. A native of a small town in the Mojave Desert, he is now a history professor at Carnegie Mellon and studies social movements in India and the United States.

Eventually, the McCulloughs realized the growing applicant pool to their summer program consisted of exactly the students whom top colleges said they wanted to recruit. So the couple began approaching admissions officers with plans for a new program the colleges would help pay for. QuestBridge uses traditional databases, like those with SAT scores, as well as networks of high school teachers and others to recruit students. It has an early application deadline, in late September, and a long application form, designed to get students to tell the story of their lives.

Crucially, the program promises a scholarship not just for one year but for four. As Mrs. McCullough, the organization’s chief executive, said, “Unless you make that kind of promise to the students and their parents, they’re going to worry, ‘Will the schools really pay for all four years?’”

Colleges balked at the promise at first. “What if we commit to a full scholarship and then the mom wins the lottery?” as Thomas Parker, the retired admissions dean at Amherst and an early QuestBridge supporter, put it. But he said the McCulloughs were persistent, arguing that many students would skip applying if they thought the scholarship might go away in later years, and college officials ultimately agreed.

The winners of the scholarships — which colleges pay for, as they do for much of QuestBridge’s budget — go through a matching process. They attend their first choice among any of the 35 participating colleges that admit them. Hundreds of scholarship finalists who don’t win are admitted separately to the colleges, through a more typical admissions process, often with nearly full scholarships. The students form a support network for one another, they say.

“It completely changed my life,” Ms. Trickeys told me, while sitting on the balcony of her apartment in Charlottesville,Va., which she called the nicest place she’d ever lived. When she was growing up in California and her father could not find enough painting work, her family would volunteer at a food bank, partly so they could eat the leftover food at the end of the evening.

As much as QuestBridge has grown, it of course remains tiny relative to the population of college-ready, low-income teenagers. Only a small slice of them will attend colleges with the resources to offer full scholarships. That’s why the larger lessons of QuestBridge are so important.

What are they? One, the complexity of the financial-aid process is scaring students away from college. “You don’t even know what it’s talking about half the time,” Mr. Parker said of the federal form. The Obama administration has taken steps to simplify it, but a full revamping would require help from Congress.

Two, large amounts of well-meaning scholarship money — from private sources as well as from Washington and state governments — is fairly ineffectual. It helps many students who would graduate from college regardless, rather than those with the skills to graduate who are at risk of not doing so.

Three, not every problem created by inequality is fiendishly difficult to solve.

Yes, many of them are, from growing gaps in health and family structure to struggling public K-12 schools. Yet some gritty teenagers, like Ms. Trickey and Mr. Sisto, still figure out a way to emerge from high school with stunning résumés. They’re on track to become quintessentially American success stories — and far too many of them still end up falling short.

The Unshackled provides news, analysis and graphics about politics, policy and everyday life.

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