AGENDA ITEM 10.

FY2004 MAP START-UP FORMULA DISCUSSION

Submitted for: Information

Summary: In January of 2003 the Commission will need to act on a Monetary Award Program (MAP) start-up formula to be used to initially calculate and announce awards to students applying for the 2003-2004 school year. Action on the formula is typically taken in January even though the final appropriation is unknown, in order to assist students with their enrollment decisions and financial planning for college. Final award amounts are made through approval of the recompute formula in July after the spring legislative session is over and the final MAP appropriation is known.

Because of the reduction in MAP funding this year in comparison to FY2002, and action that the Commission had to take in order to reallocate award amounts in response to that reduction, staff is starting the discussion on the FY2004 MAP formula earlier than usual. The purpose of this item is to consider the desirability of three possible changes to the current formula for start-up. Options presented here include:

- Replacing the FY2002 Federal Pell Grant Payment Schedule with the FY2003 Schedule. Between FY2002 and FY2003 the maximum Pell Grant increased from $3,750 to $4,000. This represents an increase in resources for students to help pay college costs and should be taken into consideration in formula allocation decisions. Accounting for the increase in the Pell Grant in the formula results in savings of $6 million that can be reallocated to another Commission priority.

- Replacing FY2002 tuition and fees with FY2003 tuition and fees at 95 percent of their value. The money saved by reallocating Pell would cover this change and would allow students to have their awards calculated more in line with the actual costs they face. Students at institutions whose tuition and fees did not increase at least 5 percent in FY2003, however, could realize awards less than their FY2002 levels.

- Replacing the current method of inflating the expected family contribution for dependent student parents, independent students with dependents, and independent students without dependents with a single formula. This change would greatly simplify the formula. Affordability for certain second income quintile dependent students would improve, however, it would be at the expense of students who are classified as independent students without dependents.

Staff is seeking input on these options prior to making start-up recommendations for the Commission in January.

Action Requested: None

ILLINOIS STUDENT ASSISTANCE COMMISSION
FY2004 MAP START-UP FORMULA DISCUSSION

Introduction

In January of each year the Commission makes an initial decision about how to allocate Monetary Award Program (MAP) funds for the upcoming school year. This decision takes into account assumptions about funding and expected volume, and results in an approved start-up formula which is used to calculate and announce award amounts based on data filed on the Free Application for Federal Student Aid (FAFSA). This decision is made before the Commission knows what funding level will be approved for MAP and before any data regarding application volume are available.

Frequently, the MAP start-up formula is 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, 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 formula but had to take action in late June to revise student awards downward from the start-up amounts. Specifically, the following actions were taken:

- All awards were eliminated for students who had already received MAP payments for the equivalent of four years of full-time study.
- All remaining awards were reduced from their start-up levels by 5 percent.
- All award announcements were suspended at mid-August.

In September 2002, the Commission approved a MAP budget request for FY2004 totaling $425.8 million. This request seeks funding sufficient to cover FY2004 tuition and fees, eliminate the 5 percent award reduction factor, increase the maximum award by 5 percent, provide for award announcements through the end of August, and reinstate fifth-year eligibility for students enrolled in five-year programs. The next step in the FY2004 budget process is approval of the Illinois Board of Higher Education's recommendations for higher education, including MAP, in early December. The final FY2004 appropriation will not be known, however, until after the Governor and General Assembly take action next spring.

Affordability is a preeminent issue at both the federal and state level. The Federal Student Advisory Committee's June 2002 report, "Empty Promises," calls for a renewed commitment to expand college access through need-based aid. In Illinois, the IBHE recently commissioned the Committee on Affordability to assess Illinois's current situation and propose actions that can be taken to enhance affordability for Illinois college students in time for the FY2005 budget cycle. In the meantime, however, the latest forecasts from the state's budget and fiscal staff suggest that the

state's financial condition will continue to be problematic for FY2004. It is in this environment that the Commission will need to make a decision about how to allocate MAP funds for FY2004. In preparation for a January decision on the start-up formula, the remainder of this item discusses some possible changes that could be considered.

The FY2003 MAP Formula

The MAP formula currently has three parameters; *cost, resources, and maximum eligibility*. For purposes of determining MAP eligibility, *cost* is defined as the tuition and fees charged to students combined with a standard cost of living allowance to help address room, board, books, supplies, transportation, and personal expenses. *Resources* include an estimated Federal Pell Grant amount and an ISAC assessment of family resources. Currently, ISAC assesses family resources by inflating the Federal expected family contribution (EFC) in order to better ration limited program funds. *Maximum eligibility* incorporates a number of other parameters that limit or define the award amount. The maximum that can be paid to a student is the statutory maximum and, by Commission policy, the minimum award is $300. No awards are provided to students whose EFC is above $9,000 and effective with FY2002, all awards are reduced by 5 percent. The current formula is shown in Figure 1.

Figure 1: FY2003 MAP Formula

College Cost
- FY2002 Tuition and Fees
- Cost of Living Allowance of $4,875

Resources
- 80% of Pell Grant as estimated by FY2002 Pell Grant Table.
- ISAC Assessment of Family Resources (Inflated EFC).
- Minimum student contribution set to $1,800.

Award Amounts
- Award is the lesser of FY2002 tuition and fees or the maximum of $4,968, or maximum eligibility.
- Award is reduced by 5%.
- No awards for applicants with an EFC of $9,000 or greater.
- No awards for students who have received payment for 48 eligibility units (four years.)

Start-up Formula Issues

For the FY2004 MAP Start-up Formula, staff has worked with the ILASFAA Formula Committee to identify possible conservative approaches. Staff is now presenting three possible changes to the current formula shown above. These include: (1) utilizing the FY2003 Pell Grant Payment Schedule, (2) incorporating FY2003 tuition and fees at a reduced level, and (3) revising the method of inflating the expected family contribution. These changes could be incorporated individually or in conjunction with each other and a more in-depth discussion on these issues follows. Appendix A provides summary tables that show the projected cost of incorporating these changes to the formula and the overall impact on student eligibility by school type.

Federal Pell Grant Table

The new maximum Federal Pell Grant award a student can receive during school year 2002-2003 is $4,000. The current formula still uses the FY2002 table that has a maximum award of $3,750. Appendix A shows this scenario as Model A. At present, staff plans to recommend that the FY2004 MAP start-up formula use the newer FY2003 table and the $4,000 maximum while continuing to assess the Pell Grant at 80 percent of its value. Incorporating the new Pell is shown as Model B in Appendix A. The Pell Grant is a real resource available to students to cover any college cost and needs to be taken into consideration in determining how to allocate state funds. Staff also examined increasing the assessment rate from 80 percent but since the cost of living allowance has not been raised for two years, felt it appropriate to maintain the 80 percent rate at present. Using the new Pell maximum reduces MAP awards to students eligible for Pell Grants by $6 million that can be reallocated elsewhere. One option would be to use those funds to provide awards to additional students.

Tuition and Fees

The current formula utilizes FY2002 tuition and fees in order 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 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.

One possibility for start-up is to continue calculating FY2004 eligibility on FY2002 tuition and fees. Another option is to use FY2003 tuition and fees amounts. Since the Commission has no new funding at this point to cover these costs, they could be incorporated at 95 percent of their value if the savings from incorporating FY2003 Pell amounts were utilized. Appendix A shows this scenario as Model C. The funding being sought for FY2003 tuition and fees in the FY2004 budget request, if received, could then be used to eliminate the 95 percent multiplier as well as to address other formula priorities.

Approximately 54 percent of MAP-approved institutions increased their tuition and fees more than 5 percent in FY2003. Changing the formula to use the new tuition and fees would benefit approximately 40,000 students attending these institutions. However, students attending the other 46 percent of institutions would have their awards calculated on tuition and fee figures less than the FY2002 amounts and could realize a decrease in their FY2004 awards in comparison to their FY2003 awards. Staff estimates that approximately 20,000 applicants would see lower eligibility, however, the majority would lose less than $300. Because MAP is an "access and choice" program, using FY2003 tuition and fees - even at a reduced amount - may be a more appropriate means of reallocating MAP funds in response to the tuition and fee costs students actually face.

Using FY2003 tuition and fees at 95 percent value would result in minimal award amount changes for students attending private institutions; 97 percent already receive the maximum award. The award size shifts that occur would be among students within the public sectors, specifically, from students whose institution increased tuition and fees less than five percent to students attending institutions whose increases were more than five percent.

Assessing 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 determine an expected

family contribution (EFC). This EFC is used to determine eligibility for need-based federal programs including the Federal Pell Grant Program. The EFC was originally conceived as a measure of family financial strength but today is regarded more as an "eligibility index" than as a true expected contribution from the family.

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 better ration limited program funds. The majority of state grant programs throughout the country use either FM to calculate an EFC for their need-based programs or a modified version of FM such as Illinois does. The remainder of this discussion focuses on the way ISAC currently modifies the FM to result in an ISAC-adjusted EFC.

Federal Methodology Assessment Rates

The purpose of FM is to assess the family's financial strength to determine an EFC for college. Applicants are classified into three types based upon criteria such as age, marital status, and children. The three types 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, and subtracts a number of allowances from that total income. These allowances provide for federal and state taxes, social security tax, family maintenance based on family size and the number of students in college, and an employment expense allowance. Any remaining income is known as the "available income" or discretionary income.

For families reporting asset information - families whose incomes are $50,000 or more are required to do so - an education savings and asset protection allowance based on the age of the parent is subtracted from any equity from savings and investments. For example, the asset protection allowance for a married couple in which the older parent is age 45 is nearly $39,000. Home equity, including any family farm equity as well as business equity, has been excluded from consideration as an asset in federal need analysis since FY1994. After the asset protection allowance is subtracted, 12 percent of remaining assets, if any, are added to the "available income" which is then subjected to the adjusted available income (AAI) rates shown in Table 1. 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 of $2,330 are removed. In the case of the dependent students, the student's contribution is added to the parents' resulting in the total EFC.

ISAC MAP Assessment Rates

As noted above, in the case of dependent students, the EFC is derived from both the parent contribution (PC) and the student contribution. The Commission currently assesses the parental contribution portion of the EFC at higher rates than those used in FM. These are shown in Table 1. These higher rates are also used for independent students with dependents.

Table 1: FY2003 AAI Assessment Rate Table

Adjusted Available Income (AAI)	Federal Methodology Assessment Dependent Parents' and Independent with Dependents' Contribution	ISAC Adjusted Assessment Dependent Parents' and Independent with Dependents' 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

Prior to FY1994, the assessment rate on the income of *dependent students* and *independents without dependents* was 70 percent, and at that time Commission decided not to inflate the contribution expected from those students beyond requiring a minimum contribution of $1,800. In FY1994, the Federal assessment rate was lowered to 50 percent. Due to this change and in response to a recommendation from the ILASFAA Formula Committee, the Commission began inflating the EFC resulting from FM for independent students without dependents in FY1996. This was done to reallocate funds to lower the AAI assessment rates on dependent parents and independent students with dependents. The current inflation methodology for independent students without dependents is shown in Table 2.

Table 2: FY2003 EFC Assessment Rate Table for Independent Students Without Dependents

Federal Methodology Expected Family Contribution	ISAC Adjusted Expected Family Contribution
$2,596 or less	Larger of Federal EFC or $1,800
$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)

The Progressive Multiplier

In an effort to improve affordability for second income quintile families as well as to simplify the formula for students and parents, staff working with the ILASFAA Formula Committee have been examining different methodologies for adjusting or inflating the EFC. This methodology would simplify the current adjustment to the PC for parents of dependent students and the EFC for independent students by applying a single progressive inflation factor. All students would continue to be subjected to the current $1,800 minimum contribution. The proposed formulas replacing Tables 1 and 2 would be:

Adjusted Dependent Students' Parent Contribution:
Adjusted PC = PC x [PC/11,000 + 1.1]

Adjusted Independent Student Contribution:
Adjusted EFC = EFC x [EFC/11,000 + 1.1]

Table 3: PC/EFC Calculations and ISAC-Adjusted PC/EFC Calculations for Dependent Students' Parents and Independent Students With Dependents

Family Income (Size=4)	Adjusted Available Income (AAI)	Federal Methodology PC/EFC	As a % of AAI	Current ISAC-Adjusted PC/EFC*	As a% of AAI	Proposed ISAC-Adjusted PC/EFC*	As a % of AAI
$25,550	2,000	440	22%	600	30%	502	25%
$27,975	4,000	880	22%	1,200	30%	1,038	26%
$30,750	6,000	1,320	22%	1,800	30%	1,610	27%
$39,030	12,000	2,646	22%	3,630	30%	3,547	30%
$50,100	20,000	4,964	25%	7,969	40%	7,700	39%
$57,000	25,000	6,993	28%	11,747	47%	12,138	49%

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

Table 3 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 3, under the proposed formula, a dependent parental contribution (PC) 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. Table 4 shows comparative data for independent students without dependents. In this case an EFC of $3,000 would be inflated to $4,118 instead of the current $3,081.

Table 4: EFC Calculations and ISAC-Adjusted EFC Calculations for Independent Students Without Dependents

Family Income (Size=1)	Adjusted Available Income (AAI)	Federal Methodology EFC	As a % of AAI	Current ISAC Adjusted EFC*	As a % of AAI	Proposed ISAC-Adjusted EFC*	As a % Of AAI
$8,200	2,000	1,000	50%	1,000	50%	1,191	60%
$10,860	4,000	2,000	50%	2,000	50%	2,564	64%
$13,515	6,000	3,000	50%	3,081	51%	4,118	69%
$16,175	8,000	4,000	50%	4,281	54%	5,855	73%
$21,475	12,000	6,000	50%	7,573	63%	9,872	82%

* Reflect adjusted amounts before subjection to 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.

Table 5 shows the overall shift in eligibility that occurs on a modeling distribution representing applications received by mid-August. Students who "lost eligibility" lose all MAP eligibility; students who "decreased eligibility" lose some but not all MAP eligibility. Based on simulations using a mid-August modeling distribution, almost 99 percent of applicants who were MAP eligible under the FY2003 recompute formula using inflated AAI rates retain eligibility under the progressive multiplier formula. Further, 96 percent retain the same MAP eligibility or have increased MAP eligibility.

Table 5: 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	18,996	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
TOTAL APPLICANTS	1,950	5,093	1,981	21,328	138,757
% OF APPLICANTS	1.2	3.0	1.2	12.6	82.0

Of those who lost all MAP eligibility, 96 percent were independent students without dependents with an average 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.

Grant aid is shifted from students with higher EFCs to students with lower EFCs. Cost, however, is also a factor. 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.

When considering whether ISAC should change its approach to inflating the EFC in this manner, the primary issue is whether the Federal EFC is a good indicator of family financial strength. If it lines students up appropriately in terms of financial strength then FM can be said to have vertical equity, and if it appropriately assesses the differences in financial strength between students in that line, then it can be said to have horizontal equity. One of the initial concerns about FM was addressed in FY1994 when the assessment rate on dependent students and independents without dependents was lowered from 70 percent to 50 percent.

Another key question to consider is whether awards resulting from ISAC's current method of adjusting the EFC make up for any perceived deficiencies in FM and thereby improve affordability for Illinois students overall when both MAP and Pell grants are taken into consideration. And, assuming there is some improved affordability, whether any such gains made from a more complicated formula are significant enough to justify the effort needed to fine-tune the MAP formula. Ideally, ISAC staff would like to see students with the same EFC who are attending the same institution, receive the same MAP award. This doesn't happen now because of the different treatment of the EFC by dependency type within the MAP formula. Further, ISAC staff would like to be able to use the EFC resulting from FM without having to inflate the result. However, if ISAC has to continue to inflate the EFC resulting from FM – which appears to be the

situation for years to come - and if there are inequity issues within FM, they are only magnified for students when that EFC is inflated.

Conclusion

Staff is currently looking at three possible changes to the FY2004 MAP start-up formula. These include replacing the FY2002 Federal Pell Grant Payment with the FY2003 Schedule; replacing FY2002 tuition and fees with 95 percent of FY2003 tuition and fees; and, inflating the parent, independent students with dependents, and independent students without dependents contribution by the same progressive linear multiplier. Staff is seeking input from the Commission and the higher education community on the impact of these changes on student affordability before making final recommendations in January.

APPENDIX A

Model A: FY2003 Recompute Formula FY2002 Tuition & Fees, FY2002 Pell Schedule @ 80%, 5% Award Reduction Factor						
School Type	**# Eligible**	**$ Eligible**	**Average Award**	**# Claims**	**$ Claims**	**% Claims**
Public 4	45,242	156,172,097	3,452	38,545	116,698,053	35.2%
Private 4	42,116	197,302,222	4,685	34,407	142,551,712	43.0%
Public 2	69,443	108,061,038	1,556	46,145	44,656,235	13.5%
Private 2	2,947	13,449,241	4,564	2,139	8,348,525	2.5%
Proprietary	7,194	32,510,355	4,519	5,284	17,758,521	5.4%
HSN/Other	576	2,536,194	4,403	471	1,720,097	0.5%
All Sectors	167,518	$510,031,147	$3,045	126,991	$331,733,143	100.0%

Model B: FY2003 Recompute Formula Incorporating FY2003 Pell @ 80%, All Other Components the Same						
School Type	**# Eligible**	**$ Eligible**	**Average Award**	**# Claims**	**$ Claims**	**% Claims**
Public 4	45,234	161,490,332	3,570	38,539	114,181,988	35.1%
Private 4	42,116	197,302,222	4,685	34,407	142,551,712	43.8%
Public 2	69,031	99,411,868	1,440	45,868	41,077,744	12.6%
Private 2	2,947	13,448,477	4,563	2,139	8,348,011	2.6%
Proprietary	7,194	32,510,355	4,519	5,284	17,758,521	5.5%
HSN/Other	576	2,518,171	4,372	471	1,710,306	0.5%
All Sectors	167,098	$506,681,425	$3,032	126,708	$325,628,282	100.0%

Model C: FY2003 Recompute Formula Incorporating FY2003 Tuition & Fees @ 95%, FY2003 Pell Schedule @ 80%						
School Type	**# Eligible**	**$ Eligible**	**Average Award**	**# Claims**	**$ Claims**	**% Claims**
Public 4	45,952	169,912,521	3,698	39,155	120,207,048	36.2%
Private 4	42,128	197,388,665	4,685	34,417	142,598,320	43.0%
Public 2	69,013	99,476,446	1,441	45,857	41,141,131	12.4%
Private 2	2,952	13,467,550	4,562	2,143	8,360,887	2.5%
Proprietary	7,198	32,607,129	4,530	5,287	17,813,016	5.4%
HSN/Other	581	2,563,355	4,412	474	1,736,019	0.5%
All Sectors	167,824	$515,415,666	$3,071	127,333	$331,856,421	100.0%

Model D: FY2003 Recompute Formula with AAI Rate Replacement FY2003 Tuition & Fees @ 95%, FY2003 Pell Schedule @ 80 % Independent Students: Adjusted EFC=EFC X [(EFC/11000) + 1.1] Dependent Parents: Adjusted Parent Contribution = PC X [(PC/11000) + 1.1] Dependent Student: Student Contribution with $1800 minimum						
School Type	**# Eligible**	**$ Eligible**	**Average 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 B

Table 6: Changes in MAP Eligibility at for Students at Public Universities
Effects of Using a Progressive Multiplier

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	14,366	29,576

Table 7: Changes in MAP Eligibility at for Students at Community Colleges
Effects of Using a Progressive Multiplier

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	50,564

Table 8: Changes in MAP Eligibility for Students at Private Institutions
Effects of Using a Progressive Multiplier

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