

## ***FY16 MAP Grant Survey***

### **Background:**

As part of its biennial evaluation of the Monetary Award Program (MAP) the Illinois Student Assistance Commission (ISAC) is conducting a survey of students who received MAP awards for the Fall 2015 term. The survey was sent to nearly 100,000 students who had valid e-mail addresses. As of June 27, 2016, the date the survey closed, ISAC had received 10,262 responses. While preliminary analysis suggests the responding students are mostly representative of the underlying MAP population, freshmen are slightly underrepresented among respondents and sophomores and juniors are slightly overrepresented among respondents. *Moreover, please note that it is unclear whether students would respond differently regarding fall 2016 enrollment plans now that MAP has been funded for the 2015-16 school year.* All survey results should, therefore, be interpreted with caution. Selected survey question responses are shown below.

### **Summary of Preliminary Survey Findings:**

- In the Fall term of 2015, 76 percent of respondents indicated they were pursuing a Bachelor's degree, 21 percent less than a Bachelor's degree (vocational/technical program (less than two years), Associate's degree, or two-year program/Associate's degree with intent to transfer to a four-year program), and 3 percent more than a Bachelor's degree (Master's, Professional, or Doctorate degree).
  - Of those respondents pursuing a Bachelor's degree, 67 percent indicated they think they will complete their degree in four years, 28 percent think it will take 5 or more years, and 5 percent reported they don't know how long it will take. (An initial analysis of credit hours completed by class level indicates that the percentage reporting they will complete their degree in 4 years is somewhat optimistic.)
  - Of those respondents pursuing a two-year program/Associate's degree, 48 percent reported they think they will complete their program in two years, 43 percent think it will take 3 or more years, and 9 percent indicated they don't know how long it will take.
- Respondents reported they had an average of 53 total college credit hours at the end of the Fall 2015 term.
- For the Fall 2015 term, respondents reported they completed (with a passing grade), on average, 95 percent of the credit hours they attempted.

- Eighty-five percent of respondents indicated they usually take (or plan to take) 12 or more credit hours a semester, and 15 percent indicated they usually take less than 12 credit hours a semester.
- More than 70 percent (71%) of respondents reported their major area of study as business/management/finance, medical, education, physical science, computer science/information technology/mathematics, engineering and architecture, or allied and applied health.
- On a grade point average (GPA) scale of 4.00, 40 percent of respondents indicated they have a cumulative college GPA from their last grading period of 3.51 or higher, 31 percent between 3.01 to 3.50, 21 percent between 2.51 and 3.00, and 8 percent below 2.51.
- Ninety percent of respondents reported they graduated from an Illinois high school, and 55 percent of respondents indicated they would like to stay in Illinois after they graduate. Another 35 percent of respondents reported they are unsure whether they would like to stay in Illinois after they graduate, and 10 percent said they will not stay in Illinois after they graduate.
- Ninety-six percent of respondents indicated they strongly agree (87%) or agree (9%) that receiving a MAP grant played an important role in allowing them to enroll in college for the Fall 2015 academic term.
- Seventy-six percent of respondents indicated they strongly agree (62%) or agree (14%) that receiving a MAP grant reduced the amount of time they needed to work at a job for the Fall 2015 academic term.
- Eighty-nine percent of respondents indicated they strongly agree (78%) or agree (11%) that receiving a MAP grant reduced the amount they had to borrow for the Fall 2015 academic term.
- More than one-third of respondents (36%) specifically mentioned loans when asked how they were able to meet Winter 2015-16 or Spring 2016 education costs (with regard to the delay/absence of MAP). Also mentioned, although less frequently, were working more hours and taking fewer credit hours each term.
- Finances was mentioned as the biggest obstacle to overcome in order to enroll in the Winter 2015-16 or Spring 2016 terms by 87 percent of all respondents.

- One in seven respondents said they will not enroll in college in Fall 2016 because of finances or will have extreme difficulty doing so. That could mean that over 18,000 students could delay their degree and could be at higher risk of not completing it at all.
  - While simply not returning was frequently mentioned, several coping strategies for continuing in some fashion were also discussed: (1) returning for an additional year by taking out more loans and hoping the MAP grant is restored; (2) work more hours or take on an additional job; (3) attempt fewer credit hours to reduce the cost and allow for more work time and (4) transfer to a cheaper school – both community colleges and out of state institutions were mentioned. A few lucky respondents indicated that their school would, once again, cover the grant dollars missing. Some of the responses are grouped below:

**Likely will not return without MAP:**

*“It will be difficult to finance my education, however, because the MAP grant takes care of almost \$5K for me. Without it, I have to pay out of pocket. I already am receiving the maximum amount in federal loans, and I am unable to take out a private loan. This would require me to work every day that I am not in class, giving me little time to study, which is not good for a nursing major who NEEDS time to study.”*

*“I have already enrolled. However, if not awarded another grant, I won't be attending which would be very unfortunate.”*

*“I will enroll if MAP is able to compensate my tuition.”*

*“I will NOT enroll if MAP isn't able to compensate for my tuition.”*

*“If I don't get the MAP grant, my family can't afford the next semester. But if I do receive my MAP grant in full, I can definitely continue my education.”*

*“No I do not [plan to enroll], I'm under too much financial pressure and need to take a year off to accumulate savings.”*

*“I don't have the funds to attend school anymore. I'm 5 classes from completing my degree.”*

*“I have now, as of tomorrow actually, successfully completed my Associates Degree. However, I cannot continue to further my education until I have enough financial backing behind me. Today, the plan is to take a year off and work as much as I possibly can so that the weight of student loans won't sink me into the ground. Having aid from the state has helped me tremendously, but once I enroll in a larger university to finish my bachelor's degree, the cost only will continue to rise.”*

*“I, initially, was going to transfer to a four year college in Illinois. However, they are having financial and staffing issues. Also, I will not be able to afford tuition without borrowing, and I have decided to take a year off to save some more.”*

*“Only if MAP grant funds are available. My education would not be possible without them.”*

*“[It] depend[s] on how much more I will have to pay for the next school year. If there is no MAP funding it may be difficult for me to continue onto the Fall term of 2016.”*

*"I am no longer counting on the MAP grant to go to school so if I cannot raise the money I will not be returning."*

*"I am enrolling for Fall 2016 because I have only one year left until graduation and it is important that I do it for my family. I may drop out if I cannot afford it. I won't know until I receive my financial aid for the year."*

*"I am not sure I can afford to attend in the Fall (one semester away from graduation). I cannot take out another high interest loan and I am still waiting on scholarship decisions."*

*"I am unsure because with the lack of the MAP grant, I have to pay a lot out of pocket. I will have to take time off, save money, and then return back to school unless some money from the government is supplied. Otherwise, I cannot afford to go to school."*

*"I have already enrolled but will be dropping out because of the extra expense that I incurred which has put me in more debt. College is very expensive and I am a single mother."*

### **Reducing credit hours attempted:**

*"I will need to attend half time to be able to afford school. I pay some out of pocket, some loans and some grants."*

*"I have enrolled, and am in the process of trying to figure out how I am going to pay if MAP grants don't come through. Might have to at last minute reduce hours or sit a semester out and hope funding comes through in near future."*

*"I plan on enrolling but if I do not receive enough funding I will have to drop the semester and work to afford it."*

*"I do [plan on enrolling], but I won't be able to take but only one or two classes."*

*"I enrolled. I can only take twelve credits which will put me back a semester."*

*"I had to drop classes in order to work more due to MAP funds not being available."*

*"I do plan to enroll but if the MAP grant does not become available again, I will have to lower my credit hours because I just am unable to be a full time mom, work full and a part time job and maintain my high GPA. It was extremely unexpected stress."*

### **Maybe one more year but can't continue without aid for long:**

*"I plan on enrolling for the fall 2016 term. However, I am unsure as to how long I can continue with less assistance."*

*"Yes I do [plan to enroll], but will be struggling again to find the money in order to pay for books. Without the map grant I struggle to afford everything especially with having a child and home to pay for as well."*

*"I do plan [to enroll] but after this next year I won't be able to afford it."*

### **More loans/ more work:**

*"I plan to [return to school]. But it is going to be difficult since I have to take out a \$10,000 personal loan, now."*

*"Yes [I plan to attend]. Because I am close to completing my degree. Despite working full-time, taking a full-time course load, and raising two children (my husband is also in school full-time and working full-time), we will find a way to take on part-time work or take out additional loans to complete our degrees as we are set to graduate in spring 2017."*

*"Even though I did not receive a MAP grant this year, I still have to attend this year because I have to finish my degree or else all previous time was wasted. How I will pay for it is still a question since taking out the most amount in loans under my own name will still leave me with at least \$2,600 per semester, not including rent, groceries, and school supplies."*

*"I will continue my education even though I will acquire more loans as a result."*

*"I am almost done with my degree and will not let anything deter my degree progress. However, I will have to borrow more money (most likely from a private source, given I'm already taking as much money from financial aid as possible - and my parents cannot provide assistance - they also have not agreed to take out any parent plus loan)."*

*"I do [plan to attend] but with much larger loans than expected if not provided the MAP grant."*

*"I do plan to enroll and I hope my school decides to cover the MAP Grant again until the state can finally agree on a budget. If the MAP Grant is not passed, then I will have to turn to other means to complete my final semester of school such as working 3 jobs instead of 2, begging for money and other methods to hopefully cover my remaining balance."*

### **Dealing with unpaid balances and/or changing schools:**

*"I still plan on finishing, but will have to change institutions due to not being able to afford my current college."*

*"I have to borrow more money, might transfer to a cheaper school, even if it is out of state."*

*"At this point I can't return DePaul for sure. I'm looking into transferring out however, that is also almost impossible. Because I'm currently in a payment plan there is a hold on my account which prevents me from sending my official transcripts to any other schools. There is a high chance I can't go to school anymore."*

*"I have been saving, I might have to apply at the community college since I cannot afford a university at this time anymore."*

*"I just am uncertain where [I will attend] due to the financial hold with my last university."*

*"Yes [I plan to enroll] as soon as I'm done paying the MAP grant portion that was taken away from me."*

*"I do [plan to attend] but possibly elsewhere. And maybe somewhere a little cheaper."*

*"I do plan to [attend] but I am not sure if I will be able to if I cannot pay the remaining balance on my account."*

**School is covering the MAP grant:**

*"My university is planning on covering the cost of MAP grants in the Fall of 2016 even if the state does not pay them. However, if the university was not paying out the MAP grant funds, then I would have to take more time to think about whether or not I would be able to enroll."*

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