

# **Summer Financial Assistance: Helping Illinois Students Attend Summer School by Awarding Financial Aid**

*Survey data suggest students take classes in the summer in order to complete a program of study and graduate on time, or because of a schedule conflict in the traditional academic year, and do not use summer enrollment periods primarily to retake course work. Survey data indicate the availability of student financial aid is an important or deciding factor for students making a summer enrollment decision. Summer aid may be a method by which the state can support efforts to keep working students enrolled and increase degree completion.*

## **Introduction**

The availability of financial assistance can be a crucial factor in the summer enrollment and attendance patterns of Illinois students. Without financial assistance, many students do not have the means to pursue enrollment for a summer term. Summer term enrollment is important to student academic plans and long term objectives, as it can help students, especially working students, stay on track to graduate, complete their required course work, and reach their academic goals. State-funded student financial aid for summer enrollment may be a method by which Illinois can extend support for higher education enrollment and benefit both students and society as a whole.

As part of a statewide goal of maintaining affordability and reducing the time required to obtain a degree, in FY2000 the Illinois Board of Higher Education (IBHE) provided funding for the Illinois Student Assistance Commission (ISAC) for a demonstration project extending eligibility for the Monetary Award Program (MAP), Illinois' primary need-based grant program, to students attending summer sessions at MAP-approved postsecondary institutions.

In late fall of 2000, a survey of students who participated in the demonstration project was conducted. The survey was intended to gather additional information about these students including, among other items, the number of courses they took, why they enrolled in summer school, and whether they were aware of financial aid prior to enrolling. The results of the student survey, and a database analysis of the characteristics of all those receiving aid under the project, comprise the bulk of the data in this report. The data highlight the importance of summer enrollment for those surveyed and may provide insight on the characteristics of a portion of the students enrolled in the summer term.

## **Background**

During school year 1999-2000, each Illinois postsecondary institution offering summer term course work was invited to participate in the Summer Term MAP Demonstration Project. An allocation was made to each institution

based on enrollment and the number of MAP grants paid during the first term of the 1998-1999 school year. A total of 87 institutions elected to participate in the program and made awards to students. It should be noted that private institutions were somewhat less likely to offer summer courses and therefore less likely to be interested in participating in the project.

Although the academic year MAP award amount is a function of institutional cost less student resources, summer term awards were provided in two flat amounts; students attending community colleges were eligible for \$300 and students attending four-year and other institutions were eligible for \$700. In total, the project provided more than \$1.6 million in financial aid to about 3,700 MAP-eligible recipients in the summer of 2000.

The funding available for the demonstration project represents only a portion of the estimated \$20 million required to fully fund all eligible students enrolled during a summer term at eligible Illinois institutions. Because of the project's funding limitation, participating institutions were encouraged to

**Table 1: Demonstration Project and Regular MAP Recipients and Payout by Sector**

Sector	Number of Institutions	<u>Summer Demonstration Project</u>			
		Recipients	Percent	Payout	Percent
Public universities	12	1,233	33%	\$703,800	43%
Community colleges	38	1,535	41%	\$432,027	26%
Private four-year institutions	30	743	19%	\$432,350	26%
Private two-year institutions	3	16	1%	\$10,000	1%
Proprietary institutions	4	182	5%	\$77,700	5%
All	87	3,709	100%	\$1,655,877	100%
Sector	Number of Institutions	<u>FY2000 Regular MAP</u>			
		Recipients*	Percent	Payout*	Percent
Public universities	12	44,280	33%	\$120,842,602	37%
Community colleges	49	44,688	33%	\$37,405,512	12%
Private four-year institutions	50	38,474	28%	\$140,294,139	43%
Private two-year institutions	6	2,424	2%	\$8,228,355	3%
Proprietary institutions	4	6,290	5%	\$17,302,556	5%
All	121	136,156	100%	\$324,073,164	100%

\*There were also 541 recipients of a total of \$1,687,068 in MAP funding at hospital schools in FY2000.

develop campus-based rules to prioritize and ration their funding allocations. As a result, about one-half of the participating institutions limited summer awards to students with no expected family contribution (EFC) and about one-half of the institutions provided awards only to students who had attended the institution in

the regular academic year. Many institutions combined prioritization mechanisms and awarded only to students who met several rationing criteria. Such rationing criteria included limiting awards to students with zero Pell eligibility for summer, making awards on a first come first served basis, awarding only to seniors, and selecting students based on the processing date of their Free Application for Federal Student Aid (FAFSA). The implementation of prioritization and rationing measures by the participating institutions may mean the population that received financial assistance under the project is not representative of the total population of financially needy students enrolled in summer terms in Illinois.

The total amount of aid provided under the project and the number of aid recipients by sector is shown in Table 1. As shown in the table, 33 percent of recipients were enrolled in public universities, 41 percent were enrolled in public community colleges, 19 percent were enrolled in private, four-year universities, 1 percent were enrolled in private, two-year institutions, and 5 percent were enrolled in proprietary institutions. About 43 percent of the total funding was distributed to students at public universities, 26 percent to students at public community colleges, 26 percent to students at private, four-year universities, 1 percent to students in private two-year institutions, and 5 percent to students at proprietary institutions. In comparison, students at public universities represent about 33 percent of total recipients and receive slightly more than 37 percent of total payout for regular MAP during the traditional academic year. As shown in the table, students at community colleges represent 33 percent and receive 12 percent; students at private, four-year institutions represent 28 percent and receive 43 percent; students at private, two-year institutions represent 2 percent and receive 3 percent; and students at proprietary institutions represent 5 percent and receive 5 percent of total recipients and total payout, respectively, for regular MAP in the traditional academic year.

	Percent of Recipients		Percent of Recipients
<i>Dependency status</i>		<i>Gender</i>	
Dependent	38%	Male	28%
Independent	62%	Female	72%
<i>Class level</i>		<i>Age</i>	
Freshmen	38%	Under 18	7%
Sophomore	27%	19-24	54%
Junior	24%	25 and older	39%
Senior	11%	Mean Age	25

A database analysis indicates 62 percent of students receiving assistance under the project were classified as independent students and 38 percent were classified as dependent students for financial aid purposes, as shown in Table 2. Independent students at community colleges accounted for more than 28 percent

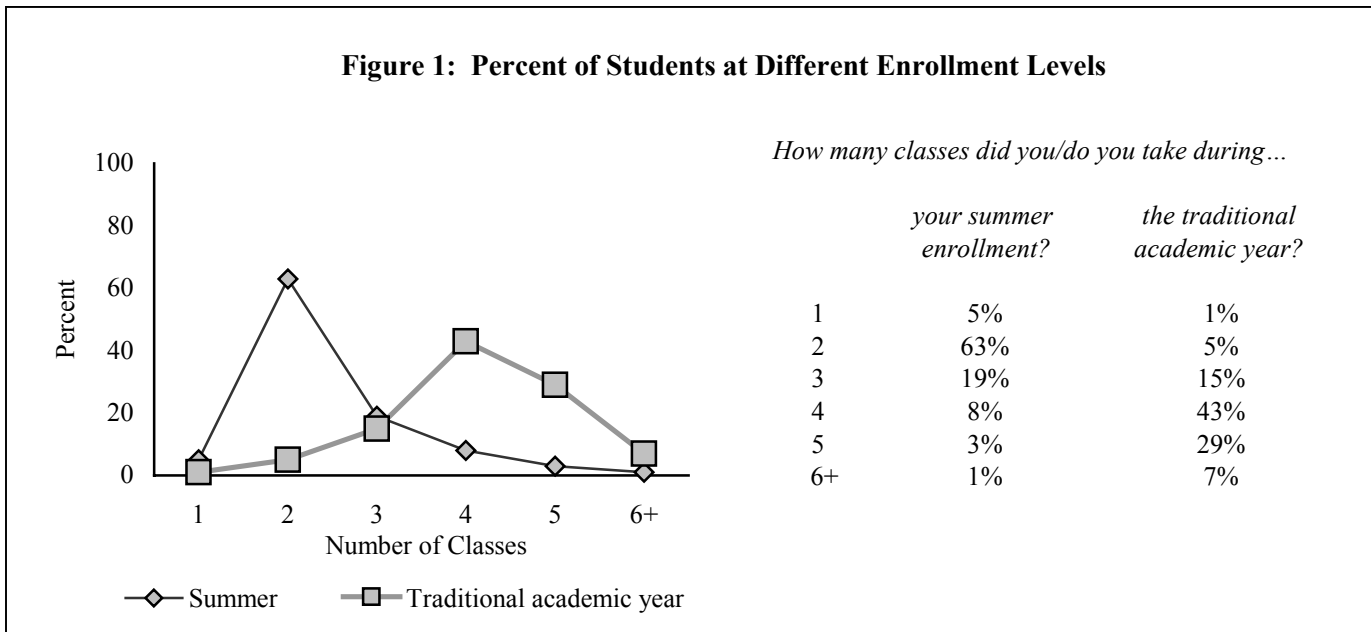
of total recipients. About 72 percent of recipients were female and 28 percent male. Most students who received an award were between 19 and 24 years old, however, 40 percent of students were age 25 or older. The mean age of students receiving benefits was 25. About 38 percent of recipients were freshmen, 27 percent were sophomores, 24 percent were juniors, and 11 percent were seniors.

## Survey Findings

As mentioned, in late fall of 2000 a survey was conducted of students who participated in the demonstration project. Of the 600 surveys sent, 290 were returned for a response rate of 46 percent. There were no appreciable differences in the demographic and institutional attendance characteristics of the survey respondents and the population of assisted summer students as a whole. Although not available for the summer population as a whole, racial and ethnicity data were collected for survey respondents. Of those responding to the survey, about 46 percent were white, 32 percent were black or African-American, 11 percent were Hispanic or Latino, 10 percent were Asian, and 2 percent were American Indian or Alaska Native.

Of those responding to the survey, 83 percent indicated they took either 2 or 3 classes during their summer enrollment period. About 5 percent of survey respondents took 1 class and 12 percent took 4 or more classes. About 80 percent of survey respondents indicated they usually take 4 or more classes per semester during the traditional academic year. These data are shown in Figure 1.

*Most students responding to the survey took two or three classes in the summer for 6 to 8 credit hours. About half took courses at the introductory (100 and 200) level.*



Of those who took 2 classes in the summer, 90 percent indicated the classes counted for 6, 7 or 8 total credit hours. Of those who took 3 classes in the summer, 50 percent indicated the classes counted for 9 credit hours. More than

50 percent of those responding to the survey indicated their summer course work was at the introductory level, while about 30 percent indicated they took classes at the upper division level and 20 percent reported they took classes at some other level or did not know the level of their classes. The most commonly reported fields of study on the survey were business management (16 percent), education/teaching (15 percent), nursing (11 percent), and computer science (11 percent).

Those surveyed were asked to indicate the extent to which they agreed or disagreed with a series of statements concerning why they enrolled in a summer term. Students most strongly agreed with the statements that they took classes to be able to graduate on time, that they took a class during the summer because it conflicted with another class they wanted to take during the traditional academic year, and that they took summer coursework to be able to get into other classes. Students were least likely to agree that they took summer coursework because they needed to retake a class, were pursuing a double major, or because a particular class looked interesting. This information is shown in Table 3.

<b>Table 3: Why Did You Enroll in the Summer?</b>	Mean Rating
I needed to take at least one of the class(es) I took in the summer in order to be able to complete my program of study and graduate on time.	2.1
At least one of the classes I took was offered during the traditional academic year, but I wasn't able to take it then because it conflicted with another class I needed or wanted to take.	2.3
I needed to take a particular class to be able to get into another class(es).	2.6
I usually try to take summer classes and enrolled this past summer as part of my regular course of study.	2.8
I thought I would do better if I enrolled during the summer.	2.9
I am trying to graduate early.	3.0
At least one of the classes I took was offered during the traditional academic year, but I wasn't able to take it then because of personal or other reasons.	3.1
Summer was the only time at least one of the classes I took was offered.	3.5
I thought the class(es) I took looked interesting and I just wanted to enroll.	3.6
I'm pursuing a double major.	3.7
I had taken a class before and needed to retake it during the summer.	4.1
<b>Means computed on a scale where 1= Strongly Agree, 2=Agree, 3=Neither Agree or Disagree, 4=Disagree, and 5=Strongly Disagree.</b>	



*Comment from student responding to survey:*

*"I needed to go to summer school because the course load during the year is heavy for me. I would not do well with all the classes they want me to take. I have to go to summer school so I'm not behind."*

*About 72 percent of those who worked during their summer enrollment worked more than 15 hours a week. Research suggests that students who work have more limitations imposed on their academic program, including restricting the choice of classes, limiting the number of classes they can take, and limiting the time in which classes can be scheduled.*

Student comments on the survey also confirm students enroll in summer school to stay on track to graduate, work around conflicts, and complete required course work. In addition, several comments suggested students take summer courses so as to be able to take fewer courses during the traditional academic year and be better able to meet academic requirements. As an example, one student wrote,

"I enrolled in summer school to lighten my load during the traditional school year. I work about 30 hours a week during the school year and could not handle 18 hours of school. I took summer classes to cut each semester down to 15 hours."

Other students noted that they were in programs of study that ran for one calendar year or "all the time" and which required summer enrollment as a regular part of the curriculum.

## **The Importance of Financial Aid**

Surveyed students were asked if they knew financial aid for summer enrollment might be available prior to their enrollment decision. About 60 percent of respondents indicated they were aware financial aid was available, 36 percent stated they were not aware financial aid was available prior to enrolling, and 5 percent didn't remember if they knew about financial aid.

Of those who indicated they were aware of financial aid prior to enrolling, about 81 percent indicated it was the deciding factor or a very important factor in making their enrollment decision. Less than 16 percent of those who were aware of financial aid prior to enrollment indicated they would have enrolled with or without the possibility of assistance and 3 percent indicated financial aid was not a factor, they did not consider it, or they could not remember whether they considered it.

About 70 percent of those responding to the survey indicated they were employed during their period of summer enrollment in comparison to 80 percent of MAP recipients who indicated in a previous survey they were employed during the regular academic year while attending school. Of those who were working during the summer, 21 percent indicated they worked 40 hours or more a week, 51 percent worked 15 to 39 hours per week, and 28 percent worked less than 15 hours per week. In total, 72 percent of survey respondents who indicated they worked, indicated they worked more than 15 hours per week. There were no readily apparent differences in the survey responses to the questions concerning why a student enrolled in a summer term between those students who worked differing numbers of hours per week during the summer.

Research, such as the *Profile of Undergraduates in U.S. Postsecondary Education Institutions 1995-1996* (NCES 98-084), has shown working more than 15 hours a week in the regular academic year is negatively associated with continued postsecondary enrollment, meaning students who work more than 15 hours per week are less likely to stay enrolled than other students. Working more than 15 hours per week may have similar consequences for summer enrollments. Such reports also suggest students who work have "more limitations imposed on

their academic program” including “restricting the choice of classes, limiting the number of classes, [and] limiting time in which classes can be scheduled.” Clearly, some students are enrolled in summer terms because of first-hand experience with these limitations.

In regard to what impact the special MAP grant had on their summer term enrollment:

- 22 percent of survey respondents who worked indicated they would have worked more hours if they had not received MAP assistance with their tuition and fees;
- 28 percent indicated they would have reduced their enrollment or not enrolled at all without MAP;
- 25 percent said they would not have increased their working hours;
- 25 percent did not know what they would have done without MAP assistance.

Not counting those who did not know what they would have done without MAP, at least half of the respondents indicated they would have changed their behavior in some way and either worked more hours, not enrolled, or enrolled for fewer credit hours, had they not received a MAP award.

School financial aid administrators who participated in the project also completed an evaluation of the project focused on operational aspects. They were asked, however, to share comments from or about their students regarding the summer demonstration project. A review of these comments suggests that some students were also able to reduce their loan amounts because of the summer award. Sample comments include:

- “With this new program, it made it possible for many students to take summer classes without asking for loans.”
- “Students were happy to have more grant eligibility for summer. Because funding is limited for summer school, many students must rely on student loans and student employment to finance their summer school enrollment.”
- “Students were very excited about the opportunity for summer funding. Comments included, ‘So glad summer money is available, it will let me graduate earlier’ and ‘thanks for the money, I would not have been able to attend without MAP help.’”
- “Some students could not have attended without, or were able to go full-time because of the grant.”

## **Conclusion**

Summer enrollment can help students pursuing a postsecondary education complete their educational goals. Survey responses suggest students do not feel they are being forced into summer enrollment as a result of



institutional policy. MAP recipients, however, who work while attending school, use summer enrollment as a method to stay on track for graduation. These students use summer school as a way to limit the courses they take in the traditional year, either so they can work to pay for college or so they can manage other demands on their time and resources. Students who are already working to help pay for their education may be one of the largest beneficiaries of additional summer financial aid. Often low-income students and in particular, older, independent students, must work during the regular academic year to meet educational costs as well as family obligations and can experience hardships taking a full load of classes while working a significant number of hours per week. Survey data suggest that while some students use summer enrollment to catch up on courses they missed, dropped, or were unwilling to undertake during the regular academic year, others make a deliberate choice to use summer enrollment periods as a method of taking fewer courses during the traditional academic year and better balancing the demands on their time and resources. For them, school, is a year-round process.

Summer financial aid may have a particular role in encouraging degree completion by permitting students extra opportunities to complete missing course work or retake required classes. Enrolling in summer courses so as to be able to meet prerequisite requirements or overcome scheduling difficulties can shorten the time required to complete a degree. Increasing overall degree completion is a specific area targeted for improvement due to Illinois' ranking in the results of the National Center for Public Policy and Higher Education's "Measuring Up 2000" report. Providing student financial aid for the summer term would help low-income students capitalize on the advantages of summer school enrollment.