



MEDIA ADVISORY

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MAP Grants and the Budget Delay: Get the Facts

The [Illinois Student Assistance Commission](#) (ISAC) administers the [Monetary Award Program](#) (MAP), which is the largest need-based grant program in the state for low income college students. The MAP award process can get confusing because students are applying for and getting award announcements for the next school year while the state is still paying out for the current year. Throw a budget delay into the mix and things get even more complicated.

In an effort to ensure that students and families are getting accurate information, here are some important facts about MAP and the current budget delay. **The most important advice we are giving students at the moment is to contact their college or university's financial aid office directly to find out how their institution is handling MAP during the budget delay.**

MAP FOR THE 2015-16 ACADEMIC YEAR (FY 2016)

- Students began applying for MAP for the 2015-16 school year (FY 2016) on January 1, 2015, by filing the Free Application for Federal Student Aid, or FAFSA.
- Because MAP is awarded to eligible students on a first come, first served basis, and demand for MAP has exceeded funding for many years, the MAP cut-off date tends to get earlier and earlier every year. (This is the FAFSA filing date after which students will no longer be promised a MAP grant, and their applications are instead kept in queue in case funds become available.) **That means that for the 2015-16 school year, students who filed their FAFSAs on or after February 22, 2015 will not get a MAP grant unless there is an additional release of funds later in the 2015-16 school year.**
- Eligible students who filed their FAFSAs before February 22, 2015, should have received the announcement of their estimated award in their financial aid award letters last spring (spring of 2015). (Note that under a special pilot program, dislocated workers continued to receive award announcements through August 15, 2015.)
- Unfortunately, because of the budget delay, **we still don't know what the MAP appropriation will be for the 2015-16 school year. And without a final budget, the State cannot pay MAP dollars to schools**

on behalf of students, nor can we provide certainty to any individual student about how much assistance he or she will *ultimately* receive.

- Assuming a final appropriation of approximately \$373 million and depending on final claim rates for MAP awards, we expect that MAP would have served approximately 125,000 to 130,000 students in the 2015-16 school year (FY 2016).
- Many schools either credited student accounts for MAP in the fall semester as they awaited payment from the state, or allowed students to continue to register and take classes with an open balance pending financial aid. **But many schools that did credit MAP for the fall term were not able to continue to do so for the spring term. Other schools that might have allowed students to maintain a pending balance for MAP in the fall have removed MAP awards from student accounts for spring, requiring students to find alternative means of funding for spring semester. Moreover, it is unclear whether schools that credited student accounts for MAP will choose to charge students back for those funds if MAP dollars are not forthcoming from the state. Media reports indicate at least two institutions that are requiring students to repay MAP awards that were credited to their accounts in fall 2015; other institutions have indicated that they will not rule out this approach.** Absent the ability to find alternative funding, students are faced with the choice of dropping classes or not enrolling. Moreover, should institutions decide to charge students back for MAP funds and convert what was a credit into an unpaid balance, this could impact a student's ability to either graduate, return to school, or transfer to another school. This could leave students with no degree, student loan debt, and unable to return to school to complete their degree.
- **It's important to note that taking out additional student loans may not be an option for many MAP recipients.** Indeed, particularly at four-year institutions, it is not uncommon for MAP recipients to have *already* taken out the maximum federal loans allowed for the year. And many MAP recipients *already* have one or more jobs to help cover expenses as well because the cost of college is so high—even with MAP.
- **Some of the schools that are either crediting student accounts for MAP or allowing students to attend with an open pending balance may be holding other financial aid, such as Pell dollars, pending payment from the state for MAP.** This could also put a significant burden on students, who rely on Pell for living expenses and books, among other educational expenses.
- A report from the Illinois Board of Higher Education indicates that higher education enrollments were down across all sectors for the fall 2015—some schools report students are not enrolling because of uncertainty of grants. The report indicates that preliminary fall enrollments were down 3 to 4 percent in total. Some schools have reported a drop in student enrollment for the spring term. **Students are challenged not just by the lack of MAP funding, but because classes and programs have been cancelled or postponed to address costs in the face of lack of higher education funding.**

MAP FOR THE 2016-17 ACADEMIC YEAR (FY 2017)

- Consistent with the ordinary course of operating the program, students began applying for MAP for the 2016-17 school year on January 1, 2016, by filing their FAFSA, and ISAC began providing schools

with estimates of 2016-17 MAP awards in February. The cut-off date (when ISAC stops announcing awards because it has exhausted expected funding) was March 10, 2016. That means that **for the 2016-17 school year, students who filed their FAFSAs on or after March 10, 2016 will not get a MAP grant unless there is an additional release of funds later in the 2016-17 school year.** An FY 17 budget (for the 2016-17 school year) would normally be expected to be finalized by June 30, 2016. To view a brief video that gives an overview of the MAP award process and its timing, visit the [media kit](#) in our online newsroom.

- There is increased uncertainty for FY 17 because there still is no FY 16 budget. While there is significant uncertainty regarding MAP and the funding of higher education in general, **inclusion of MAP awards in financial aid packages is critical information for students to make informed enrollment decisions. It also helps ensure that students are in a position to claim MAP awards come fall, and that ISAC can quickly respond and deliver MAP to students once there is an appropriation.** ISAC provides specific language that is required to be included on or with the school-issued award letters at the beginning of each processing cycle, which states that MAP awards are estimated and that they are “limited based on the number of applicants and funding levels appropriated by the Illinois General Assembly. Please be aware that in light of state funding constraints, reductions to estimated or actual MAP grants are possible.” Given the ongoing uncertainty of funding, ISAC has communicated to institutions that they are free to communicate additional information about MAP in the award letter, as long as ISAC’s required award letter language is included and the additional language does not conflict with it.
- In light of what is happening this year, **there are also concerns that uncertainty about MAP for 2016-17 could limit college access for low-income students.** Because schools are now unsure when or whether they will receive payment for MAP, admitting low-income students can be more financially risky for them than enrolling students who can pay in full. Likewise, many low-income students may be unable or unwilling to take the risk of being charged for amounts that would normally be covered by MAP; some will likely determine that it’s not “safe” for them to enroll in college or to continue attending.

MAP HAS HISTORY OF BROAD, BIPARTISAN SUPPORT; DELAY IN FUNDING IS UNPRECEDENTED

- MAP has enjoyed broad bipartisan support for almost 50 years, and the proposals to fund MAP in FY 16 continue to reflect this bipartisan support, albeit without a final appropriation. The debate appears to be not in whether to fund the program, but in *how* to do so. The original FY 15 appropriation for MAP was approximately \$373 million. (Note: there was a 2.25% across the board cut in late March of 2015 that reduced MAP funding for FY 15.) The Governor’s proposed FY 16 budget held funding level with the original FY 15 budget (approximately \$373 million), and the FY 16 budget passed by the General Assembly (vetoed by the Governor) last May proposed an *increase* in MAP funding to \$397 million. Several higher education funding bills have been proposed since that time from both sides of the aisle. The Governor has vetoed the higher education funding bills that have been approved by the General Assembly, and the legislature has failed to override those vetoes. As of this writing, the Illinois House and Senate have approved separate appropriations bills that would fund public universities and community colleges and would fund MAP, but there is not as of yet a final approved bill that would

fund MAP and/or higher education for FY 16. The Governor's proposed FY 17 budget would fund MAP at the final FY 15 level (nearly \$365 million).

ISAC's other gift assistance programs have also been impacted by the budget delay. [FAQs](#) on the ISAC website provide more information; students can also contact the ISAC Call Center at 800.899.ISAC (4722) or their college's financial aid office.

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