

## Got an A in Algebra? That's Worth \$120!

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Ashley Ayala-Perez used the program Raise.me to accumulate scholarship credits to attend Pennsylvania State University. She received \$1,500 for getting A's in more than a dozen courses.

CreditWill Figg for The New York Times

As the first person in her family to apply to college, Ashley Ayala-Perez was completely new to the undergraduate admissions process. Even more daunting, she had to figure out how she was going to pay for college — and navigate the scholarship bureaucracy. Then, when she was a senior last year at Northeast High School in Philadelphia, her school's lead counselor posted an announcement about a new program called Raise.me. Unlike other scholarships, it did not require student essays or teacher recommendations. Students simply had to enter details on the site about their high school achievements and they would immediately accrue incremental scholarship credits — contingent on admission — from certain colleges.

For Ms. Ayala-Perez, who was born in Puerto Rico and moved to Philadelphia with her family when she was 13, the program sounded almost too easy to be true. She quickly used Raise.me to calculate the amount she could amass if Pennsylvania State University, her first choice, accepted her.

She instantly picked up a \$100 scholarship credit just for having taken her high school pre-algebra class, she said, and an additional \$1,500 for getting A's in more than a dozen courses. She added an additional \$250 for having visited a local Penn State campus.

"It was kind of addicting. You kept adding in things and you could see how much money you kept making," Ms. Ayala-Perez told me recently. "It made it more concrete."

For first-generation college students like Ms. Ayala-Perez, the undergraduate application and financial aid process can seem like a black box running on sluggish, opaque mechanisms. High school students typically learn the specifics of the aid packages colleges are prepared to offer them only in the spring of their senior year, after they have been admitted. But many students in low-income families never learn about the scholarships and grants at all — because they decide not to apply to college, figuring they will never be able to afford it.

Raise.me, a three-year-old start-up in San Francisco, aims to make the admissions criteria clearer and the costs a bit more feasible, particularly for first-generation college-goers. High school students may sign up on the free site to accrue incremental scholarships from about 100 participating institutions, including Oberlin, Temple University and soon, the University of Iowa.

Amassing scholarship points from a college does not constitute an offer of admission. But if students are accepted and attend one of the schools, they receive the Raise.me credits — on top of federal or state grants for which they might be eligible. On average, participating colleges have awarded scholarships to incoming students of nearly \$5,000 a year for four years. In the past, those institutions may have offered students similar scholarship amounts upon acceptance; by apprising students of their eligibility earlier, administrators hope students can make more informed choices.

"It allows them to set immediate goals," says Preston Silverman, chief executive and co-founder of Raise.me, "and we give them feedback that lets them see their progress as they go."

The start-up's approach is a mash-up of two popular economic concepts. One is "nudging," that is designing systems to influence the choices people make, ideally for their own good. The other is microfinance — incremental loans for entrepreneurs who would not otherwise have access to funding.

Mr. Silverman calls Raise.me's tuition grants microsolarships.

Raise.me charges participating institutions annual fees of \$4,000 to \$20,000 based on a college's size and scholarship program. Each college sets its own criteria. Penn State has made its Raise.me program available to students at five high schools in Philadelphia, as well as six rural Pennsylvania high schools. Those students may earn scholarships of up to \$4,000 a year for four years. Among other awards, the university offers them \$120 for each A grade in a core course, \$400 for each advanced placement course, \$100 for each year of perfect attendance, \$100 for a leadership role in a sport or extracurricular activity and \$5 for each hour of community service, up to \$500.

Jacqueline Edmondson, Penn State's associate dean for undergraduate education, says the scholarship program is intended to motivate high school students to default to choices that better prepare them to succeed in college.

"We'll be following to see if the criteria we set up made a difference," Ms. Edmondson said. Since many high school students take jobs to help with their family's household expenses, she said Penn State may soon recognize them for working as well: "Maybe we change the criteria to fit the students."

The hope is that, by highlighting and rewarding certain academic and extracurricular activities, Raise.me helps level the college playing — and paying — field for low-income students who may not receive the same kind of parental advice at home as their higher-income peers. The potential risk is that introducing monetary rewards could curb students' intrinsic motivation to succeed in school, or their innate enjoyment of activities like reading, in favor of striving for scholarship dollars.

"Hinging dollar amounts on individual microachievements probably creates a bunch of kids running around thinking, 'How can I get the next 250 bucks?' instead of focusing on what's really important — which is learning," said [Suzanne Gurland](#), the dean of curriculum at Middlebury College in Vermont, who has studied processes that help children thrive in school.

Rather than using microsolarships to micromanage students' educational pathways, Professor Gurland said, colleges could simply pledge lump sums to promising ninth graders if they agreed to work diligently during high school on whichever subjects or projects interested them most.

"If a kid is interested and hard-working," Professor Gurland said, "they will take that calculus course anyway."

Mr. Silverman of Raise.me said that the scholarship program did not displace students' inner enthusiasm, but rather enhanced their motivation by showing them additional ways they could prepare for college.

Ms. Ayala-Perez says using Raise.me did alter her approach in high school. She had wanted to drop an advanced placement literature course last year, she told me; then she saw she was eligible for a \$400 scholarship from Penn State for the class.

"I decided I should not drop it because I will lose all that money," she said. She noted that she found the financial reward structure empowering because it focused solely on her own actions — not on her family's income or job titles.

"My achievement, my studying, it was all me," Ms. Ayala-Perez says. "It's a confidence booster."

Ms. Ayala-Perez is now a first-year pre-med student at Penn State's Abington campus, where in-state tuition costs about \$13,600 this year. The university ultimately awarded her about \$2,500 a year in Raise.me scholarships. She also received federal and state education grants.

Ms. Ayala-Perez said she was just relieved she could focus on her studies and not have to take on extra jobs.

"Mostly it's peace of mind," said the first-generation college student, now 18. "It was the first time I heard my grandfather cry."