Recent headlines have called new attention to the issue of lower-income students and their access to higher education. I have some heartfelt advice for less well-off students who might be feeling pessimistic in the current climate: Don’t give up. You can still get into a top college, and you can most likely afford it.

According to news reports, selective colleges and universities — public and private — have an increasingly high concentration of students from upper-income families. The trend comes at the expense of poorer students, who lack the same access to prestigious high schools, SAT preparation courses, sophisticated college counseling, and other resources that give wealthier students a leg up in the competition for Swarthmore, Harvard, the University of California at Berkeley, and the like. That’s to say nothing of tuition and fees, which these days can total nearly $40,000 a year.

I agree with critics who believe that the highly competitive admission playing field tilts in many ways in favor of wealthier students. But I fear that this heightened sense of alarm about access is obscuring an important and reassuring reality: Significant numbers of middle- and low-income students still matriculate at highly selective institutions, and they find it affordable. In fact, according to 1995 data from the U.S. Department of Education, median family income of students at private schools is actually lower than those at flagship public universities.

Survey data show that many students and parents underestimate the financial aid that schools offer. I worry that many give up on applying to top schools in the mistaken belief they cannot afford tuition. I very nearly made the same mistake.

Coming of age in Texas in the mid-1980s, just as Reagan administration policy changes dried up my college funds, I was tempted to scale back my college dreams and attend the local state university.

My widowed mother had a modest annual income, not much higher than a year’s worth of tuition and fees at any of the prestigious Eastern colleges that interested me. Despite my standing in the top decile of my class and a resume full of leadership roles in sports and other extracurriculars, I assumed a top private school was out of the question for a public school kid like me. Without the benefit of savvy counselors and expensive prep courses, I naturally worried about my qualifications. But I was much more worried about my ability to pay.

It was only my mother’s seemingly naïve optimism and determination that spurred me to reconsider, and she was proved right in the end. Not only did I get into Swarthmore, but the school offered a generous package of need-based grants and loans that brought my dream within reach. Swarthmore was the most expensive college to which I applied and also the most affordable to attend.

I encourage middle- and lower-income students to take heart and work hard. If you are a passionate learner and you want to consider the most selective colleges and universities, you and your family can probably find a way to afford it. At Swarthmore, for example, all students who need our support — more than 50 percent of our students — receive our financial assistance. They include middle-income as well as lower-income students. On average, families receiving aid are asked to contribute about $11,600 toward our comprehensive fee of $37,700, but many low-income parents are not asked to contribute at all.

We at America’s selective colleges and universities may well need to redouble our efforts to ensure that the increasing competition — between students and between our institutions — does not have the unintended effect of making fine undergraduate education the exclusive realm of the wealthy. At the same time, I hope that middle- and especially lower-income students do not make the mistake I nearly made and assume that they cannot afford us. They usually can.

James L. Bock is dean of admissions and financial aid at Swarthmore College.