

As the cost of higher education continues to rise, students and their families find it increasingly difficult to navigate the financial aid maze. In *Redesigning the Financial Aid System*, economist Robert Archibald examines the history of the system and its current flaws, and he makes a radical proposal for changing the structure of the system. Archibald argues that one of the problems with the current model—in which universities are responsible for the majority of grants while the federal government provides student loans—is that a student cannot know the final price of attending a given institution until after he or she has applied, been accepted, and received a financial aid offer. As a result, students remain largely uninformed about the cost of their college educations until very late in the decision-making process and so have difficulty making a timely choice. In addition, financial aid information is kept private, creating confusion over the price of a college education and the role of financial aid. Under Archibald's proposed reforms, the federal government would assess a student's financial need and provide need-based grants, while institutions would be responsible for guaranteeing student loans. Not only would this new system demystify financial aid and allow students to be better informed about the cost of college earlier in the process, but it would greatly simplify the application procedure and prevent financial aid allocation from contributing to the problem of rising tuition costs. Archibald's clear explanation of the current system—its impact, strengths, and weaknesses—as well as his plans for reform, will be of interest to educators, administrators, students, and parents.

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