

IOWA COLLEGE STUDENT AID COMMISSION

RESOURCE MATERIAL

for

Members of the

Iowa General Assembly

Joint Education Appropriations Subcommittee

January 20, 2005

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IOWA COLLEGE STUDENT AID COMMISSION

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Michelle Durand-Adams	Waukee	Lending Institutions
John V. Hartung	Indianola	Independent colleges and universities
Linda M. Kennedy	New Hampton	General Public
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Becki S. Lynch	Cedar Rapids	Community Colleges
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IOWA COLLEGE STUDENT AID COMMISSION
Resource Material
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Background

The following pages include background information and recommendations for the Appropriation for the fiscal year beginning July 1, 2005 and ending June 30, 2006. The recommendations were approved by the Commission in July, 2004, and were the basis for Commission proposals under the Seller/Buyer model used by Governor Vilsack to create a statewide budget proposal. The Governor's recommendations will be published near the end of January, 2005.

The Commission recommendations are based upon feedback from Iowa college and university financial aid professionals, members of the Commission, and suggestions from the Commission's Advisory Council for Student Aid. Members of the Council asked the Commission to seek restoration of the standing-limited level of funding for key programs. They also noted limited work opportunities in many Iowa college communities, and suggested that work-study positions provide income for students as well as opportunities for on-the-job experience that is directly applicable to post-graduation employment. Members continue to advocate strongly for Iowa Work-Study Program funding.

The limited pool of State resources lead the Commission to propose a budget for FY 2005-2006 that is focused on essential priorities. Each proposal targets needed assistance to an underserved group of Iowa college and university students. The proposals are listed by the amount of the request, not budget priority.

- Provide 5,400 new work-study opportunities for Iowa college and university students. This will require \$3.4 million, approximately \$650,000 more than the standing appropriation and will provide the state full access to nearly \$800,000 in matching federal aid. The state's work-study program supports Iowa's commitments to education, work, and self-reliance.
- Provide a maximum award of up to \$4,000 for students attending independent institutions. This will require \$1.7 million in additional funding which will increase the appropriation to \$48,830,000. Institutions will provide at least \$38.6 million in additional funding to Iowans

receiving state-funded grants. While this request is designed to recognize economic conditions, it falls far short of the amount needed to realistically support needy students attending Iowa's independent colleges and universities. The maximum award level has been reduced for three consecutive years and should be addressed in FY 2007.

- Support an additional 150 students pursuing vocational-technical training at Iowa's community colleges. This will require \$135,000 in additional funding, an important investment in Iowa's skilled work force.
- Increase the Osteopathic Forgivable Loan appropriation by \$50,000 subject to an increased institutional match. This modest investment will promote an especially productive partnership with Des Moines University, which is providing medical support to the residents of many Iowa communities.

The following chart summarizes program appropriations for FY 2004, and FY 2005.

Four-year Historical Appropriations
FY 2003 - 2004 to Proposed FY 2005 – 2006

	<u>FY 2003 - 2004</u>	<u>Revised 2003 - 2004³</u>	<u>2004 -2005 Appropriation</u>	<u>2005-2006 Commission Recommendation</u>
Scholarship Program*	\$ 477,103	\$ 466,368	\$ 465,175	\$ 465,175
Iowa Tuition Grant Program*	46,417,964	45,373,560	47,157,515 ⁶	48,830,000
Vocational Technical Tuition Grant Program*	2,375,657	2,322,205	2,533,115 ²	2,668,115
College Work Study*	-		-	3,400,000
Iowa Grants	1,029,884	1,029,784	1,029,784	1,029,784
National Guard Program	1,175,000	1,146,739	2,900,000	2,900,000
Osteopathic Forgivable Loans	-		50,000 ⁵	100,000
Physician Recruitment	355,334	347,339	346,451 ⁵	346,451
Chiropractic Forgivable Loans	-		-	-
Teacher Forgivable Loans	472,279	461,653	460,472	460,472
ACE Grants	224,895	217,653	- ⁴	-
Subtotal	52,528,116	51,365,301	54,942,512	60,199,997
Scholarship and Grant Program Admin.	306,341 ¹	299,577	298,825	298,825
Total	\$ 52,834,457	\$ 51,664,878	\$ 55,241,337	\$ 60,498,822
Total General Fund Appropriations (Millions of Dollars)	\$ 4,558.8			

Notes:

1. 2004 includes \$289,433 in general fund appropriation and \$16,908 adjustments. (\$5,697 salary, \$11,211 other).
 2. Includes ACE Grant appropriation.
 3. FY 2004 budget was reduced by 2.5% in October, 2003, and changed to a 2.25% reduction on June 25, 2004.
 4. ACE funds combined with Vocational-Technical Tuition Grants
 5. Appropriation to Physician Recruitment Program with \$50,000 transferred to Osteopathic Forgivable Loans
 6. \$3.4 million directed to for-profit colleges and universities
- (*) Standing Limited under Chapter 261.25
Work-Study Standing Limited under Chapter 261.85

Supporting Information

The following pages provide supporting information for consideration and discussion by Commissioners.

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Program Summaries

The following paragraphs summarize Commission programs and highlight recent trends and activity in these programs.

- Iowa Tuition Grant Program. The goal of this program is to provide Iowa college and university students with access to programs at institutions and locations that are most appropriate to their learning needs. The Iowa Tuition Grant supports nearly 16,000 Iowa students attending independent colleges and universities at 24 main campus communities and 37 satellite campuses. When the program was authorized in 1969, the grant covered 76% of tuition and fees, and 38% of the total student budget at an Iowa independent college or university. By 1980 the percentages had dropped to 47% of tuition and fees and 30% of the budget, and declined further in 2003-2004, to support only 22% of the tuition and fees and 15% of the student budget.

In addition to the decline in the percentage of tuition and fees being covered, the number of eligible students has been constrained during the past several years due to the inability of the Commission to increase the Expected Family Contribution (EFC) level, the awarding parameter by which the Commission determines eligibility. Had the EFC kept pace with inflation and increased annually to ensure that relative need remained constant, it is likely that the

EFC for academic year 2004-05 would have been nearly \$12,000 rather than the current \$9,000.

- Iowa Vocational-Technical Tuition Grant Program. The Vocational-Technical Tuition Grant provides assistance to community college students pursuing vocational training. The program was restructured in FY 2002 to allow funds to be targeted to students most in need of assistance. The new design reduced awards for students receiving both Federal and State funds that totaled more than direct education expenses. As a result, the number of recipients was reduced from 5,899 in FY 2002, to 2,727 in FY 2003, as the maximum award was increased from \$650 to \$1,200. With this change, the value of the maximum award was restored to the FY 1992 level as it increased from 30.1% of tuition and fees to 44.9%. In 2004 the level is 43.5% of tuition and fees. ACE Grant funds were transferred into the vocational-Technical Tuition Grant Program for FY 2005, with a combined total appropriation of \$2,533,115.

The addition of the ACE Grant funds will result in awards to nearly 250 additional students. This change, combined with the change in the program structure in FY 2002, results in a significant increase in the number of students whose tuition and fees are covered by federal and/or state grant dollars.

- Iowa Grant Program. The Iowa Grant program assists low-income college and university students. This \$1,000 grant provides increased opportunities for approximately 1,650 at-risk students each year. When the first Iowa Grant awards were made in FY 1990-91, the maximum award assisted with 53% of the Regent tuition and fees, 12% of average Independent college and university tuition and fees, and 78% of community college tuition and fees. As we begin FY 2004-05, the maximum award has dropped to less than half that percent in all three sectors.

Value of the Iowa Grant
Maximum as a Percent of Average Tuition and Fees

	<u>Regents</u>	<u>Independents</u>	<u>Community Colleges</u>
1990-91	52.6%	12.1%	78.1%
2003-04	20.1%	6.0%	36.9%
2004-05	18.5%	5.7%	34.2%

The Commission proposed targeting resources to first-generation students in order to gain support for increased funding in FY 2001-2002. The appropriation was reduced by over \$114,000 in FY 2002 and remained unchanged for FY 2003, FY 2004 and FY 2005.

The reduction in state expenditures for student aid also caused the loss of \$322,339 in federal Leveraging Educational Assistance Program (LEAP) dollars for academic year 2003-04. The federal dollars would have provided Iowa Grant awards to approximately 300 additional students. Because of state appropriations increases for the 2004-05 academic year, federal funds have been restored, and \$347,840 will be available to provide Iowa Grant assistance to nearly 350 additional students.

- State of Iowa Scholarship. The State of Iowa Scholarship program provides recognition to outstanding Iowa high school scholars and encourages them to continue their postsecondary education at Iowa colleges and universities. The personal recognition from the Governor is a highlight of many students' senior year experience. Funding for the State of Iowa Scholarship remained \$474,800 between 1994 and 2000. In 2001 it was raised to \$498,628, and has since been reduced to \$477,103 for FY 2003. A reduction and partial reinstatement in FY 2004 resulted in an appropriation of 466,368, and the General Assembly funded the program at \$465,175 for FY 2005.
- Iowa Work-Study. The Iowa Work-Study program was established in 1987 to promote part-time employment for students attending Iowa colleges and universities. The authorizing legislation provides a \$2.75 million annual standing limited appropriation. Last year the Governor proposed a revised program designed to encourage colleges and universities to create work-study internships linking students with private sector organizations. Although the Iowa General Assembly chose not to fund the program since FY 2001, the statutory authority for the program was retained and \$2.75 million will be available in FY 2006 unless policymakers amend the appropriations language.
- Osteopathic Forgivable Loan Program. The Osteopathic Forgivable Loan Program encourages graduates of Des Moines University – Osteopathic Medical Center to practice medicine in Iowa. One hundred twenty-six physicians have started practices in 48 Iowa communities since the program was converted from a scholarship to a forgivable loan program.

The General Assembly appropriated \$50,000 for program use in FY 2004 – 2005 by first appropriating the amount to the Osteopathic Physician Recruitment Program and then transferring the amount to the Forgivable Loan program. The General Assembly also required Des Moines University to match the appropriation with another \$50,000. The combined appropriation, match, collections and loan sales will provide 106 awards of \$2,500 for FY 2004 – 2005. The projected award amount is 40% less than the maximum \$4,000 level provided in FY 2000 – 2001.

- Osteopathic Physician Recruitment Program. The Physician Recruitment Program was established in 1994 to place more graduates in areas of low need. Participants may receive funds under either of two options: tuition scholarships for the third or fourth year of attendance or repayment assistance of up to \$40,000. The repayment assistance is supplemented with community contributions. Qualifying individuals may receive either the scholarship or the repayment assistance, but not both. Recipients must provide full-time primary care to Iowa communities with fewer than 10,000 residents. Nineteen scholarship recipients have started practicing in 15 communities, and 73 repayment recipients have started practicing in 58 communities. The program appropriation, which had been \$395,000 since FY 1995 was reduced to \$355,334 for FY 2002 and FY 2003, \$347,339 for FY 2004, and \$346,451 in FY 2005.
- Teacher Shortage Forgivable Loans. The Teacher Shortage Forgivable Loan Program is designed to encourage teachers to enter high-demand specialties such as special education. To date, 346 graduates have taken teaching assignments in 147 communities across Iowa as a result of this program. Last year, 539 awards were made to students seeking shortage area credentials. This year's appropriation of \$460,472 supports 157 students and is being supplemented with \$900,000 in federal funding which supports an additional 382 students. An additional \$497,050 in federal funds will be available during FY 2006, and FY 2007.
- Foster Child Grant Program. The Commission designed the Foster Child Grant Pilot Program in 1999 to encourage those who have received foster care to continue their education at Iowa colleges and universities. The program is funded with default prevention resources that have assisted a class of students each year through 2002. Funds from the Iowa Department of Human Services and a modest amount of remaining Commission resources have provided assistance for 24 additional students ranging from \$2,800 to \$7,000 for the classes beginning in 2003 and 2004 academic years. Next year, 29 students are expected to be enrolled at the following Iowa colleges and universities. The effort currently is being replaced with the Education Training Voucher Program described in the next section.

AIB College of Business	1
Buena Vista University	1
Coe College	2
Des Moines Area Community College	1
Drake University	1
Iowa Central Community College	1
Iowa State University	2
Iowa Wesleyan College	1
Kirkwood Community College	3
Morningside College	2
Eastern Iowa Community College	1
Simpson College	1
North Iowa Area Community College	2

University of Iowa	3
University of Northern Iowa	3
Waldorf College	1
Wartburg College	1
Western Iowa Tech Community College	2

- Education Training Voucher Program. The ETV program implements the Iowa postsecondary education and training component of the Federal Chaffee Foster Care Independence Program. The program, authorized by the Commission in April, 2004, is expected to serve approximately 100 Iowa youth who age out of the foster care system and seek postsecondary education and training opportunities. The program will provide awards of approximately \$5,000.
- National Guard Educational Assistance Program. The National Guard Educational Assistance Program was created in 1996 to provide recruitment and retention incentives for the Iowa National Guard. During the FY 2004 academic year 748 Guard members received average awards of \$1,387. Assistance was provided to 275 students attending Regent universities, 352 at community colleges, and 121 at independent colleges and universities. The FY 2005 appropriation was more than doubled compared to the FY 2004 appropriation of \$1,175,000. This increased amount is expected to fund awards at 100% of Regent university tuition and fees for those expected to seek assistance. Representatives of the National Guard will provide updated information to the Education Appropriations Committee on January 20, 2005.

Requests for Work-Study Opportunities

Over 97,000 Iowa college and university students are expected to request work-study assistance for the 2004-2005 academic year. While this is expected to be a similar total, overall, compared to 2003-2004, students with expected family contributions of under \$1,000 are expected to increase by approximately 8%. Other relatively large percentage increases are being seen among students with expected family contributions between \$6,000 and \$9,000. Iowa student aid officials have repeatedly advocated for a restoration of funding for the Work-Study Program.

National Association of State Scholarship and Grant Programs Comparative Data

Indicators of state higher education support suggest that Iowa's relative support for grant aid is declining. An annual survey by the National Association of State Scholarship and Grant Programs (NASSGAP) shows Iowa declining in three of four indicators. The following table summarizes key state rankings.

	1996-1997 <u>Rank</u>	2001-2002 <u>Rank</u>	2002-2003 <u>Rank</u>
Aggregate grant dollars	15	17	25
Grants per resident population	7	8	18
Grants per college age population	7	10	23
State grants percent of total appropriations	13	20	16

Iowa Higher Education Data Tables

The Iowa College Student Aid Commission coordinates federal data collection for 72 Iowa higher education institutions including Community Colleges, Independent Colleges and Universities, and proprietary institutions. Regent data is collected by the Board staff. The Commission conducts six annual surveys of colleges and universities to gather policy-related data including location of alumni, tuition and fees, and financial aid. Reports from the database may be found on the internet at <http://www.iowacollegeaid.org/researchers/index.html>.

Economic Benefits of a College Education

An annual survey by the Higher Education Research Institute reports that nearly eight of every ten first-year students believes the purpose of college is to qualify for a better job and increased earnings. U. S. Census data confirms that college educated Americans earn more and have lower unemployment rates than those with only high school or less than high school educational experiences. On average, those with bachelor's degrees earned three times as much in 2003 while experiencing only one-third the average unemployment of individuals who did not graduate from high school.

Educational Attainment Average Income and Unemployment 2003

	Average Income	Average Unemployment
Not a High School Graduate	18,826	8.7%
High School Graduate	27,280	5.1%
Some College	31,046	4.3%
Bachelor's Degree	51,194	2.9%

Iowans who attended college with the assistance of Iowa financial aid programs benefited from the experience in ways that are similar to the national patterns. Last year staff provided a summary of findings of a study of income patterns for

Iowans who received State funded scholarships and grants. Although the data cannot be interpreted as having a direct causal relationship between the receipt of financial aid and income after graduation, the evidence that those who have been the recipients of State-funded aid have higher levels of income after graduation supports the value of the program. Following are highlights of last year's report

Income Patterns

1. Income for State of Iowa Scholars, Iowa Tuition Grant and Vocational-Technical Tuition Grant recipients is substantially greater than the estimates for individuals with high school diplomas across all 17 years of the study timeframe.
2. State of Iowa Scholars have the largest growth in income over the 17 year period, and have the greatest potential for above average earnings. In the fourth year after graduation, scholars in the study had average incomes that were 60% greater than the statewide average.
3. Four-year college graduates earn substantially more than the average income over the course of 17 years in the job market. These include recipients of the Iowa Tuition Grant and the Iowa Grant: two programs that assist four-year college and university students. By the eighth year Iowa Tuition Grant recipients are earning 32% more than the average for the general population of age 28.
4. Vocational-Technical Tuition Grant recipients earn incomes that exceed the statewide average during the first ten years after graduation, and have a distinct advantage over the average in the first four years in the job market.
5. Vocational-Technical Tuition Grant recipients' incomes exceed high school graduates' incomes by as much as 40%, in a pattern that continues to increase over the 17 years studied.

Wage, Income and Migration Patterns

1. The percentage of graduates receiving Iowa wages and income declines for all State supported scholarship and grant programs, across the 17 years studied.
2. The percentage of State of Iowa Scholars receiving Iowa wages and income is lowest among the four programs studied, suggesting that these graduates are more likely to migrate to other states.

3. The percentage of Iowa Tuition Grant recipients closely parallels the percentage of Iowa Grant recipients remaining in the state.
4. The percentage of Vocational-Technical Tuition Grant recipients receiving Iowa wages and income parallels those of State of Iowa Scholars, Iowa Tuition Grants and Iowa Grants, but remained higher than the others throughout the 17 years studied.

High School Graduation Trends

Research staff at the Commission (in cooperation with the Iowa Department of Education) and the Western Interstate Commission for Higher Education (WICHE) independently projected the number of high school students who are expected to graduate and attend college in the next five years. Both analyses suggest that the number of high school graduates will decline through Academic Year 2004 – 2005, with subsequent increases in 2006 - 2007 and 2007 - 2008. The projections suggest that declines seen at some institutions between the fall of 2002 and 2003 may be only temporary with increases likely in the fall of 2006, 2007, and 2008.

College and University Enrollment

Enrollment at Iowa colleges and universities continued to rise in the fall of 2004, although the percentage increase was less than in the previous year. Most of the increase occurred at community colleges which reported increases in fall 2004 enrollment of 3,443 (4.4%). Regent institutions reported a decline of 1,617 (2.3%) and Independent colleges and universities reported an increase of 910 (1.8%).

- Fall, 2004 enrollment at Iowa colleges and universities totaled 184,156 undergraduate students and 24,192 graduate students.
- Undergraduate enrollment increased 22% between 1994 and 2004. Graduate enrollment increased 11% during the same time period.
- Full-time undergraduate enrollment was 130,315 in 2004 which is a 20% increase from 1994. Seventy-one percent of all undergraduate students enrolled full-time.
- Part-time undergraduate enrollment increased 28% between 1994 and 2004 with 53,841 enrolled.
- Seventy-seven percent of Iowa students are residents of the state, with 160,770 enrolled in the fall of 2004.

Cost of Attendance

Between 1994-95 and 2004-05, cost of attendance increased 45% at Iowa community colleges, 106% at Regent universities and 57% at Independent Colleges and Universities.

The latest Midwest and national comparative averages for 2003-04 suggest that Iowa community college tuitions are about \$500 more expensive than the Midwest average and \$852 more expensive than the national average. National trend data suggest the relationship will continue.

Midwest and national comparative averages for four-year state institutions indicate Iowa tuitions are \$528 less than the Midwest average and nearly \$300 more expensive than the national average. The long-term trend suggests Iowa will continue to be between the national and Midwest averages.

Iowa independent college tuitions are \$1,619 less than the Midwest average and \$2,956 less than the national average. The long-term trend suggests Iowa tuition will continue to be less than both the national and Midwest averages.

Financial Aid

Iowa families borrowed \$850 million for college and university expenses during the 2003 – 2004 academic year. Without an adjustment for inflation, the amount is four and a half times the amount (\$187 million) borrowed in 1989. At this time, 56% of the financial assistance for Iowa students (including loans) comes from federal sources, 12% from state sources, 28% from institutional sources, and the remaining amount from other sources.

Iowa College Student Aid Commission
 Higher Education Data
 On the Internet
www.iowacollegeaid.org/

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Announcements:

State of Iowa Scholarship Program
 Application for Graduating Seniors
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Commission Annual Report: 2002-03
 View the Commission's Annual Report to see summaries and data tables for State of Iowa scholarship and grant

[Loan Consolidation -- "Get the Facts" Web site](#)

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<http://www.iowacollegeaid.org/researchers/index.html>

Education Researchers Link/Tab.

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Iowa Higher Education Data, Surveys & Reports

The Iowa College Student Aid Commission collects and disseminates a variety of higher education data. Topics include; enrollment, completions, location of alumni, and others.

Information about the collection and reporting of Iowa higher education data; Contact

[Keith Greiner](#)
 5-242-3390 or

[Joshua Burke](#)
 at 515-242-3391 for assistance.

DATA Collection Iowa and Federal higher education data surveys including a schedule of survey deadlines, online survey forms. [[link to summary list](#)]

Information Digest of Postsecondary Education in Iowa: *The Information Digest 2003 Edition* includes summary tables about Iowa higher education. Topics include; enrollment, graduation rates, completions, location of alumni, student expenses, financial aid, student debt, and ethnic diversity.

New!

Historical Digest's of Post Secondary Education in Iowa: Topics include; enrollment, graduation rates, completions, location of alumni,

[Link to Reports: Other Commission Report – Further Down the Page](#)

[Link to Information Digest of Postsecondary Education](#)

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Link to Information Digest of Postsecondary Education

Iowa College Student Aid Commission: Education Researchers - Microsoft Internet Explorer

Address: http://www.iowacollegeaid.org/researchers/index.html

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2003 Edition



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Reports

 **Student and Faculty Ethnic Diversity Report:** This annual report is provided to the Iowa General Assembly. It includes a data tables and an historical summary of trends in the number of minority faculty and students at Iowa colleges and universities.

 [Report For 2004](#)

 [Report For 2005](#)

 **A Longitudinal Study of Iowa Scholarship and Grant Recipients:** This study shows comparative data on the income of recipients up to 17 years after receiving...

Information Digest For Postsecondary Education

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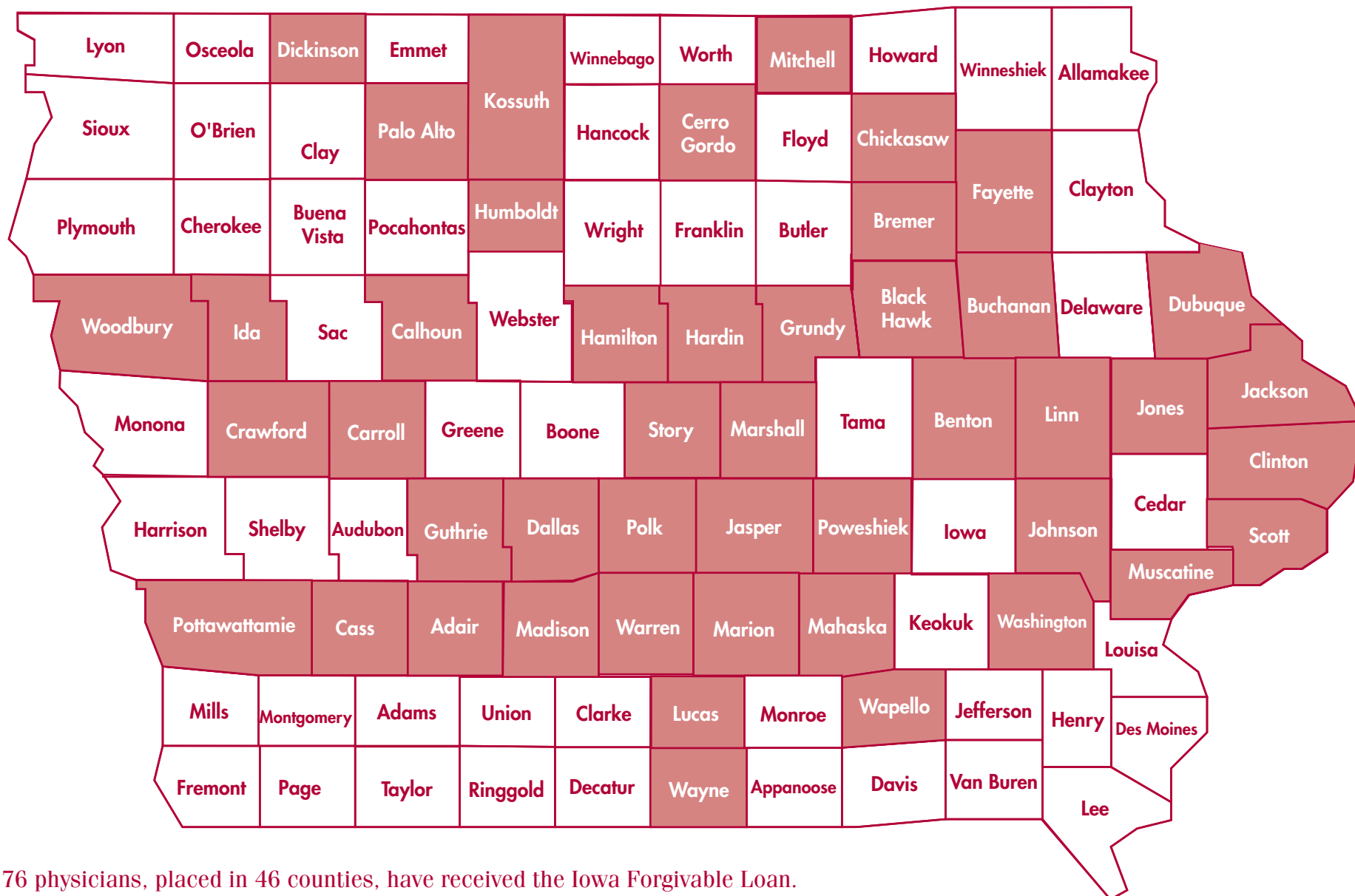
- Student and Faculty Ethnic Diversity Report: This annual report is provided to the Iowa General Assembly. It includes data tables and historical summaries of trends in the number of minority faculty and students at Iowa colleges and universities.
 - Report for 2004
 - Report for 2005
- A Longitudinal Study on Iowa Scholarship and Grant Recipients: This study shows comparative data on the income of recipients up to 17 years after receiving state funded assistance.
- How Much Student Loan Debt is Too Much?: This journal article describes results of a Commission survey used to determine the maximum debt students and graduates should consider. The article was published in the *Journal of Student Financial Aid* and is reprinted here with permission of National Association of Student Financial Aid Administrators.

OSTEOPATHIC PROGRAMS

Following are two maps provided by officials at Des Moines University, showing the location of Osteopathic Physician program participants.

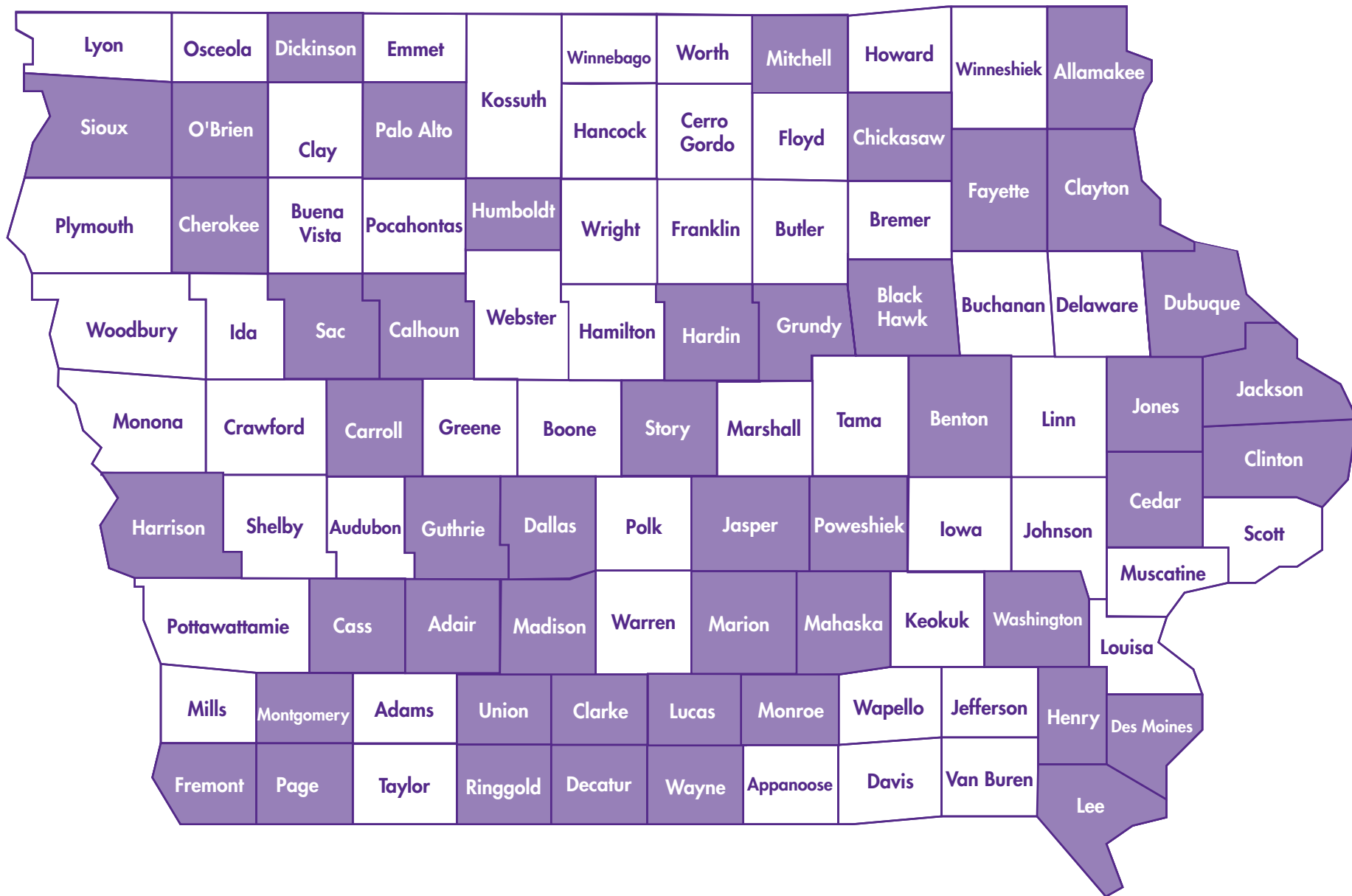
Des Moines University Iowa Forgivable Loan Program

by County



176 physicians, placed in 46 counties, have received the Iowa Forgivable Loan.

Physician Recruitment Program



76 physicians are practicing in 48 counties