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**Title**

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**Abstract**

Much of the recent Chilean educational debate and reform has centered around issues of higher education cost, debt burden, and availability of grants versus loans. This quantitative case study of Pontificia Universidad Católica de Chile sought to understand the longitudinal contributions of combinations of types of financial aid to persistence of low-income students. The results identified that the aggregate availability of both grants and loans at the university-level has a net positive contribution beyond the contributions of national-level grants and loans. In finest distinction, however, only ministry aid (in the form of need-based grants and loans) decreased the likelihood of dropping out. Such findings suggest that universities may want to consider carefully as part of a comprehensive persistence plan how they leverage institution-level contributions to student aid packages..(HRK / Abstract übernommen) Horn, Catherine, E-Mail: clhorn2@uh.edu