

# Fifth-Year MAP-Eligible Students: How They are Different from Those Who Graduate in Four Years and How They are Coping with MAP Cuts - Summary

## Differences Between Fifth-Year Map-Eligible Students and Those Who Graduated in Four Years:

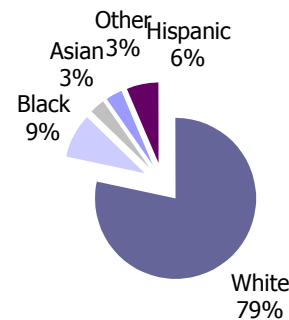
/// **Fifth-year MAP-eligible students are poorer** – much poorer than MAP recipients graduating in four years. The average \$26,000 income of a fifth-year student is only about 80 percent of the average family income of those graduating in four years and the fifth-year EFC of about \$1,400 is only 60 percent of the four-year completers. Forty-five percent of fifth-year MAP-eligible students have zero EFCs compared to 32 percent of the completers.

/// **Fifth-year MAP-eligible students are predominantly minority students.** The majority of survey respondents who were MAP recipients graduating in four years were white (79%); the majority of survey respondents who were fifth-year MAP-eligible students were minority (70%). A little over 10 percent of the fifth-year students who responded to the survey indicated they were Hispanic.

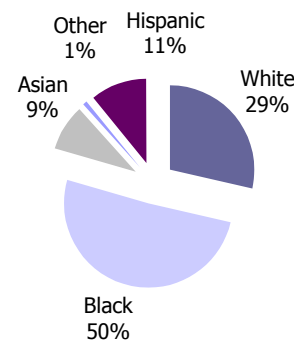
/// Fifth-year MAP-eligible students have more of the school behavior attributes or characteristics that prolong the education process – changing majors, changing schools, taking remedial courses and choosing a major that takes longer than four years to complete (Figure 2.) **About 77 percent of fifth-year students changed schools at least once and 64 percent changed majors.** The percentages for those who graduated in four years were 61 percent and 41 percent. About a quarter of fifth-year students who responded indicated they were in a major that required more than the traditional four years compared to less than 15 percent of those who did complete in four years.

**Figure 1: Fifth-Year Students and Graduates, by Race**

MAP-Eligible Students Who Graduated within Four Years



Fifth-Year MAP-Eligible Students



**Figure 2: Attributes Associated with Time-to-Graduation**

Attributes Associated with Graduation Time	MAP-Eligible Graduate in Four Years	Fifth-Year MAP Eligible
Attended more than 1 school	61%	77%
Took remedial coursework	24%	22%
Attended a summer session	68%	71%
Changed majors	41%	64%
Major takes more than 4 yrs.	14%	27%

/// **About 70 percent of fifth-year students had two or more delay-causing attributes, with the combination of changing schools and changing majors the most common.** Only 47 percent of those that graduated in four years had two or more delaying attributes.

**Figure 3: Differences in Attributes Causing Graduation Delays Between Fifth-Year Students and Graduates**

Attributes Associated with Graduation Delays	MAP Eligible Graduate in Four Years	Fifth-Year MAP Eligible
Had FOUR attributes	2%	2%
Had THREE attributes	6%	6%
Had TWO attributes	39%	61%
Had ONE attribute	35%	20%
Had NO attributes	18%	11%

Two or more attributes: 47% (MAP Eligible) vs 69% (Fifth-Year MAP Eligible)

/// **Nearly two-thirds of fifth-year students are independent students and half of them have dependents.** Only 50 percent of the completers were independent and less than a third had dependents.

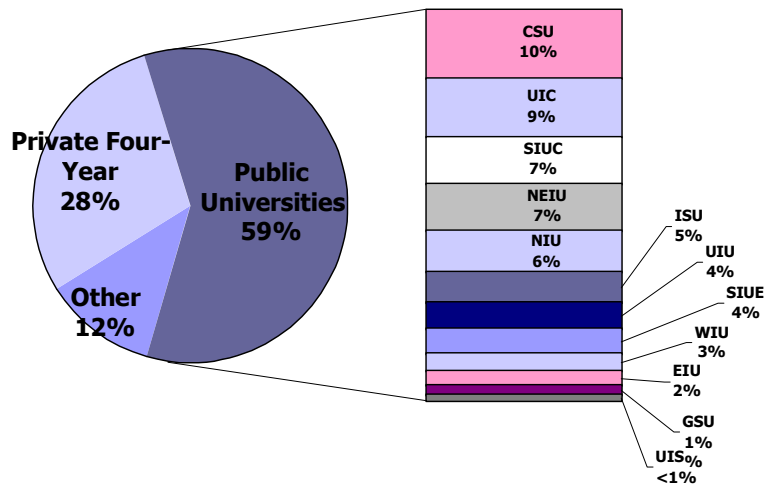
/// **Nearly all fifth-year or graduating MAP recipients responding to the survey indicated they worked, on average, 26 hours weekly for those who graduated and 28 hours for fifth-year students. Eighty-six percent of fifth-year students worked, thirty-two percent worked full-time.**

/// **Fifth-year MAP-eligible students are deep in debt. Eighty-one percent report having Stafford loans and the average cumulative loan debt is over \$16,000,** higher than the \$12,000 reported by those who graduated on time. Seventy-one percent of fifth-year students reported having credit cards with a revolving balance of about \$2,000. Those students who graduated in four years had somewhat higher credit card debt balances – about \$2,700.

/// **Overall, about 5 percent of MAP-eligible students are fifth-year students.** About 8 percent of MAP-eligible students at public universities are fifth-year, compared to about 5 percent at private institutions. Of the fifth-year students attending a public university, most are clustered in four schools: University of Illinois in Chicago (UIC), Chicago State University (CSU,) Northeastern Illinois University (NEIU,) and Southern Illinois University at Carbondale

**Figure 4: Distribution of Fifth-Year Students by Sector and Public University**

**Distribution of Fifth-Year MAP-Eligible Students, FY2003**



/// **The average self-reported cumulative GPA for both groups was the same – 3.26. About half of the fifth-year students selected majors that lead to work in necessary jobs where there are often shortages: health care, education and social work. A quarter of the fifth-year education majors responding to the survey were minority students.**

## How are Fifth-Year Students Coping With the Loss of MAP?

✎ □ A few fifth-year students received funds from their colleges to make up the difference but most did not. However, **85 percent of fifth-year students responding to the survey found a way to remain in school, at least part-time.**

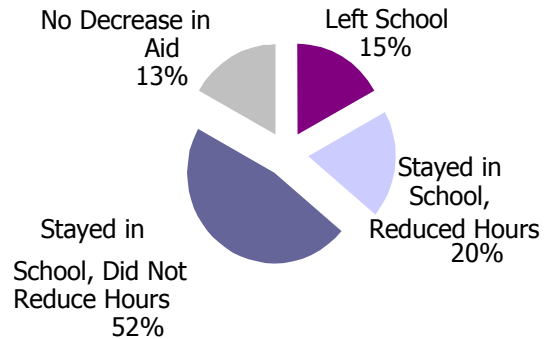
✎ □ There are three basic methods used to fill the gap left by the loss of MAP: borrow more, work more, or enroll less up to the point of not enrolling at all. Most students used a combination of two or more methods.

**Twenty percent of fifth-year survey respondents chose to reduce hours**, either as a single strategy or in combination with more work or more borrowing. Coupled with the 15 percent who chose not to return (with most stating financial reasons as the cause) a total of **35 percent of fifth-year MAP-eligible students either further delayed completion of their education by taking fewer hours or have given it up all together.**

✎ □ **Of those that remained in school, seventy-three percent indicate that they are borrowing more to compensate for the loss of MAP.** Since their average debt level is now over \$16,000 and their expected incomes from teaching, social work, nursing and similar professions is about \$30,000 or even less, this additional debt will put them over the recommended debt repayment limit of 8 percent of gross monthly income.

✎ □ **Working more was another popular option, with 53 percent indicating that they were going to work more** either as a single strategy or in combination with borrowing and reducing course loads. Since these fifth-year students are already working an average of 28 hours per week, well above the work-study recommended maximums of about 20 hours per week, further course completion difficulties may arise.

**Figure 5: Fifth-Year Students by Attendance Intensity Level**



**Figure 6: Fifth-Year Student Behaviors for Coping With Loss of MAP**

