



## MEDIA ADVISORY

December 14, 2016  
Deerfield, Illinois

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### **How Are Illinois Colleges and Universities Handling MAP Awards During the Fiscal Year 2017 Budget Delay? What is the Impact on Students?**

*ISAC announces results of two recent surveys*

#### **Background**

As a result of the fiscal year 2017 budget delay, funding for the Monetary Award Program (MAP) and other ISAC grant and scholarship programs for the current 2016-17 academic year has not yet been appropriated. Stopgap funding approved in April and June of 2016 allowed ISAC to pay fiscal year 2016 MAP claims from the 2015-16 academic year and also provided a small lump sum appropriation—about one third of the normal funding level – for other scholarship and grant programs. Like last fall, the reduced funding for certain programs and the ongoing uncertainty for students, their families, and schools has raised questions about how Illinois higher education institutions are handling a second year of delayed funding, and how the delay is or may be directly impacting students.

To help answer these questions, the Illinois Student Assistance Commission (ISAC), which operates MAP and several other state financial aid programs on behalf of students, schools and the state, recently conducted **two surveys**:

- **ISAC Fall 2016 Survey of MAP-Approved Schools**: This fall ISAC sent a short voluntary survey to MAP-approved schools. The survey asked school respondents how, in light of the budget delay, they were handling the Monetary Award Program (MAP). A summary of key takeaways is below.

**Survey findings should be viewed with caution.** Out of the 132 MAP-approved schools, 96 responded to the survey, and 74 schools identified their sector. Of those 74 schools, 11 of 12 public universities responded to the survey, 26 of 48 community colleges responded, and 37 of 72 private institutions responded (including 4 of 9 proprietary schools surveyed). Please note that small survey populations such as this require nearly all participants to respond for valid and representative results. **Therefore, reporters citing data from the survey should qualify their statements so as not to presume that the survey data is an accurate representation of what all MAP-approved schools are doing.**

- **ISAC Fall 2016 Survey of MAP Eligible Students:** ISAC also recently sent a short survey to 2016-17 MAP-eligible students<sup>1</sup> asking them if and how the budget delay had impacted their educational goals. The survey asked students about their Fall Semester 2016 status (full MAP or partial MAP grant credited to their account, no MAP, not in school or in school out of state). It also asked specifically how the delay in funding affected them. A summary of the key takeaways from the student survey is below.

**As with the survey of schools, survey findings should be viewed with caution.** There were nearly 12,000 responses to the student survey, and over 4,500 respondents provided a written comment with regard to an impact or an effect that the delay in MAP funding for first term has had on their educational goals. While analysis suggests that responding students are representative of the underlying MAP population, some response bias is most likely present, and all survey results should be interpreted with caution. Past studies have shown that those surveyed who did not receive a MAP award, or received only a portion of an award, are more likely to respond, while those who are currently not in school (or dropped out) are less likely to respond.

### ISAC Fall 2016 Survey of MAP-Approved Schools: Key Takeaways

- Sixty percent of school respondents reported they credited (or listed as pending) the full MAP award to student accounts for the **first term** of the 2016-17 academic year, compared to 53 percent of respondents who say they will credit the full award for the **second term** of the 2016-17 academic year. **It is important to note that institutions that are crediting student accounts for MAP or listing the award as pending are doing so with the expectation that they will receive payment for MAP from the state.** Forty-seven percent of schools are either undecided (17 percent) or will not credit full MAP awards (30 percent) for the second term of the 2016-17 academic year. Sector findings are as follows:
  - Nearly all respondents identified as public universities reported they credited (or listed as pending) the **full** MAP award to student accounts for the **first term** of the 2016-17 academic year, compared to about two thirds who plan to do so for the **second term** of 2016-17. About a quarter were undecided about MAP for the second term.
  - About a third of respondents identified as community colleges credited (or listed as pending) the **full** MAP award for **first term**, compared to slightly over a third who plan

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<sup>1</sup> A 2016-17 MAP-eligible student:

- Is an Illinois resident who met the income criteria to be eligible to receive MAP in 2016-17
- Listed a MAP-approved school as their first choice school on their 2016-17 Free Application for Federal Student Aid (FAFSA)
- Filed their FAFSA before the 2016-17 “suspense date” (the date after which ISAC stopped making estimated MAP awards for the 2016-17 school year based on the amount of expected funding)

Please note that there might be MAP-eligible students who would not necessarily be MAP recipients for the 2016-17 school year. For example, a MAP-eligible student might have moved out of state, have chosen to attend a non-MAP-approved school, or have decided not to attend school at all. As we define MAP recipients, it is those who claimed their estimated MAP awards for the 2016-17 school year, even though the state has not yet appropriated funds to pay those awards.

to do so for the **second term**. Almost a quarter of these respondents were undecided about MAP for the second term.

- Over two-thirds of respondents identified as private colleges credited (or listed as pending) the **full** MAP award for **first term** of the 2016-17 academic year, compared to about two thirds who plan to do so for the **second term**. Another five percent were undecided about MAP the second term.
- Of those survey respondents who credited student accounts for MAP (or listed it as pending) for the **first term** of 2016-17: half of them will either require students to pay any shortfall if the appropriation is ultimately reduced, or are undecided about whether to do so.
- Of those survey respondents who indicated they would credit student accounts for the full MAP award, or list MAP as pending, or were undecided for the **second term** of 2016-17: sixty-one percent would require students to pay any shortfall if the appropriation is ultimately reduced, or are undecided about whether they would do so.
- Students at those schools who cannot pay back the MAP grant face barriers to enrolling, transferring and graduating. More than half of those who said they would require students to pay the shortfall or were undecided about whether to do so indicated that a student's failure to pay the shortfall will prevent the student from enrolling or transferring with a transcript.

*“The delay is hard for our students who depended on the Pell grant to help meet the additional educational expenses such as transportation, technology cost, etc. By not having the MAP grant students have to use the Pell grant to cover tuition and fees now.”*

*“[Many students] rely on federal and state grants for not only tuition, but also books and supplies, bus passes, childcare, and food. At this time, we continue to front the MAP Grant because it is essential to our students' success. From a fiscal standpoint, we cannot continue to front these funds. When that determination is made, more students will need to pursue student loans, if not already taking out loans, or discontinue their education.”*

*“When funds are finally received, it will be a manual process [within the financial aid office] to disburse the funds and refund students. The longer it goes, the more likely it will be that students change addresses and bank account information so their refunds may not reach them in a timely manner. Students are not getting the funds during the semester when they need them, and Pell Grants and student loans are covering the shortfall. This is not the way it's supposed to work!”*

*“There is still considerable anxiety [that] loss of MAP funding will definitely impact enrollment, which translates to further loss of funding and negatively reflects in our retention and graduation rates/student success measures. MAP is . . . a critical source of funding for our students and [the] institution. Loss of MAP will most definitely impact our access mission and underrepresented students the hardest.”*

### **ISAC Fall 2016 Survey of MAP-Eligible Students: Key Takeaways**

- As with the survey of schools, the key takeaway here is uncertainty—uncertainty that is having a real impact. One impact is confusion: there appears to be a fair amount of confusion among

students about whether and how much MAP funding was credited to their accounts, and whether they will have to pay it back if funding is not appropriated. For example, 22 percent of respondents (about 2,400 students) reported they are currently in school and are not sure about the status of their MAP grant for the first term of 2016-17.

- Regardless of the respondents' current status for first term of 2016-17 (in school with full, partial, no MAP grant, or unsure; in school out-of-state, or not in school) well over half (56 percent) indicated that the delay in MAP funding for first term of academic year 2016-17 has had an effect on their education goals.
- Although 44 percent of respondents (about 4,800 students) reported they are currently in school and a full MAP grant was either listed as pending or credited to their account for first term of 2016-17, more than half of those respondents indicated that the delay in MAP funding for academic year 2016-17 has had an effect on their education goals.

*"For a while, my school was not going to credit the MAP grant to my account and a hold was placed on it. I was not able to register for classes on time because of this."*

*"I had planned to graduate in the Fall 2017 semester, but my MAP grant was not available until 1 week before the Fall 2016 semester so I had to go from taking 15 credit hrs to 9 hrs because I didn't have enough money to attend school full time without the MAP grant. The 2 classes that I had to drop were not available any more once I found out I would indeed be receiving the MAP grant for 2016-2017 so now I have to wait until next year to take those classes which means I will not graduate until Spring 2018. I'm extremely disappointed that I will not meet the goal I set for myself and was so looking forward to."*

*"I have been so afraid that my school will finally stop funding my MAP grant since they have not been paid yet. Luckily, my school has been fronting the MAP grant funds to students but in my next two, and final semesters, I do not know if this will continue. Because of the problems with the MAP grants I have dropped my plans of a minor in order to graduate a semester earlier than planned in case I have to pay more for college in the future (if the MAP grant is no longer funded.)"*

*"The delay is terrifying, not knowing if I'll be able to attend school next semester or not as it is contingent on the availability of the MAP grant."*

*"There has been uncertainty on whether or not funding will be available which has caused me a lot of stress, thankfully, my school has provided MAP grants for the first semester. However, I'm unsure if they will be able to do that again. And I am a student who relies heavily on financial assistance from the state and government. And with this delay, I have been uncertain about whether or not I will be able to fully afford my college tuition and fees. I am scheduled to graduate next semester, and with the delay of funds, I [may] have to postpone my degree because I won't have enough money to cover my classes. I'm currently working two jobs to make ends meet, and every bit of financial assistance counts. I have also had to pick up an overnight job because of the uncertainty of funding. Hopefully, this nightmare ends soon."*

- **About 30 percent of respondents (about 3,200 students) reported that either a MAP grant was not credited to their account for the first term of 2016-17, or that only a portion of a MAP grant was credited to their account.**

- Fifty percent of these respondents indicated they worked more to cover expenses because of lack of MAP funding
- Forty-six percent reported they took out student loans, or more student loans, to cover the lack of MAP funding
- Twenty-three percent indicated they took fewer credits this term because they couldn't afford full tuition without MAP funding
- Seven percent indicated they transferred to a less expensive school in state or out-of-state because they could not afford tuition without MAP funding.

*"I have a remaining balance on my school account, and that is leading me into debt and forcing me to transfer to a different college."*

*"Had to borrow thousands of dollars from private lenders and also have to work 20 hours more a week which negatively affects my studies."*

*"I maxed out my credit card to cover expenses that the MAP funding was slated to cover, and have been taking odd jobs in addition to my regular job to cover extra expenses, I feel like I'm drowning in debt."*

*"Working 60 hour weeks in order to fund a full time undergrad chemistry degree. Over working has caused my GPA to lower and my time for study to decrease."*

*"I can't go to school next semester because I still owe the school money. So I'm not able to register. I'm being forced to basically withdraw from school."*

*"I also had to leave my old school because I could not pay them. I had to sit a semester out . . . It has been a mess and I wish legislators understood how much this has messed up my future."*

*"I had to use my rent money or my classes would be dropped."*

*"I have been living pay check to pay check; I am spending a lot time reducing expenses, not for sake of saving up for something (e.g., retirement, car, vacation, payments on student-loan with their traditionally unnecessarily high interest rates, etc.), or any sort of investment. Instead, the things I am cutting out result in some added burden or decrease the quality of my day to day life. Could I work more? If I wanted to sleep less than my typical 5 hrs. Could I switch to a cheaper school? [Only] if I wanted to add an additional 2 years because upper level science are not transferable. Could I have planned for this? Should I have expected the awarded aid to not be given when I signed a lease and signed up for classes a year ago, or picked my college 3 years ago, etc...?"*

*"I am maxed on student loans. If the MAP grant is not released I will not be able to continue school. I will then owe more money now. This is ridiculous and unfair . . . It also caused my parents to take out student loans and they can't afford to pay them on \$38,000 a year income with three children."*

- About five percent of respondents (520+ students) reported they are not currently in school, and more than half of those respondents said they did not enroll this term because they couldn't afford it without MAP funding.

*"Due to the state's lack of MAP funding, I have had to delay my enrollment by another year. I have had to work additional jobs, to save up the money necessary to cover the difference. A lack of MAP grant*

*funding forces people like myself to delay school, because we don't want to take out loans. Cutting MAP grant funding is cutting the futures of the next generation here in Illinois.”*

*“I had to take a year off because I couldn't afford school anymore. So I'm working 3 jobs to pay back my school to get my transcripts. I can't afford to go to any university without the MAP grant. I cried myself to sleep because I had to see everyone leave for school.”*

*“I took on a full-time position and had to drop out because I was still not making enough money to cover my expenses.”*

The [ISAC Fall 2016 Survey of MAP-Approved Schools Report](#) and the [ISAC Fall 2016 Survey of MAP-Eligible Students Report](#) provide additional background and data, as well as a larger sampling of comments from schools and students on the significant impact of the budget delay.

For more general information on MAP and the impact of the budget delay on MAP, see the additional fact sheets, media advisories, and FAQs in the [Media Kit](#) on the ISAC newsroom.

#### About ISAC

The mission of the Illinois Student Assistance Commission (ISAC) is to help make college accessible and affordable for students throughout Illinois. ISAC provides comprehensive, objective, and timely information on education and financial aid for students and their families—giving them access to the tools they need to make the educational choices that are right for them. Then, through the state's flagship Monetary Award Program and other scholarship and grant programs ISAC administers, ISAC can help students make those choices a reality. [www.isac.org](http://www.isac.org)

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