

Thankful4Pell:

Understanding the Past, Present, and Future of Needs-Based Aid

August 14, 2018



Welcome!



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Today's Panel



Daniel Barkowitz

Assistant Vice President for Financial
Aid and Veterans Affairs
Valencia College



Carrie Warick

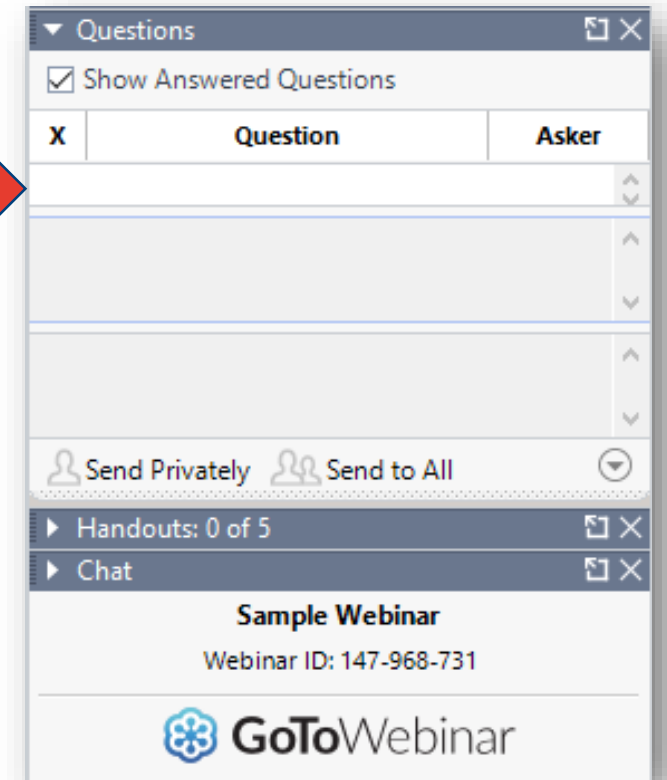
Director of Policy and Advocacy
National College Access Network

Questions & Conversation

- Submit your questions
- Share on social media
 - @FLCollegeAccess
 - #FCAN
 - #FAFSACHallenge
 - #FormYourFuture
 - #FAFSA

NCAN:
@collegeaccess
@formyourfuture_

Daniel Barkowitz:
@barkowitz



This webinar is being recorded; all materials will be available within a week of recording

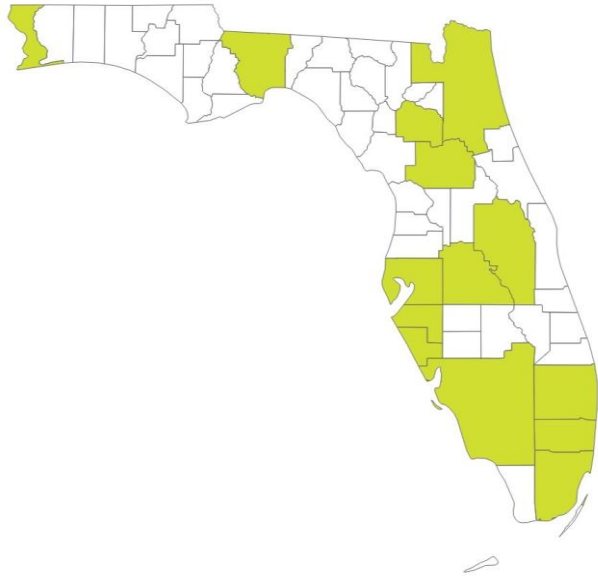
Florida College Access Network

Our mission: To create and strengthen a statewide network that catalyzes and supports communities to improve college and career readiness, access, and completion for all students

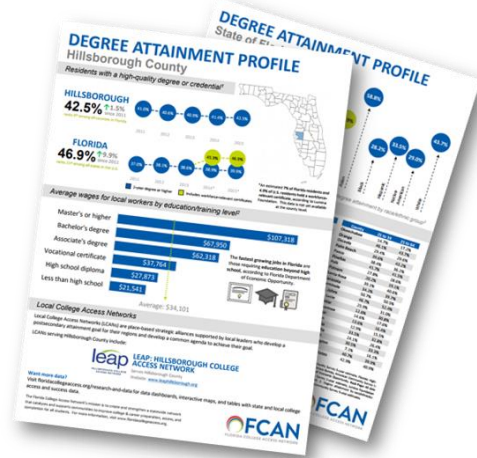
Our vision: At least 60% of working-age Floridians will hold a high-quality postsecondary degree or credential by the year 2025

Our Work

Register at www.floridacollegeaccess.org/initiatives



Local College Access Networks (LCANs)



Research & Policy



Statewide Initiatives

FAFSA Resources

<http://floridacollegeaccess.org/initiatives/florida-fafsa-challenge/>
<http://www.futuremakerscoalition.com/fafsafirst/>

- FAFSA Challenge Toolkit
- Top FAFSA Mistakes Students Make
- FAFSA Challenge Data Dashboard
- FAFSA Story Blog Posts
- FAFSA Verification Handout

Resources for Completing FAFSA Verification Process

Champions For Learning is happy to share this resource with the community. Champions For Learning is a partner in Future Ready Collier, which is a network of more than 50 organizations, businesses, schools and community members working to ensure every child is ready for Kindergarten, and every young person enters adulthood with a vision and plan to accomplish that vision.

Future Ready Collier is the Collier partner supporting the five-county FutureMakers Coalition, with a goal of ensuring every student graduates with a college degree, certificate or dual credit.

Helping Students with Common FAFSA Mistakes

Students who file the FAFSA sometimes submit an incomplete or incorrect application, leaving them ineligible to receive aid. According to new data received by FCAN from the U.S. Department of Education (ED), the following are the most common mistakes students made on FAFSAs between October 1, 2016 and November 26, 2017.

Mistake 1: Missing Signatures

To submit a completed FAFSA, dependent students must include their own signature and one of their parent's signatures on the web application.

Students must provide their Social Security number, if they have one, and their tax returns for the previous year. For Florida residents, this includes Form 4506 or Form 4506-E. If you are unable to submit your tax returns, please contact us at help@fcan.org.

or Date of Birth Missing

For dependent students, the date of birth for both parents is required. If the date of birth is missing for one or both parents, it will be assumed to be 00000000.

Members

Married students are automatically considered dependent. If you are a dependent student, you must provide the Social Security number for all individuals who receive more than half of their support from you. If you are a dependent student, you must provide a copy of your financial aid application to your financial aid office.

The Florida FAFSA Challenge

2017-18 FAFSA Completion Toolkit

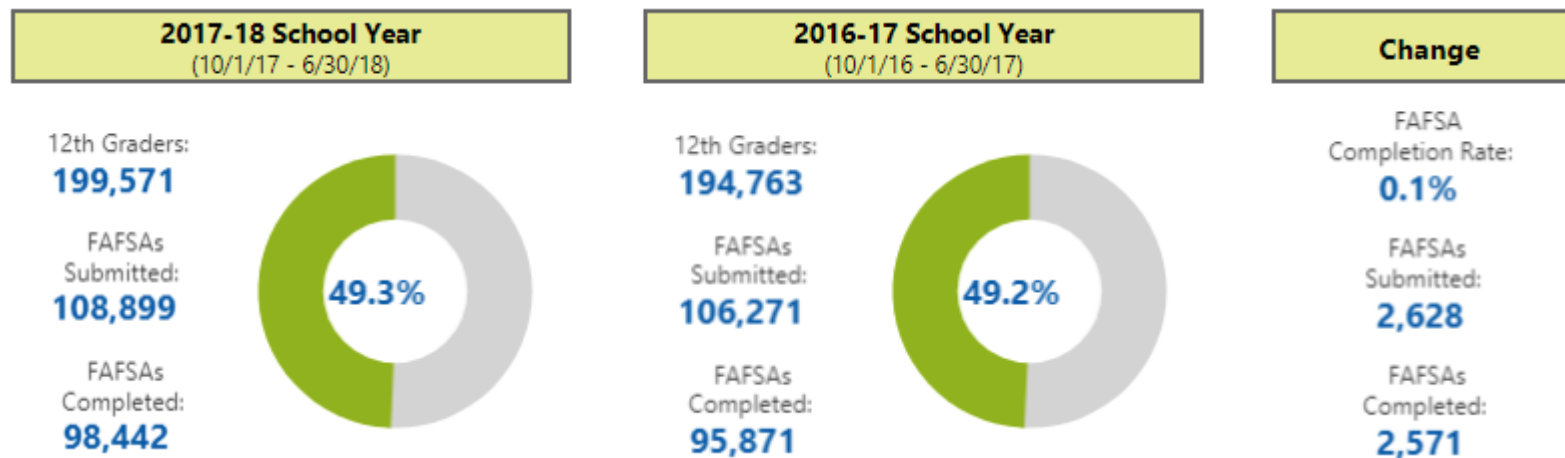
FLORIDA
COLLEGE ACCESS NETWORK

Fast Facts About Florida Pell

- About 60% of Florida FAFSA filers are eligible for a Pell grant
- Florida ranks #3 in the nation for proportion of Pell-eligible students
- The maximum Pell grant amount is \$6,095—just under the average tuition and fees cost of \$6,464 at a state university
- The average Pell grant awarded in Florida is \$3,611—just over the average cost of \$3,240 at a state college

FAFSA in Florida

- By June 30, 2018, fewer than 50% of Florida public high school students had completed the FAFSA
- Florida ranks 31st in the nation for FAFSA completion
- Florida has the 4th highest FAFSA error rate in the country



Florida: Contact Amy Bolick

abolick@floridacollegeaccess.org

National: Contact Jack Porter

porterj@collegeaccess.org

FAFSA Stories



NCAN's Thankful4Pell Campaign (Nov. 14-16)

- **Goal:** Advocate for the Pell Grant program by telling members of Congress why we're all grateful for this crucial aid program.
- **How:** Visit NCAN's [online action center](#) to seamlessly look up and write or tweet to your elected officials.
- **Social Media:** Share why you're #Thankful4Pell on Twitter and Facebook; participate in a #Thankful4Pell Twitter chat on Nov. 15 at 2 p.m. EST.





Federal Pell Grant: Thankful4Pell

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A decorative header featuring autumn-themed elements: a large brown leaf on the left, and a cluster of fresh produce including corn, lemons, oranges, a lime, cinnamon sticks, and holly leaves with red berries on the right.

Agenda

- A Little History (“The First Thanksgiving...”)
- About the Pell Grant (“Appetizer”)
- The Purchasing Power of Pell (“The Main Course”)
- Valencia’s Story (“Dessert”)

Higher Education in the US

A Little Perspective



- Harvard College founded in 1636
- Northwest Ordinance of 1787
 - Land grants for educational institutions
- First Morrill Act of 1862
 - Land grants for agricultural and mechanical colleges



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Financial Aid

- Reserved for students who were deemed needy and deserving
- The awarding of scholarships was unorganized and non-standard
 - Donor influenced
 - Community driven

The Department of Education



- Established in 1867 under the Department of Education Act
 - Signed into law by President Andrew Johnson
 - Non-cabinet level
 - Existed for one year
 - Renamed Office of Education

Servicemen's Readjustment Act of 1944 – GI Bill



- Provided assistance for education of veterans
- Created a large influx of students into higher education

The Early to Mid '50's



- Shrinking enrollments as servicemen graduated
- Increased competition for students
 - Bidding wars
 - Desire for systematic approach to awarding institutional monies



1957: SPUTNIK!



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National Defense Education Act of 1958



- Signed into law by Dwight D. Eisenhower
- A national emergency
- Funded state and local schools to strengthen instruction in science, math, foreign languages
- Provided higher education student loans and fellowships – National Defense Student Loan
 - Later renamed National Direct Student Loan
 - Finally renamed Perkins Loan

Economic Opportunity Act of 1964



- Lyndon Baines Johnson's continued war against poverty
- Followed Civil Rights Act of 1964
 - Support of higher education institutions and school districts to promote desegregation
- Funded the College Work-Study Programs

Higher Education Act of 1965



- Signed into law by Lyndon Baines Johnson
- Designed to “strengthen the educational resources of our colleges and universities and to provide financial assistance for students in postsecondary and higher education.”*

*Taken from the Higher Education Act of 1965

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Higher Education Act of 1965



- Incorporated existing federal aid programs under Title IV of the Act
 - National Defense Student Loan Program
 - College Work Study Program
- Created Educational Opportunity Grant
 - Originally limited to students with family income under \$9,000 and PC less than \$625

Higher Education Amendments of 1972



- Created the Basic Education Opportunity Grant (BEOG)
 - Separate application
 - Separate need analysis methodology
 - Originally covered \$1,400 per year minus EFC, limited to ½ of COA
 - Renamed Pell Grant in 1980 to honor Senator Claiborne Pell (D-RI) for his efforts in creating the program
- Affirmed nation’s commitment to providing equal educational opportunity
- Renamed the original EOG to the Supplemental Educational Opportunity Grant (SEOG) and removed income limits

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Later Pell Changes



- 1994 – Pell Grant funding revoked for incarcerated students.
- July 1, 2009 - June 30, 2011 – Summer Pell Grant funding allowed.
- As of 2012-13 year, Pell Grant LEU (Lifetime Eligibility Used) is introduced.
- July 1, 2017 – Pell Grant year-round funding reintroduced.

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Limits and Requirements



- Pell is limited to undergraduate enrollment only.
- Not eligible if you:
 - Have a Bachelor's Degree
 - Are not US Citizen or Eligible Non-Citizen
 - Are in default on a Federal Student Loan or owe a Federal Student Grant repayment
 - Have a drug conviction while receiving Federal Aid*
 - Are male and have not registered for Selective Service
 - Are not degree-seeking (or certificate seeking)
 - Are not meeting SAP (Satisfactory Academic Progress) requirements

Pell Grant award is based on EFC and Enrollment Levels



- The Expected Family Contribution (EFC) determines the amount of the award.
- EFCs from \$0 to \$5,486 *may be* Pell Eligible (2018-19).
- Full-time, full-year award at \$0 EFC is \$6,095. If student is enrolled for one semester only, the amount is half (\$3,048).
- If Cost of Attendance (COA) is less than \$6,094, maximum Pell Grant is reduced.
- If the academic program is measured in clock-hours or is non-standard, other Pell Grant formulae are used.

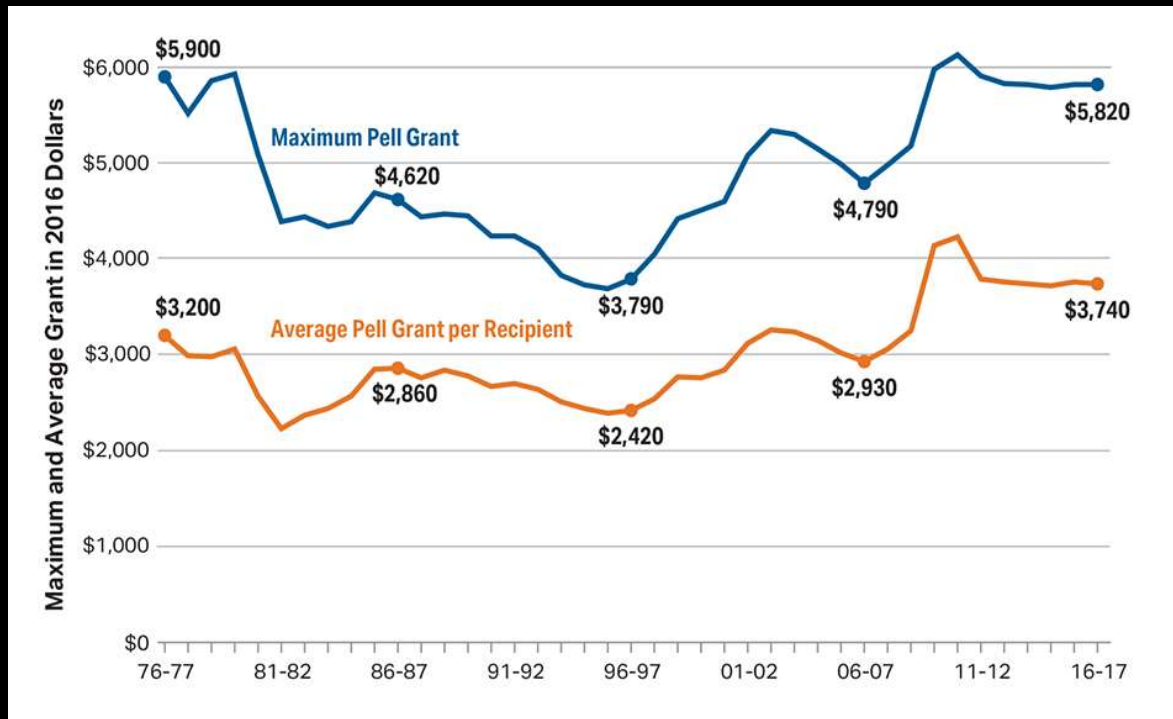
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Sample awards



- For a student who is less than full time with a \$0 EFC (COA > \$6,094), the award is pro-rated:
 - Full-time (12 credits or more) for one semester: \$3,048
 - $\frac{3}{4}$ time (9 – 11 credits) for one semester: \$2,286
 - $\frac{1}{2}$ time (6 – 8 credits) for one semester: \$1,524
 - Less than $\frac{1}{2}$ time (1 – 5 credits) for one semester: \$762
- For a student who is less than full time with a \$5,486 EFC (COA > \$6,094), the award is reduced to \$0 at less than full-time enrollment:
 - Full-time (12 credits or more) for one semester: \$326
 - $\frac{3}{4}$ time (9 – 11 credits) for one semester: \$0
 - $\frac{1}{2}$ time (6 – 8 credits) for one semester: \$0
 - Less than $\frac{1}{2}$ time (1 – 5 credits) for one semester: \$0

Value of Pell over time



Source: College Board Trends in Higher Education



Pell through the ages

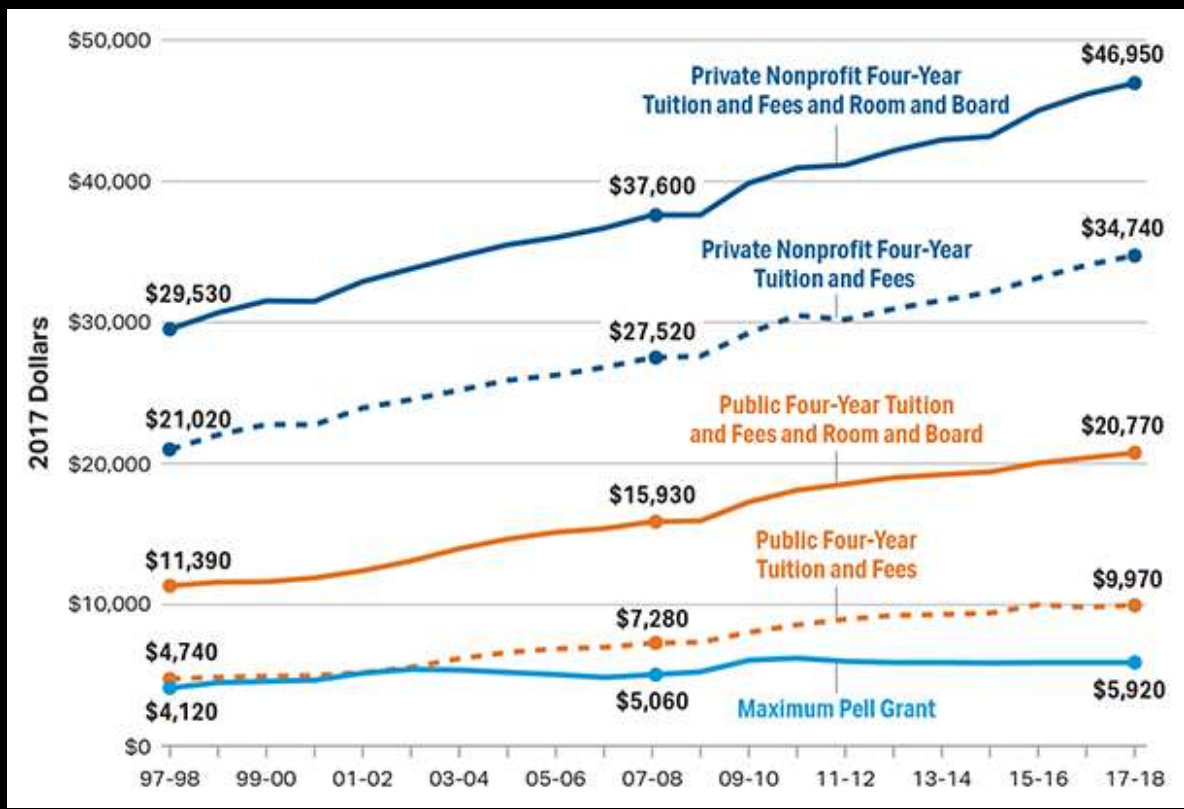


Academic Year	Total Awards (in Millions)		Actual Maximum Awards		Actual Minimum Awards		Number of Recipients (in Thousands)	Percent of Recipients Who Were Independent
	Current	Constant	Current	Constant	Current	Constant		
1973-74	\$48	\$259	\$452	\$2,455	\$50	\$272	176	13%
1981-82	\$2,300	\$6,042	\$1,670	\$4,387	\$120	\$315	2,709	42%
1991-92	\$5,793	\$10,235	\$2,400	\$4,240	\$200	\$353	3,786	62%
2001-02	\$9,975	\$13,524	\$3,750	\$5,084	\$400	\$542	4,341	57%
2006-07	\$12,817	\$15,157	\$4,050	\$4,789	\$400	\$473	5,165	58%
2007-08	\$14,676	\$16,956	\$4,310	\$4,979	\$400	\$462	5,543	58%
2008-09	\$18,291	\$20,011	\$4,731	\$5,176	\$890	\$974	6,157	59%
2009-10	\$29,992	\$33,515	\$5,350	\$5,978	\$976	\$1,091	8,094	61%
2010-11	\$35,677	\$39,381	\$5,550	\$6,126	\$555	\$613	9,308	60%
2011-12	\$33,575	\$35,763	\$5,550	\$5,912	\$555	\$591	9,444	59%
2012-13	\$32,061	\$33,676	\$5,550	\$5,830	\$602	\$632	8,959	58%
2013-14	\$31,477	\$32,427	\$5,645	\$5,815	\$582	\$600	8,663	56%
2014-15	\$30,626	\$30,935	\$5,730	\$5,788	\$587	\$593	8,316	55%
2015-16	\$28,559	\$28,797	\$5,775	\$5,823	\$581	\$586	7,660	53%
2016-17	\$26,562	\$26,562	\$5,815	\$5,815	\$590	\$590	7,103	—

Source: College Board Trends in Higher Education

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How much does Pell cover?



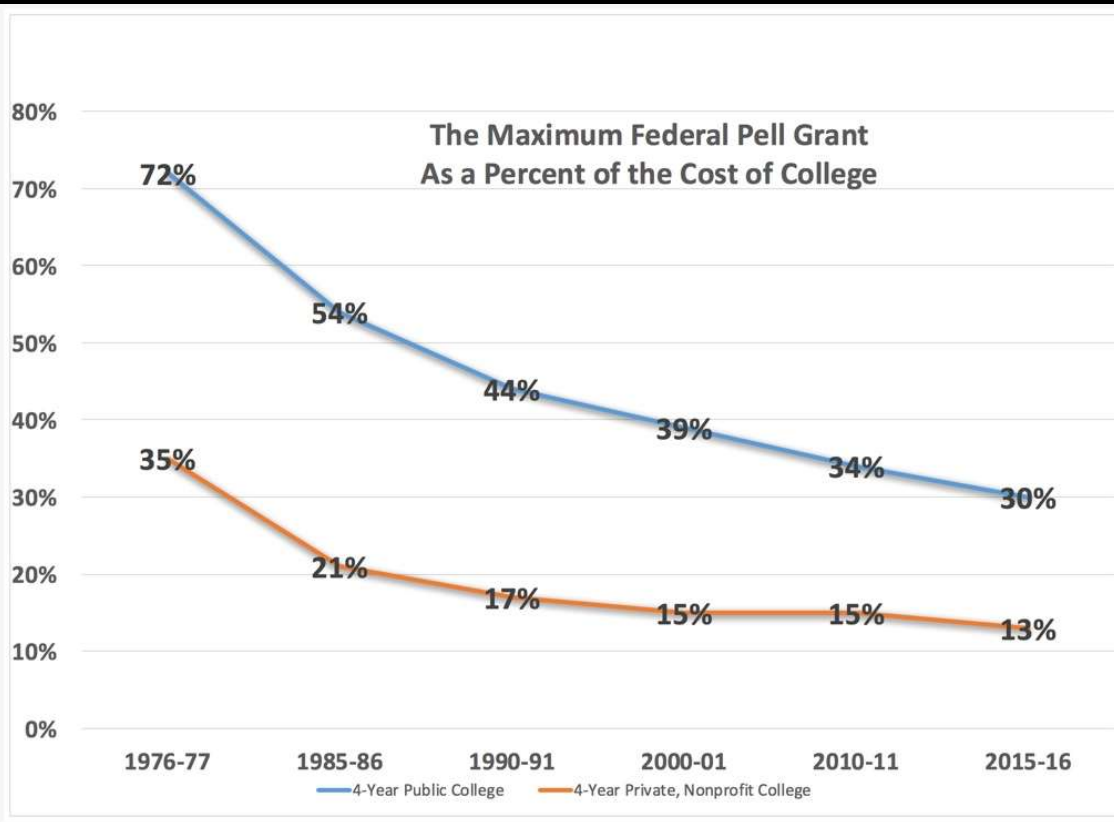
Maximum Pell Grant as a Percentage of Published Prices in 2017 Dollars, 1997-98 to 2017-18, Selected Years

	Public Four-Year In-State		Private Nonprofit Four-Year	
	Tuition and Fees	Tuition and Fees and Room and Board	Tuition and Fees	Tuition and Fees and Room and Board
97-98	87%	36%	20%	14%
02-03	98%	41%	22%	16%
07-08	70%	32%	18%	13%
12-13	64%	31%	19%	14%
17-18	59%	29%	17%	13%

Source: College Board Trends in Higher Education

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Another view of Pell Purchasing Power



Source: UNCF
Purchasing Power of
Pell Grants has
Dropped to its
Lowest Level Ever

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Pell LEU

- Signed into law in December 2011 as part of the Consolidated Appropriations Act 2012 (Public Law 112-74).
- Limits students to 12 semesters of full Pell Grant eligibility (or 600% of the annual maximum award).
- No appeals allowed.
- All years count, but measured by percentage of maximum award at the current year's EFC level.
- Students could run out of Pell Grant before finishing Bachelor's Degree
 - If they switch programs
 - If they obtain more than one Associate's Degree (AA/AS)
- With year-round Pell, possible that a student could use 150% of the Pell in one Academic Year

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Year-Round Pell: One College's Experience



- About Valencia College
 - Orange and Osceola counties' State College
 - 8 Campuses (soon to be 9)
 - In 2017-18, enrollment was 61,668. FTE was 31,383.
 - 34.7% FT / 65.3% PT
 - Received 72,519 FAFSAs in 2017-18
 - 21,920 Pell Grant Recipients in 2017-18
 - \$76.9M in Pell Grant received by students in 2017-18
 - 62% of Pell Grant Recipients have a \$0 EFC


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Summer Pell (re)introduced in Spring 2017



- Summer Pell announced in GEN-17-06 (dated 6/19/2017)
- Begins with the 2017-18 award year
- Eligible for up to 150% of the scheduled Pell award
- Must be enrolled at least ½ time in the payment period in which the student receives the additional Pell in excess of 100%
- Crossover periods can be assigned as either headers or trailers, and can be different student by student
- Students who transfer can qualify for additional Pell in the payment period in which they transfer (½ time enrollment required)
- Students may access both the remainder of their 100% Pell and part of the extra 50% Pell in the same payment period.

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Foundation of Year Round Pell

- The basic premise is that students can earn another term of Pell (up to 50% of the initial annual award) within the same award year
- Unlike the previous implementation, there are no requirements for “acceleration”.
- Half-time attendance required in the third term as a way to encourage academic progress (?).
- In the third term, the student can have the GREATER OF the left over academic year Pell or the 50% (if eligible), of course limited to the Pell they would earn at that enrollment level.


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Valencia College Outreach efforts



- Student communication
 - Fall – Letter to all enrolled students receiving Pell
 - Spring – Targeted letter to segmented Pell populations:
 - Enrolled Fall and Spring FT → encouraged FT summer enrollment
 - Enrolled Fall and Spring LTFT but might benefit from more Pell in Summer → encouraged greater summer enrollment (concept of 150% Pell)
 - Enrolled Fall and/or Spring, but not enough hours to benefit from new Pell, encouraged summer enrollment

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Valencia College – Other outreach

- Advisor / Counselor Communication
- Faculty Communication
- Staff / Leadership Communication
- Public and Social Media Outreach

Financial Aid History at Valencia



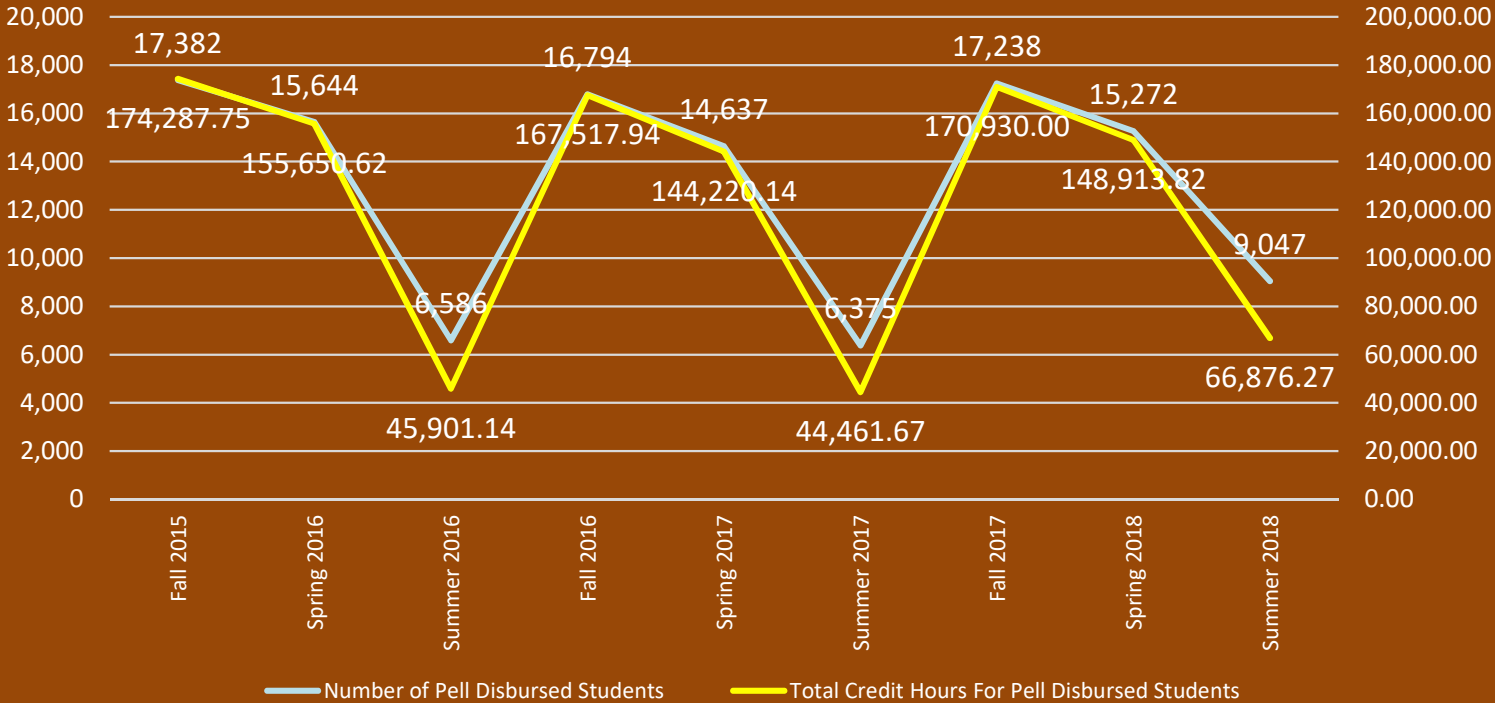
AY	FAFSAs (all applicants, including non-enrolling)	Undup Aid Recips (Head count)	Ttl Credit Enrollment (Head count)	% on aid	Pell Grant Recips (Head count)	Pell Grant (\$M)	Student With Loans (Head count)	Total Stud Loan (\$M)	Avg. Loan per Stud
2011-12	75,187	30,483	58,992	51.67%	24,130	\$73.2	15,215	\$85.3	\$5,610
2012-13	81,518	29,876	59,211	50.46%	24,298	\$76.6	13,420	\$72.8	\$5,425
2013-14	79,732	29,140	59,070	49.33%	23,730	\$75.6	11,962	\$57.1	\$4,773
2014-15	76,883	28,370	59,509	47.67%	23,537	\$75.6	10,826	\$51.0	\$4,709
2015-16	72,948	26,719	59,813	44.67%	21,952	\$71.2	9,710	\$49.0	\$5,043
2016-17	68,489	25,693	59,670	43.06%	20,947	\$68.0	9,082	\$45.2	\$4,975
2017-18	72,519	26,744	62,026	43.12%	21,920	\$76.9	8,147	\$41.8	\$5,135

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Impacts of Summer Pell at Valencia College



Pell Awards: # of Students and Total Hours

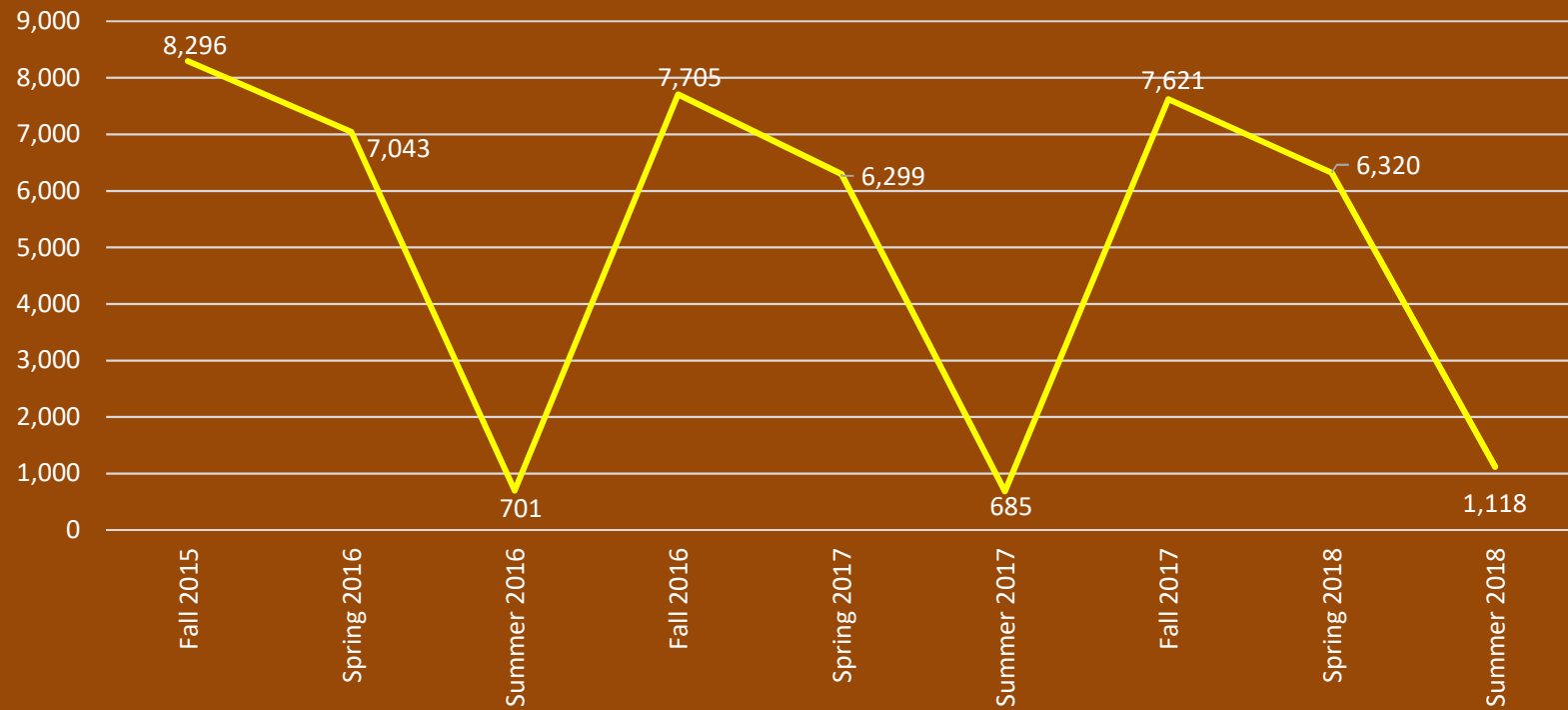


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Pell Demographics at Valencia College



Number of Pell Disbursed Full-Time Students



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AEI at Valencia College

- Net result:
 - 3,040 students had Pell of greater than 100% (13.86% of our Pell population)
 - Average Pell used for these students was 126.14%
 - Average increased Pell Grant was \$1,820.12.
 - Total increase for Year-Round Pell: \$5.53M

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Contact Information

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Join us for our next webinar



Meeting the College Access and Success Needs of Rural Students

Register at FloridaCollegeAccess.org/tag/upcoming-webinar/

Questions



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