

AGENDA ITEM 8.

FY2004 MONETARY AWARD PROGRAM (MAP) START-UP

Submitted for: Action

Summary: Each year the Commission approves a start-up formula to calculate student eligibility for the Monetary Award Program (MAP) for the upcoming academic year. Typically, the Commission takes action in January so awards can be calculated and announced to students starting in March. Announcing awards in early spring enables students to make enrollment decisions and helps financial aid administrators advise applicants on available resources. Awards are then recalculated in the summer at recompute when final appropriations are known.

The MAP start-up formula is usually based upon the previous year's recompute formula and funding level. Last January, the Commission approved a FY2003 start-up formula based upon the FY2002 formula and funding level of \$373 million. Due to the state's financial condition, however, the final FY2003 MAP appropriation was cut to \$333 million, a 10 percent decrease compared to the FY2002 appropriation. As a result, the Commission had to take action in late June to revise student awards downward from the start-up amounts.

The start-up formula recommendation for FY2004 presented here assumes a funding level of \$333 million. The most recent fiscal reports, however, indicate the State may be facing a current budget deficit as high as \$1.2 billion for FY2003 and an anticipated deficit of over \$3.5 billion for FY2004. Therefore, it appears that the Governor and General Assembly will be forced to make difficult decisions in the next few months regarding rescissions in FY2003 budgets as well as FY2004 appropriation levels. Should a rescission be made in the FY2003 MAP appropriation prior to start-up in March, staff would likely need to consult the Commission again regarding formula changes for FY2004 which would keep the program within the new funding level. Any additional actions which would be needed as a result of the final FY2004 appropriation would be taken during the summer at recompute.

This item reviews the Commission's FY2004 MAP budget request priorities as well as funding recommendations by the Illinois Board of Higher Education (IBHE), discusses environmental factors pertaining to the start-up formula, and presents staff's recommendation. Recommended changes to the current formula include the following:

- Use of the FY2003 Federal Pell Grant Payment Schedule with a maximum award of \$4,000 to calculate applicants' Pell eligibility.
- Use of FY2003 actual tuition and fees as provided by the institutions and assessed at 95 percent.
- Replacement of the current AAI/EFC inflationary methodology with the use of a progressive multiplier.

Action requested: Staff recommends that the Commission approve the formula summarized in Table 5 as the FY2004 MAP start-up formula.

**ILLINOIS STUDENT ASSISTANCE COMMISSION
FY2004 MONETARY AWARD PROGRAM (MAP) START-UP**

INTRODUCTION

Each year the Commission approves a start-up formula to calculate student eligibility for the Monetary Award Program (MAP) for the upcoming academic year. Typically, the Commission takes action in January so awards can be calculated and announced to students starting in March. Announcing awards in early spring enables students to make enrollment decisions and helps financial aid administrators advise applicants on available resources. Awards are then recalculated during the summer at recompute when final appropriations are known. At this time, legislative decisions have yet to be made regarding funding levels and then depending on final budget recommendations the Commission may be forced to take additional action concerning the FY2004 MAP allocation formula prior to the summer recompute meeting.

The MAP start-up formula is usually the same as the previous year's recompute formula; in recent years the Commission has often authorized the use of new tuition and fees if an institution had approved new rates by start-up even though final funding for the program was unknown. Last January, however, because of concerns about the state's financial condition, the Commission opted for a more conservative start-up model for FY2003, one that continued to use the previous year's tuition and fees. The final FY2003 MAP appropriation totaled \$333 million, a 10 percent decrease in funding compared to the FY2002 appropriation and 10 percent less than the amount needed to fund the start-up formula. As a result, the Commission was not only unable to add new tuition and fees to the FY2003 formula but had to take action in late June to revise student awards downward from the start-up amounts. Specifically, all awards were eliminated for students who had already received MAP payments for the equivalent of four years of full-time study, remaining awards were reduced from their start-up levels by 5 percent, and award announcements were suspended at mid-August. The FY2003 MAP formula is shown in Table 4.

This item reviews the Commission's FY2004 MAP budget request priorities as discussed at the September 20 Commission meeting; presents funding levels recommended for MAP by the Illinois Board of Higher Education (IBHE); discusses factors pertaining to the start-up formula; and details staff's recommendation for the FY2004 MAP start-up formula. An in-depth discussion of proposed formula changes was presented to the Commission in the November 2002 Agenda Book.

FY2004 ISAC MAP BUDGET REQUEST PRIORITIES

The Commission submitted its FY2004 appropriated funds budget request to IBHE in September. The MAP budget request totaled \$425.8 million, an increase of \$92.6 million over the FY2003 appropriation but only \$50.2 million over the FY2002 appropriation. The Commission's priorities for the FY2004 request were to:

- **Regain college affordability lost in FY2003** by removing the 5 percent reduction factor, recognizing actual 2002-03 tuition and fees, increasing the maximum award from \$4,968 to \$5,316, and by announcing awards through the end of August.

- **Keep pace with 2003-04 tuition and fees** by allowing for a 5 percent tuition and fee increase. From FY1999 to FY2002, the weighted-mean tuition and fee figure for all sectors has increased by an annual average of 6 percent. In FY2003, the weighted-mean tuition and fee figure increased 6.7 percent over FY2002. For FY2004, however, staff recommended the Commission seek funding to provide for an anticipated 5 percent increase.
- **Reinstate student eligibility for qualified fifth-year awards** by reinstating awards for students attending four-year institutions in programs which require more than four years to complete. There are many reasons why some students require more than four years of study to complete a Bachelor's degree. Of immediate concern are those students who pursue programs which require more than four years to complete, such as pharmacy, teacher certification, and engineering. Of the nine largest state grant programs in the country, all but one provide awards to students in five-year programs.

FY2004 IBHE MAP BUDGET RECOMMENDATION

The IBHE acted on higher education funding recommendations at their December meeting and the recommendations discussed below for MAP were approved at that time. The IBHE-recommended FY2004 MAP increase totals \$40.2 million, or 12 percent more than the FY2003 appropriation. Specifically, additional funding was recommended for MAP to: 1) remove the 5 percent reduction factor; 2) provide funding to cover actual 2002-03 tuition and fees as well as allow for a 3 percent increase for 2003-04; and, 3) increase the maximum award by \$198, or 4.0 percent, to \$5,166. Table 1 compares the FY2004 ISAC MAP budget request to the FY2004 IBHE recommendation.

Table 1: Comparison of FY2004 ISAC MAP Budget Request to IBHE Recommendation

FY2004 ISAC MAP Budget Request (September 2002)		FY2004 IBHE Recommendation (December 2002)	
Line Item	Est. Cost in millions	Line Item	Est. Cost in millions
Base	\$333.2	Base	\$333.2
Regain College Affordability Lost in FY03		Regain College Affordability Lost in FY03	
- Remove 5 percent reduction factor	\$17.2	- Remove 5 percent reduction factor	\$17.2
- Recognize 2002-03 tuition and fees	\$14.8	- Recognize 2002-03 tuition and fees	\$14.8
- Increase maximum award to \$5,316	\$16.0	- Increase maximum award to \$5,166	\$8.8
- Announce awards through August	\$29.0	- Announce awards through August	\$0.0
- Incorporate 2002-03 Pell Grant table	-\$6.1	- Incorporate 2002-03 Pell Grant table	-\$6.1
Keep Pace with 2003-04 Tuition and Fees		Keep Pace with 2003-04 Tuition and Fees	
- Allow for an overall 5% increase	\$9.7	- Allow for an overall 3% increase	\$5.5
Reinstate Eligibility for 5 th Year Students		Reinstate Eligibility for Qualified 5 th Year	
- Provide awards for qualified five-year programs	\$12.0	- Provide awards for qualified five-year programs	\$0.0
TOTAL (\$92.6 increase)	\$425.8	TOTAL (\$40.2 increase)	\$373.4

ENVIRONMENTAL FACTORS

State Budget Constraints

The most recent fiscal reports indicate the State may be facing a current budget deficit as high as \$1.2 billion for FY2003 and an anticipated deficit of over \$3.5 billion for FY2004. Therefore, it appears that the Governor and General Assembly will be forced to make difficult decisions in the next few months regarding rescissions in FY2003 budgets as well as FY2004 appropriation levels. Should a rescission be made in the FY2003 MAP appropriation prior to start-up in March, then staff would likely need to consult the Commission again regarding FY2004 formula changes which would keep the program within the new funding level. Any additional actions which would be needed as a result of the final FY2004 appropriation would be taken in summer at recompute.

Application Volume

MAP application volume is highly dependent on demographics and economic conditions. The number of high school graduates is increasing in Illinois and, at this time, declining economic conditions are increasing the demand for MAP as the newly unemployed seek to further their education. Announced applications, or completed applications from students attending MAP-approved institutions, increased approximately 7 percent in FY2003 and by 4 percent when fifth-year students are excluded. Award announcements were suspended August 13 to avoid overcommitting funds. As of early January, over 30,000 eligible applications have been placed in suspension. Unless economic conditions improve, a similar scenario should be expected in FY2004.

Claim rates, which reflect the proportion of eligible applicants who actually enroll in college and claim their award, have a profound effect on how long award announcements can be made. For example, by the time the FY2003 processing cycle is over, the Commission is expected to announce around \$550 million in MAP awards – significantly more than the \$333.2 million appropriation. The projections for MAP in the FY2004 start-up model use FY2002 claim rates to estimate FY2004 claims. If actual claim rates differ by as little as 1 percent, expenditures for MAP would differ by almost \$6 million.

MAP Reserve Fund

Another factor that affects the FY2004 MAP start-up environment is the status of the MAP Reserve Fund. The reserve fund was established by the state legislature in 1995 to provide ISAC with additional management flexibility in administering MAP by providing the means to address contingencies. At the end of FY2002 the Reserve Fund totaled \$3.3 million. If it is necessary to spend these funds in FY2003, they will not be available in FY2004.

STAFF RECOMMENDATIONS FOR FY2004 START-UP FORMULA

Federal Pell Grant Table

In the 2002-03 award year, the Federal Pell Grant Payment Schedule maximum was raised from \$3,750 to \$4,000. The current formula still uses the FY2002 Pell Grant Payment Schedule with a maximum award of \$3,750 assessed at 80 percent of value. The Pell Grant is a real resource available to students to cover any college cost and should be taken into consideration in determining how to allocate state funds. Staff recommends that the FY2004 MAP start-up formula use the FY2003 table with the \$4,000 maximum while continuing to assess the Pell Grant at 80 percent of value. Using the FY2003 Pell Grant Schedule reduces

eligibility for MAP awards and will free up approximately \$6 million to be reallocated elsewhere. The FY2004 Pell Grant Payment Schedule has yet to be finalized by the U.S. Department of Education, but could be incorporated at recompute. Whether an increase in the maximum amount is forthcoming is unknown due to the current shortfall in Pell funding.

Tuition and Fees

The current formula uses FY2002 tuition and fees to assess MAP eligibility. This means that the formula is already one year behind in recognizing actual tuition and fees. FY2003 tuition and fees increased overall by nearly 7 percent but varied considerably by institution; changes ranged from an increase of 31 percent to a decrease of 9 percent. Some students were therefore "gapped" considerably more than others when their award not only was reduced by 5 percent but also failed to be calculated against the true costs they faced in FY2003. Approximately 54 percent of MAP-approved institutions increased their tuition and fees more than 5 percent in FY2003.

At this point, the Commission has no new funding to cover actual FY2003 cost increases. However, by utilizing savings from incorporating the FY2003 Pell Grant Payment Schedule, ISAC could incorporate FY2003 costs albeit at 95 percent of value. Making this formula change would benefit approximately 40,000 students attending these institutions. Because MAP is an "access and choice" program, staff believes using FY2003 tuition and fees - even at a reduced amount - is a more appropriate means of allocating MAP funds in response to the tuition and fee costs students actually face.

ISAC has sought increased funding to cover actual FY2003 tuition and fees as well as increases in FY2004 tuition and fees up to 5 percent. IBHE has recommended funding to cover FY2003 tuition and fees and increases for FY2004 of 3 percent. If this new funding is received, the Commission could then eliminate the 95 percent multiplier and address the inclusion of FY2004 tuition and fees at recompute.

Assessment of Family Resources

One of the key elements in the MAP formula is the assessment of family resources. The current federal need analysis, Federal Methodology (FM), is used to calculate an expected family contribution (EFC) which is used to assess a family's financial strength. The Federal EFC is used to determine eligibility for federal need-based programs such as the Federal Pell Grant Program. While the EFC was originally conceived as a measure of family financial strength, today it is regarded more as an "eligibility index" than as a true expected contribution from the family.

Applicants are classified into three types based upon criteria such as age, marital status, and whether they have dependents. The three classifications are independent students with dependents, independent students without dependents, and dependent students. Dependent students are generally under 24 years of age, unmarried, without dependents, and are required to file both their financial information as well as that of their parents. When determining the EFC for a dependent applicant, the FM takes into account parental income, both taxable and nontaxable. After subtracting a number of allowances for taxes, family maintenance, and employment expense, any remaining income is known as the "available income" or discretionary income. A portion of assets, from families whose incomes are \$50,000 or greater, is added to the "available income" which is then subjected to the adjusted available income (AAI) rates shown in Table 1 in Appendix A. The minimum rate is 22 percent and the maximum rate is 47 percent. Therefore, minimally, 22 percent of the parents' available income is expected to help cover college costs in FM.

Independent students with dependents are subject to the same methodology and rates as the parents of dependent students; their available income after taxes and other allowances is assessed minimally at 22

percent. Income for dependent students and independent students without dependents, however, is assessed at a higher rate of 50 percent after federal, state, and social security allowances, and an income protection allowance are removed. In the case of the dependent students, the student's contribution is added to the parent's resulting in the total family EFC.

Since the early 1980's, ISAC has based its assessment of family resources on the Federally-determined EFC but has adjusted, or inflated, the Federal EFC to ration limited program funds. The Commission currently assesses available income at higher rates than those used in FM. These rates and the original FM rates are shown in Appendix A, Tables 1 and 2.

In an effort to improve affordability for second income quintile families as well as to simplify the formula for students, parents, and schools, staff working with the ILASFAA Formula Committee have examined different methodologies for adjusting or inflating the EFC. The following proposed methodology would simplify the current adjustment to the federal parental contribution (PC) for parents of dependent students and the EFC for all independent students by applying a single progressive inflation factor while remaining cost neutral. All students would continue to be subjected to the current \$1,800 minimum contribution. The proposed formulas below would replace the current AAI and EFC inflationary methodologies shown in Appendix A.

Adjusted Dependent Students' Parent Contribution:

$$\text{Adjustment Factor} = [\text{PC}/11,000 + 1.10] \text{ rounded to 2 decimal places}$$

$$\text{Adjusted PC} = \text{PC} \times \text{Adjustment Factor}$$

Adjusted Independent Student Contribution:

$$\text{Adjustment Factor} = [\text{EFC}/11,000 + 1.10] \text{ rounded to 2 decimal places}$$

$$\text{Adjusted EFC} = \text{EFC} \times \text{Adjustment Factor}$$

Table 2 shows a comparison of the Federal EFC, the current ISAC-adjusted EFC, and the proposed ISAC-adjusted EFC for dependent parents' contributions and independent students with dependents' contributions at selected income levels. As shown in Table 2, under the proposed formula, a dependent with federal parental contribution of \$1,320 would inflate to an ISAC-adjusted PC of \$1,610 and an EFC of \$2,646 would be equal to an ISAC-adjusted EFC of \$3,547. For independent students without dependents, an EFC of \$3,000 would be inflated to \$4,118 instead of the current \$3,081.

Table 2: PC/EFC Calculations and ISAC-Adjusted PC/EFC Calculations

Dependent Students' Parents and Independent Students with Dependents			Independent Students without Dependents		
Federal Methodology PC/EFC	Current ISAC-Adjusted PC/EFC*	Proposed ISAC-Adjusted PC/EFC*	Federal Methodology EFC	Current ISAC-Adjusted EFC*	Proposed ISAC-Adjusted EFC*
440	600	502	1,000	1,000	1,191
880	1,200	1,038	2,000	2,000	2,564
1,320	1,800	1,610	3,000	3,081	4,118
2,646	3,630	3,547	4,000	4,281	5,855
4,964	7,969	7,700	6,000	7,573	9,872
6,993	11,747	12,138	8,000	10,971	14,640

*Reflect adjusted amounts before the ISAC \$1,800 minimum contribution requirement

The result of such a methodology change is twofold. First, it causes some subtle shifts in award eligibility among dependent applicants as well as independent students with dependents. Those shifts occur

primarily as a result of the use of a progressive multiplier as opposed to the current ISAC-adjusted AAI rate tiers. Second, and more importantly, it increases eligibility for some second income quintile dependent students, but it does so at the expense of eligibility losses for certain independent students without dependents. Overall, grant aid would be shifted from students with higher Federal EFCs to students with lower EFCs.

Based on simulations, almost 99 percent of applicants who were MAP eligible under the FY2003 recompute formula using inflated AAI rates retain eligibility under the new progressive multiplier formula. Further, 96 percent retain the same MAP eligibility or have increased MAP eligibility. Of those who lost all MAP eligibility, 96 percent were independent students without dependents with an average Federal EFC of \$5,700. These students would see an average loss of \$1,275 in MAP eligibility. Approximately 82 percent of these students lose between \$300 to \$1,800; 50 percent lose from \$300 to \$1,200. Appendix B shows summary tables by dependency and school type. The public university table shows that independent students without dependents whose EFCs average \$6,170 lose all eligibility while dependents whose EFCs average \$5,860 gain new eligibility. Similarly, independent students without dependents whose EFCs average \$4,242 lose part of their eligibility while dependents with average EFCs of \$3,561 gain additional eligibility.

**Table 3: Simulated Changes in MAP Eligibility by Dependency Type
Effects of Using a Progressive Multiplier**

	Lost All Eligibility	Decreased Eligibility	Newly Eligible	Increased Eligibility	Same Eligibility
Dependents					
Number	62	753	1,723	18,966	58,739
Average Federal EFC	8,426	8,143	4,740	3,524	1,931
Average Parent Income	\$63,887	\$69,086	\$53,117	\$40,257	\$26,170
Average Change in Award	-\$747	-\$694	\$504	\$308	\$0
Indep With Dependents					
Number	16	200	258	2,332	53,848
Average Federal EFC	7,917	7,863	4,110	3,433	553
Average Student Income	\$59,171	\$62,950	\$53,361	\$44,449	\$18,483
Average Change in Award	-\$686	-\$752	\$568	\$309	\$0
Indep W/O Dependents					
Number	1,872	4,140	0	0	26,170
Average Federal EFC	5,661	4,648	---	---	1,267
Average Student Income	\$21,388	\$18,315	---	---	\$8,679
Average Change in Award	-\$1,275	-\$1,087	---	---	\$0
All Applicants	1,950	5,093	1,981	21,298	138,757
Percent of All Applicants	1.2%	3.0%	1.2%	12.6%	82.0%

ACTION REQUESTED

In summary, staff recommends using the FY2003 Pell Grant Payment Schedule with the \$4,000 maximum award, FY2003 tuition and fees assessed at 95 percent, and replacing the current AAI/EFC inflationary methodology with the progressive multiplier for the FY2004 MAP start-up formula. The model representing a distribution of applicants through mid-August and the projected claims is shown in Table 6. Staff recommends that the Commission approve the formula summarized in Table 5 on the following page as the FY2004 MAP start-up formula.

Table 4: FY2003 MAP Formula

Budget	
1.	Use 2001-2002 reported tuition and fees at all institutions.
2.	Use one living allowance for all applicants, set to \$4,875.
Resources	
1.	Use 80 percent of Pell Grant eligibility as determined by the 2001-2002 Pell Grant Payment Schedule, which contains a \$3,750 maximum.
2.	Calculate the ISAC adjusted EFC by inflating the Federal EFC. For parents of dependent students and independents with dependents use the FY2002 assessment table with an increase in the lowest rate from 22 percent to 30 percent with all other rates adjusted accordingly (see Table 1 of Appendix A). For independents without dependents use a graduated assessment on the Federal Methodology Expected Family Contribution (see Table 2 of Appendix A).
3.	Use a minimum self-help expectation of \$1,800 for all students.
Award Amounts	
1.	Set the maximum award equal to the lesser of \$4,968 or the tuition and fees specified in the budget.
2.	Set the minimum award to \$300, and round maximum eligibility in \$150 increments to calculate partial awards.
3.	Provide no award for applicants who have an EFC of \$9,000 or greater.
4.	Reduce all awards by five percent.

Table 5: Staff Recommendation for FY2004 MAP Start-Up Formula

Budget	
1.	Use 2002-2003 reported tuition and fees assessed at 95 percent at all institutions.
2.	Use one living allowance for all applicants, set to \$4,875.
Resources	
1.	Use 80 percent of Pell Grant eligibility as determined by the 2002-2003 Pell Grant Payment Schedule, which contains a \$4,000 maximum.
2.	Calculate the ISAC adjusted EFC by inflating the Federal EFC. <p style="text-align: center;">Adjusted Dependent Students' Parent Contribution: Adjustment Factor = [PC/11,000 + 1.10] rounded to 2 decimal places Adjusted PC = PC x Adjustment Factor</p> <p style="text-align: center;">Adjusted Independent Student Contribution: Adjustment Factor = [EFC/11,000 + 1.10] rounded to 2 decimal places Adjusted EFC = EFC x Adjustment Factor</p>
3.	Use a minimum self-help expectation of \$1,800 for all students.
Award Amounts	
1.	Set the maximum award equal to the lesser of \$4,968 or the tuition and fees specified in the budget.
2.	Set the minimum award to \$300, and round maximum eligibility in \$150 increments to calculate partial awards.
3.	Provide no award for applicants who have an EFC of \$9,000 or greater.
4.	Reduce all awards by five percent.

Note: Formula changes shown in bold.

Table 6: Simulation of FY2004 Staff MAP Start-Up Recommendation

School Type	# Eligible	\$ Eligible	Mean Award	# Claims	\$ Claims	% Claims
Public 4	46,190	172,507,785	3,735	39,365	122,130,074	36.8%
Private 4	42,055	195,810,187	4,656	34,361	141,519,557	42.6%
Public 2	69,025	99,438,898	1,441	45,877	41,146,951	12.4%
Private 2	2,920	13,330,442	4,565	2,119	8,282,375	2.4%
Proprietary	6,982	31,618,783	4,529	5,130	17,257,729	5.2%
HSN/Other	575	2,537,705	4,413	470	1,719,695	0.5%
All Sectors	167,747	\$515,243,800	\$3,072	127,321	\$332,056,381	100.0%

Appendix A:

Table 1: FY2003 AAI Assessment Rate Table Incorporating Federal Inflationary Adjustments

Adjusted Available Income	Federal Methodology Parents' Contribution	ISAC Adjusted Parents' Contribution
\$11,800 or less	22% of AAI	30% of AAI
\$11,801 to \$14,800	\$2,596 + 25% of AAI over \$11,800	\$3,540 + 45% of AAI over \$11,800
\$14,801 to \$17,800	\$3,346 + 29% of AAI over \$14,800	\$4,890 + 55% of AAI over \$14,800
\$17,801 to \$20,800	\$4,216 + 34% of AAI over \$17,800	\$6,539 + 65% of AAI over \$17,800
\$20,801 to \$23,900	\$5,236 + 40% of AAI over \$20,800	\$8,488 + 75% of AAI over \$20,800
\$23,901 or more	\$6,476 + 47% of AAI over \$23,900	\$10,812 + 85% of AAI over \$23,900

Table 2: FY2003 EFC Assessment Rate Table For Independent Applicants Without Dependents Incorporating Federal Inflationary Adjustments

Federal Methodology Expected Family Contribution	ISAC Adjusted Expected Family Contribution
\$2,596 or less	Larger of Federal EFC or MAP Formula Minimum Contribution
\$2,597 to \$4,216	\$2,596 + (1.2 x EFC over \$2,596)
\$4,217 or more	\$4,540 + (1.7 x EFC over \$4,216)

Appendix B:

Table 1: Changes in MAP Eligibility for Students at Public Universities

Public University	Lose Eligibility	Decrease Eligibility	Gain Eligibility	Increase Eligibility	Same Eligibility
Dependents					
Number	0	0	896	12,802	15,811
Mean EFC	---	---	5,860	3,561	1,077
Mean Parent Income	---	---	\$59,916	\$42,506	\$20,685
Mean Change in Award	---	---	\$572	\$194	\$0
Indep With Dependents					
Number	0	0	36	632	6,610
Mean EFC	---	---	5,121	3,709	402
Mean Student Income	---	---	\$59,621	\$45,572	\$17,100
Mean Change in Award	---	---	\$566	\$288	\$0
Indep W/O Dependents					
Number	584	1,640	0	0	7,155
Mean EFC	6,170	4,242	---	---	707
Mean Student Income	\$22,759	\$17,577	---	---	\$6,887
Mean Change in Award	-\$1,235	-\$1,440	---	---	\$0
TOTAL APPLICANTS	584	1,640	932	13,434	29,576

Table 2: Changes in MAP Eligibility for Students at Community Colleges

Community College	Lose Eligibility	Decrease Eligibility	Gain Eligibility	Increase Eligibility	Same Eligibility
Dependents					
Number	0	0	815	5,637	15,396
Mean EFC	---	---	3,469	2,236	905
Mean Parent Income	---	---	\$45,595	\$33,305	\$17,312
Mean Change in Award	---	---	\$430	\$194	\$0
Indep With Dependents					
Number	0	0	221	1,596	34,215
Mean EFC	---	---	3,936	3,183	348
Mean Student Income	---	---	\$52,344	\$42,988	\$16,472
Mean Change in Award	---	---	\$566	\$288	\$0
Indep W/O Dependents					
Number	1,020	1,635	0	0	9,532
Mean EFC	4,715	3,571	---	---	682
Mean Student Income	\$18,644	\$15,039	---	---	\$6,288
Mean Change in Award	-\$1,025	-\$628	---	---	\$0
TOTAL APPLICANTS	1,020	1,635	1,036	7,233	59,143

Table 3: Changes in MAP Eligibility for Students at Private Institutions

Private Institution	Lose Eligibility	Decrease Eligibility	Gain Eligibility	Increase Eligibility	Same Eligibility
Dependents					
Number	62	753	12	527	27,532
Mean EFC	8,428	8,143	7,492	6,697	2,995
Mean Parent Income	\$63,887	\$69,086	\$56,859	\$59,938	\$35,444
Mean Change in Award	-\$747	-\$694	\$430	\$382	\$0
Indep With Dependents					
Number	16	200	1	104	13,023
Mean EFC	7,917	7,863	6,145	5,576	1,168
Mean Student Income	\$59,171	\$62,950	\$52,702	\$60,005	\$24,284
Mean Change in Award	-\$686	-\$752	\$566	\$308	\$0
Indep W/O Dependents					
Number	268	865	0	0	9,483
Mean EFC	8,157	7,455	---	---	2,277
Mean Student Income	\$28,683	\$25,697	---	---	\$11,951
Mean Change in Award	-\$2,311	-\$1,855	---	---	\$0
TOTAL APPLICANTS	346	1,818	13	631	50,038