

# THE MONETARY AWARD PROGRAM



mapmatters

FOR OVER 50 YEARS, **THE MONETARY AWARD PROGRAM (MAP) HAS HELPED MAKE COLLEGE POSSIBLE** FOR MILLIONS OF ILLINOISANS ACROSS THE STATE

Indeed, MAP recipients come from every legislative district in the state. MAP matters because it provides need-based aid that a student doesn't have to repay, defraying tuition and fee costs and limiting excessive student loan debt for those who don't have the resources to pay for college.

There continues to be more demand for MAP than available funding, creating obstacles for students in accessing—and completing—postsecondary education. For example, in Fiscal Year 2019, a MAP appropriation of approximately \$401 million served almost 129,000 students. Of the almost 83,000 eligible students who were not offered an award because they submitted their FAFSAs after the suspense date (when ISAC stops making awards because it believes it has exhausted expected funding), it is estimated that almost 46,000 of those students would likely have used a MAP award to attend school were it not for insufficient funding.<sup>1</sup>

After several years of essentially flat funding for MAP—punctuated by a two-year budget impasse in 2016 and 2017 when MAP funding was delayed—increases in FY 18 and FY 20 MAP funding have brought MAP to a historic high of approximately \$451 million. This funding helped to serve additional students as well as to increase the size of MAP awards in order to begin to address years of declining purchasing power of the grants. Governor Pritzker's proposed FY 21 budget seeking additional funding for MAP will help to move the state closer to serving—or may even allow the state to serve—all eligible applicants for MAP, making college possible for more Illinois students.

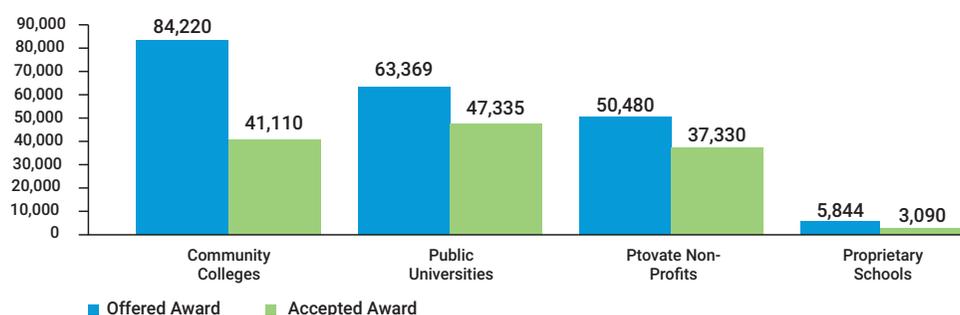
<sup>1</sup> ISAC calculates the number of students who would likely have accepted the award, had they been offered it, based on the previous year's data on awards offered and awards accepted (claimed) by students in each college sector. There are a number of reasons why a student might not claim an award they were offered, including not attending college at all, attending an out-of-state college, or attending a different college than they listed as first-choice—where they are not eligible for a MAP grant.

# More About MAP

Want to know how MAP grants are distributed? Watch our *Get to Know MAP* video at [isac.org/MAPvideo](http://isac.org/MAPvideo)

- Despite their financial challenges, MAP recipients graduate from college at about the same rates as their peers at the same institutions.
- A student's eligibility for MAP is determined using information provided on the Free Application for Federal Student Aid (FAFSA), or using information provided on the Alternative Application for Illinois Financial Aid (for those students who are eligible to file the latter application).
  - Financial need is determined by subtracting a student's family resources from the chosen college's total cost of attendance.
  - The award amount is based on the number of credit hours for which the student is enrolled, with full awards going to students enrolled in 15 hours or more per semester.
- Eligible applicants who are not initially awarded grants have their applications put "in suspense"—essentially, on a wait list. If fewer applicants claim their grants than ISAC initially projected, grants can be offered to some additional applicants who were initially put in suspense. Depending on the funding available for FY 21, there may be enough to provide grants to all eligible students, leaving no applications "in suspense."
- Beginning with the 2020-21 school year, returning MAP recipients have priority access to MAP funds. What this means is that a returning MAP recipient who continues to be MAP-eligible and who completes their FAFSA (or, if applicable, their Alternative Application for Illinois Financial Aid) by the priority deadline set by ISAC will get a MAP grant so long as the state has appropriated sufficient funds for MAP for that fiscal/academic year.
- MAP recipients are enrolled in all sectors of higher education. Community college students are *offered* the largest percentage of grants, while the number of students actually *claiming* grants is highest in the public university sector.

## FY 2019 MAP Grants Offered and Accepted by Sector



## Sector Breakdown for FY2019

	Offered Awards	% of Awards Offered	Accepted Awards	% of Accepted Offered	Acceptance Rate	\$ Claims (in millions)	Average Claim
Community College	84,280	41%	41,110	32%	49%	\$42.3	\$1,029
Public Universities	63,369	31%	47,335	37%	75%	\$187.7	\$3,965
Private Non-Profits	50,480	25%	37,330	29%	74%	\$153.4	\$4,109
Proprietary Schools	5,844	3%	3,090	2%	53%	\$8.9	\$2,875
<b>Total</b>	<b>203,913</b>	<b>100%</b>	<b>128,865</b>	<b>100%</b>	<b>63%</b>	<b>\$392.3</b>	<b>\$3,044</b>

Dollar amount of award is based on student's estimated financial need, hours enrolled, and cost of attendance at student's selected MAP-eligible school.

# MAP Can Make the Difference

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"MAP matters to me and thousands of other students who have the desire, dreams, and drive to go to college, but not the resources. For many of us, MAP is the ticket to our future."

**TENISHA SWIFT**

- Currently, two out of three jobs demand at least some education or training beyond high school.<sup>1</sup> Indeed, by 2026, the number of jobs requiring a bachelor's degree is expected to be 10% higher than it was in 2016, with 17% more jobs requiring a master's degree and 13% more requiring a doctoral or professional degree than a decade earlier. Conversely, the growth rate for occupations not requiring postsecondary education will be slower than overall occupational growth. According to the Bureau of Labor Statistics' list of the 30 fastest-growing occupations, 18 of those require more than a high school diploma.<sup>2</sup> Yet only about 51% of working-age adults (25-64) in Illinois hold a two or four year college degree or high quality postsecondary certificate.<sup>3</sup>
- College enrollment for students in the top income quartile is 78% nationally, compared to 48% for those in the lowest income quartile. The gap in bachelor degree attainment is even wider: For those students in the lowest income quartile it is 13%, compared to 62% for students in the highest income quartile.<sup>4</sup>



"Higher education changed everything for me. It gave me the skills and credentials to emerge from poverty and make a better life for myself, and empowered me to create positive change in my community. MAP helped make all of that possible."

**ELENA HERRERA**

- MAP can make the difference in whether a person can attend college. It's particularly critical in addressing the attainment gap for low income, first generation students and for students of color:
  - More than half (53%) of MAP-eligible students are so low income that the federal government doesn't consider them able to contribute any resources to pay for college. In FY 2019, the average family income of a dependent ("traditional") MAP-eligible student was about \$35,821/year, and the average income of an independent ("non-traditional") MAP-eligible student was about \$18,156/year.
  - Of the undergraduates at Illinois's public universities who identify themselves as Black or Hispanic, about half receive a MAP grant.
  - Approximately 54% of MAP recipients are first generation—meaning those who do not have at least one parent who completed college .



"Although I did have to borrow money to pay for college, having a MAP grant helped me borrow less. Without the MAP grant, I know I would not have been able to afford my education at the University of Illinois. Even though I have graduated, the MAP grant continues to be of great importance to me because it not only helped my sister and me get through college, but now my mom is also a MAP recipient. I am very grateful for the MAP grant, and I really hope it will continue to be there to help future students in the same way."

**SARA ESPINOSA**

<sup>1</sup> *Three Educational Pathways to Good Jobs: High School, Middle Skills, and Bachelor's Degree*, Georgetown Center on Education and the Workforce, October 16, 2018, <https://cew.georgetown.edu/cew-reports/3pathways/>

<sup>2</sup> *A Greater Number of Jobs Require More Education, Leaving Middle-Skill Workers with Fewer Opportunities*, University of Virginia Weldon Cooper Center for Public Service Stat Chat, May 10, 2019, <http://statchatva.org/2019/05/10/a-greater-number-of-jobs-require-more-education-leaving-middle-skill-workers-with-fewer-opportunities/>

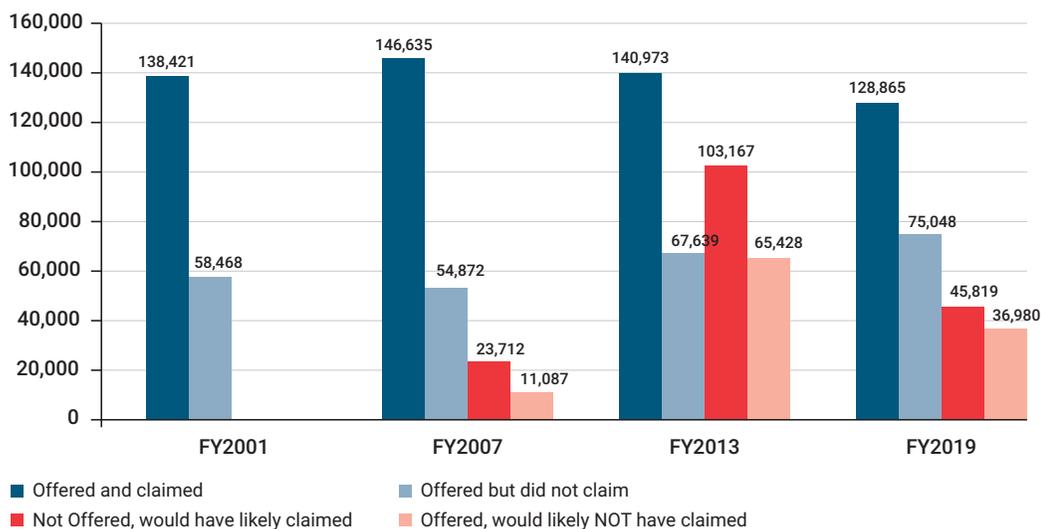
<sup>3</sup> *A Stronger Nation: Learning Beyond High School Builds American Talent*, Illinois Report, Lumina Foundation, 2019, <http://strongernation.luminafoundation.org/report/2019/#state/IL>

<sup>4</sup> See [http://pellinstitute.org/indicators/reports\\_2019\\_data.shtml](http://pellinstitute.org/indicators/reports_2019_data.shtml) (Equity Indicator 1A and 5A).

# Support MAP Funding!

- In the 2019-20 school year, MAP served almost 129,000 students. Of the almost 83,000 eligible students who were not offered an award, it is estimated that almost 46,000 of those students would likely have used a MAP award to attend school were it not for insufficient funding.<sup>5</sup> In the 2019-20 school year, the highest MAP award covered only 34% of average tuition and mandatory fees at public universities and 36% at community colleges.<sup>6</sup>
- In 2002, MAP was able to meet the needs of all eligible applicants and fully covered average public university or community college tuition and fees.

## Eligible MAP Applicants: Demand for MAP Exceeds the Appropriation



Note: ISAC calculates the number of students who would likely have accepted the award, had they been offered it, based on the previous year's data on awards offered and awards accepted (claimed) by college sector.

- The number one reason for dropping out of college is financial. Without sufficient funding, many students take fewer class hours, extending their time to complete a degree and increasing the chance that they won't complete at all. And with more demand than funding, there will continue to be MAP-eligible students who will not receive awards. Without MAP, many students simply can't go to school—reducing both the student's and the state's ability to leverage federal Pell dollars. A student with financial need might need the combination of federal Pell grant dollars and MAP in order to afford college. When MAP-eligible students are denied MAP for lack of funds and ultimately cannot afford to attend school, they also leave federal Pell dollars on the table. For students who do manage to attend college without MAP, it may require that they take on additional loans—adding to the more than \$1.6 trillion of student loan debt nationally.



"I believe opening a family rehabilitation center is my calling. I went through what I did as a child to get me to the point where I can now help struggling families. And I couldn't have gotten here without MAP."

**NOELLE DODGE**

<sup>5</sup> ISAC calculates the number of students who would likely have accepted the award, had they been offered it, based on the previous year's data on awards offered and awards accepted (claimed) by students in each college sector. There are a number of reasons why a student might not claim an award they were offered, including not attending college at all, attending an out-of-state college, or attending a different college than was listed as first-choice on their financial aid application—where they are not eligible for a MAP grant.

<sup>6</sup> Note that most MAP recipients also receive federal Pell grants, and Pell plus a MAP grant typically covers the current cost of tuition and mandatory fees at community colleges in Illinois.