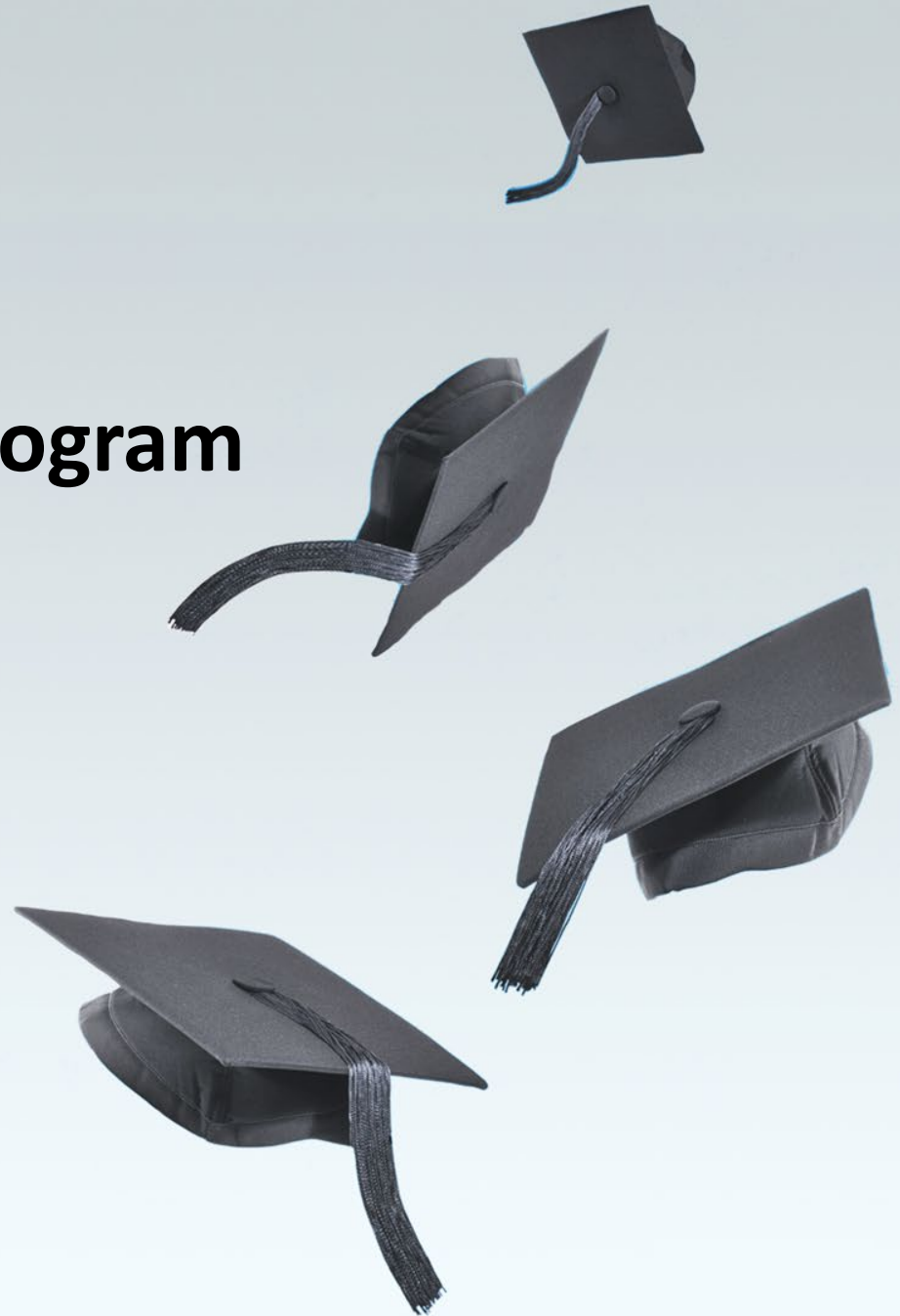




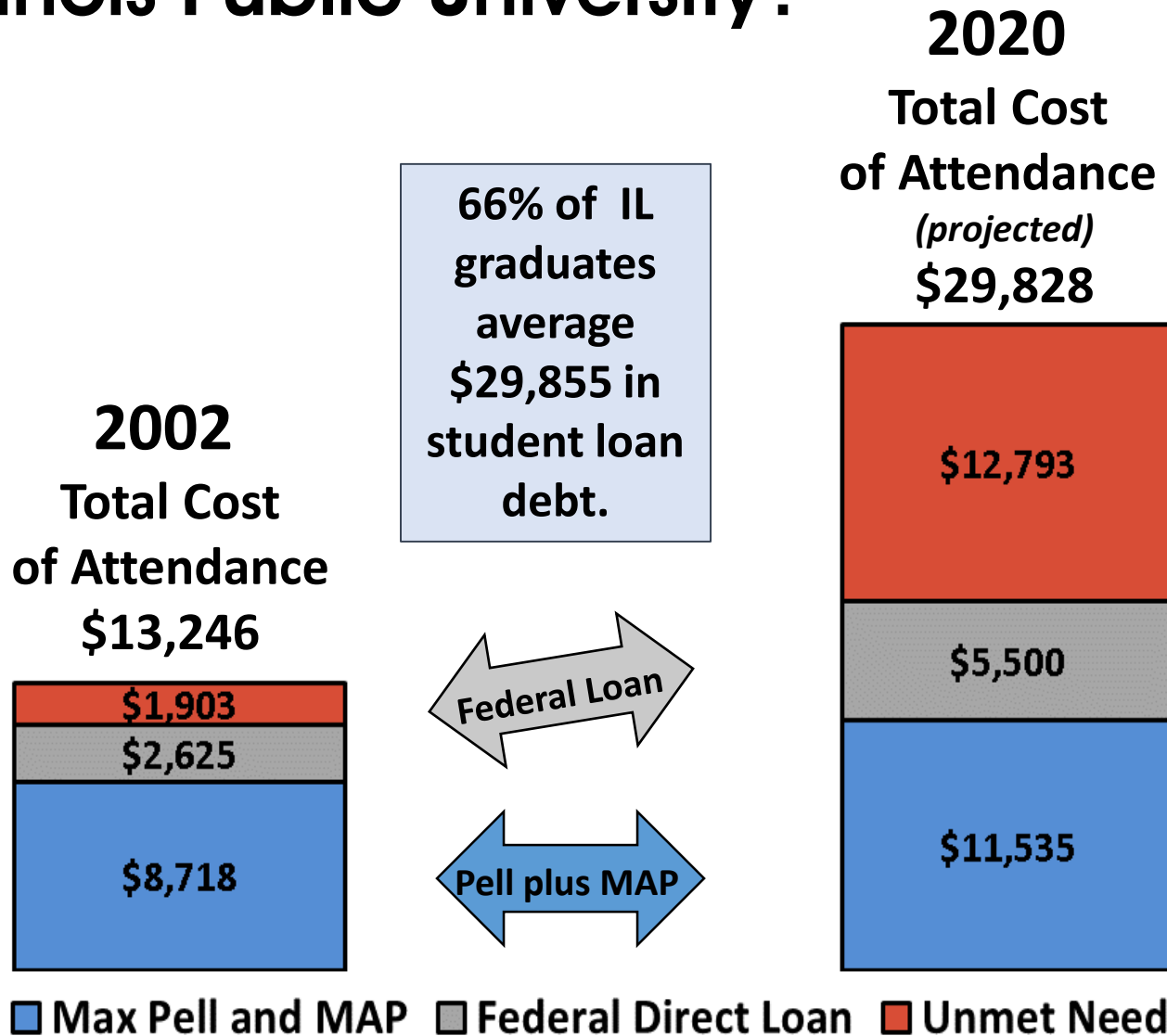
Monetary Award Program (MAP) 101

Eric Zarnikow
ISAC Executive Director

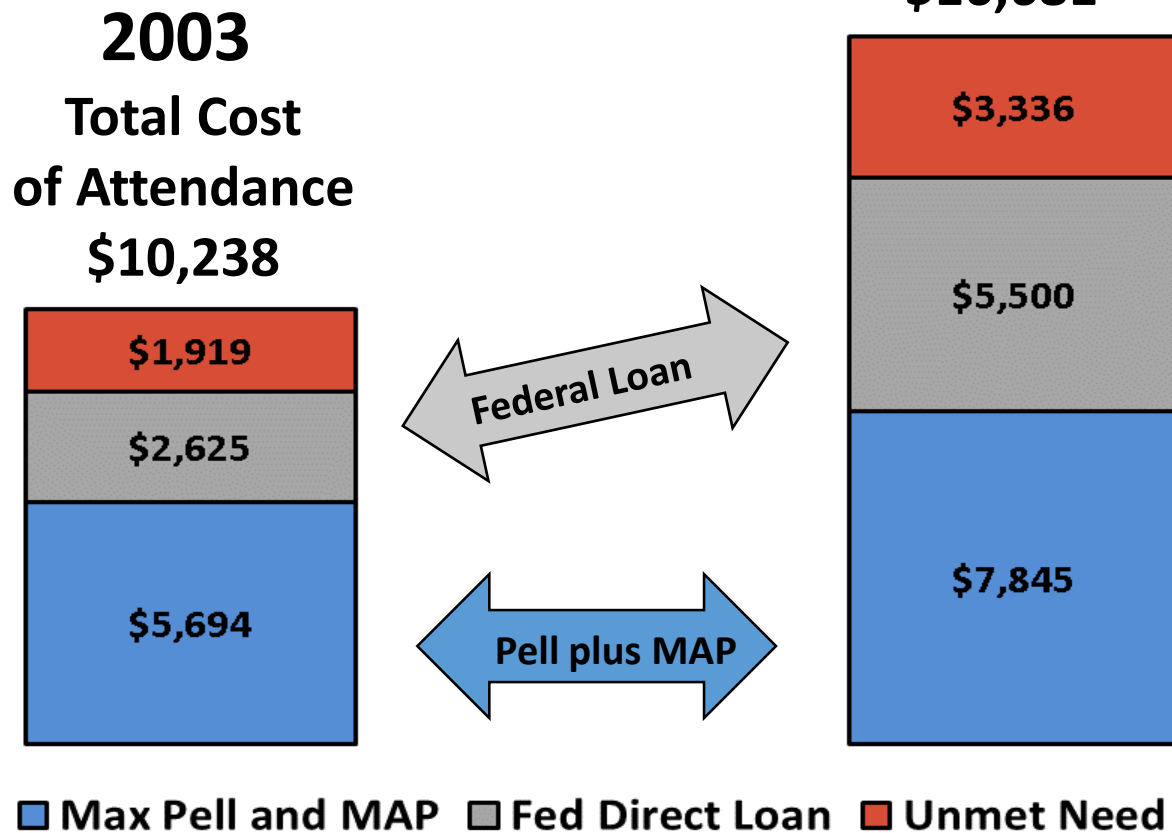
September 15, 2020



How Does a Low-Income Student Pay for an Illinois Public University?



How Does a Low-Income Student Not Living With Parents Pay to Attend an Illinois Community College?



Monetary Award Program

- MAP is one of the largest need-based state college grant programs in the U.S.
- For 2020, more than \$443 million has been awarded to about 139,000 Illinois students, representing about one quarter of all IL undergraduates
- Low-income families have relied on the availability of MAP for more than 50 years

MAP Incorporates Best Practices

Students enrolled today tend to be older and more diverse and make progress toward graduation through a variety of paths.

Many state financial aid programs **exclude a significant number of today's students** who need it.

Out of 100 of the largest state financial aid programs*...



48 are merit-based.

26 link eligibility to a high school graduation date.

30 require full-time enrollment.

19 exclude two-year institutions.

MAP meets today's low-income Illinois students where they are, and effectively gets aid to those who need it the most.

✓ **MAP is Need-Based**

MAP recipient mean income in FY19 was \$30,456 and more than half of recipients have no resources for college.

✓ **MAP Eligibility is Not Linked to Graduation Date**

One-third of FY19 MAP recipients were independent students.

✓ **MAP Does Not Require Full-Time Enrollment**

About one-fifth of FY19 MAP recipients were enrolled on a part-time basis.

✓ **MAP Includes 2-year Institutions**

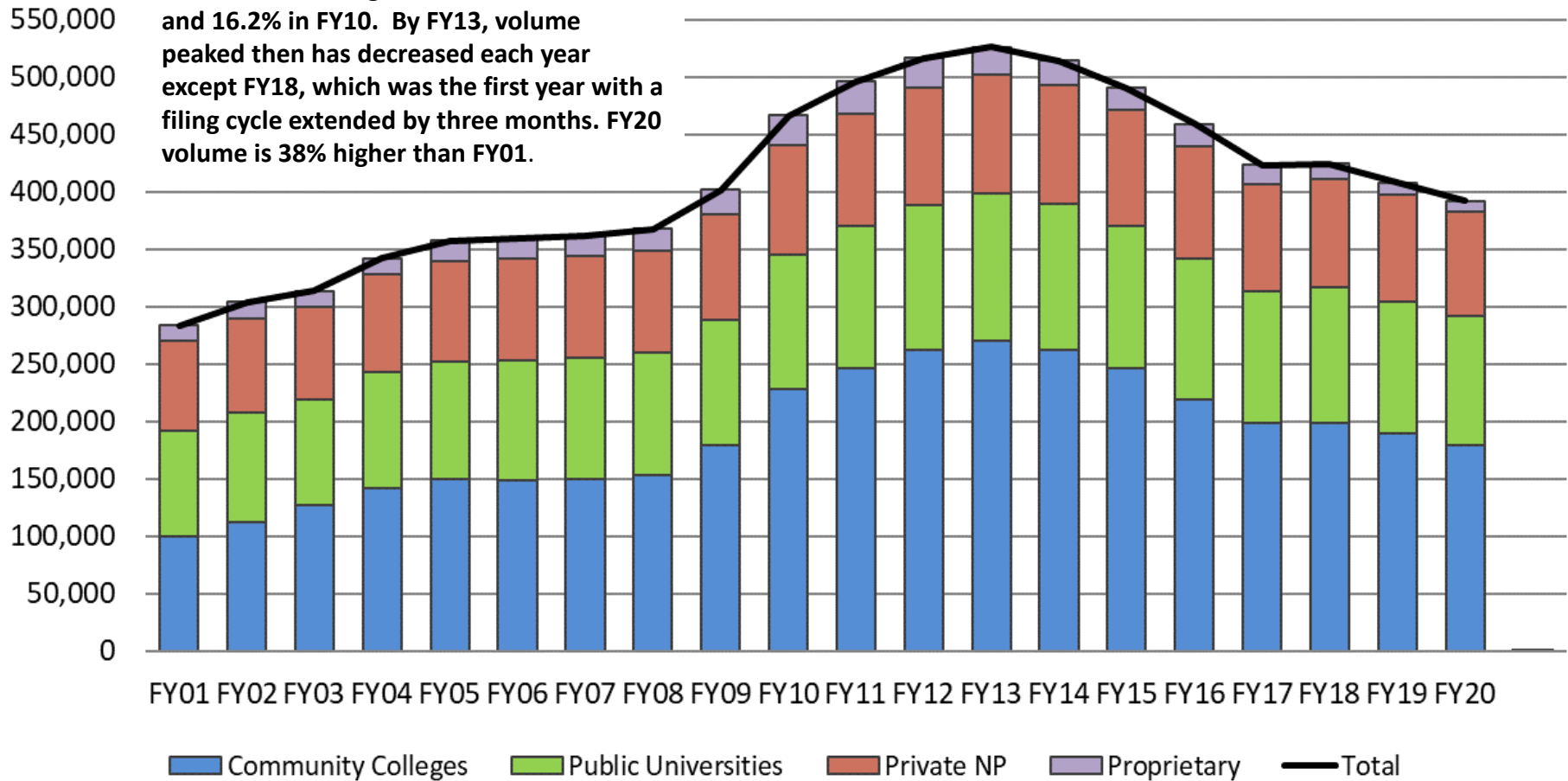
One-third of FY19 MAP recipients used their grant at a community college.

* Including the Illinois Monetary Award Program (MAP)

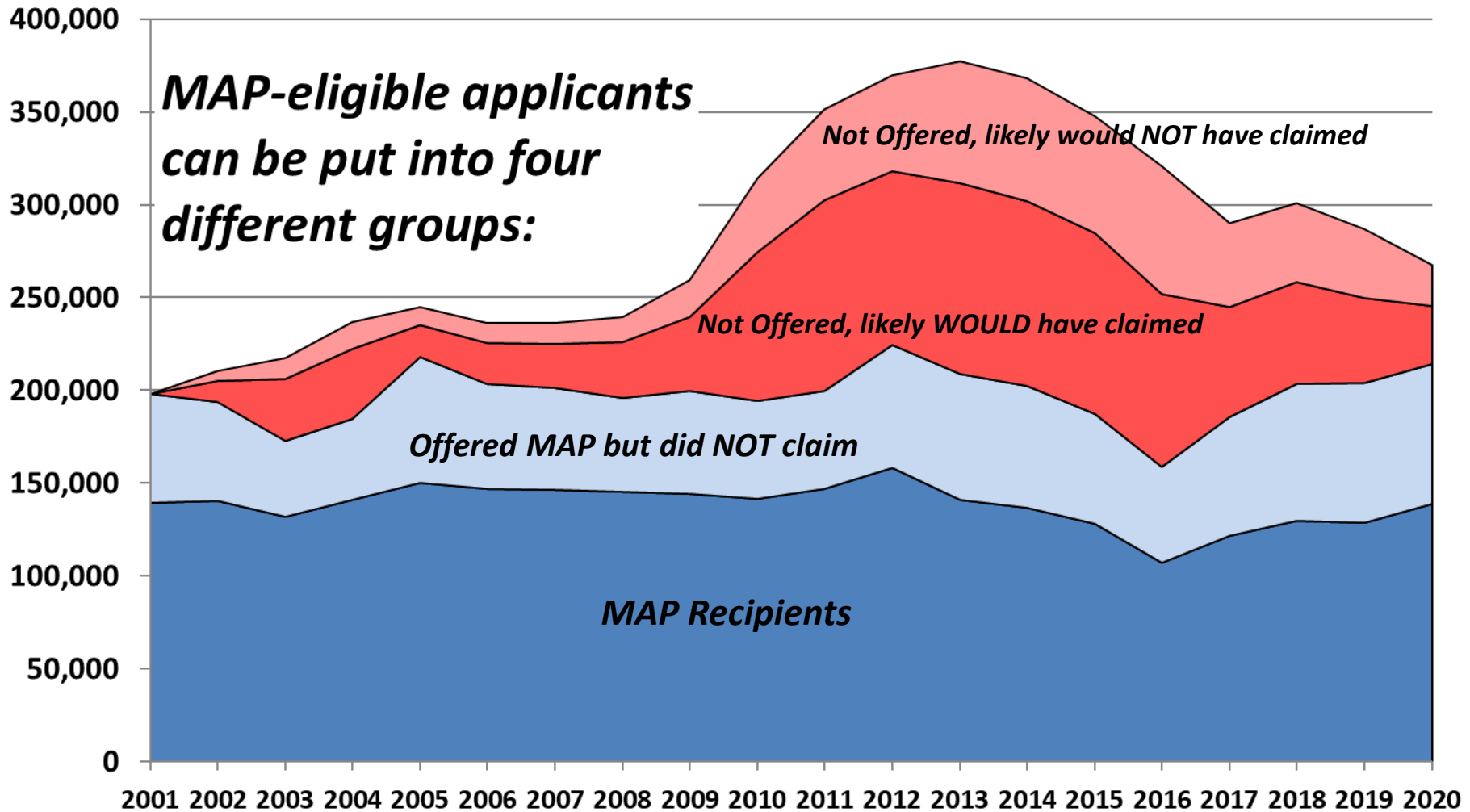
Source: Education Commission of the States

MAP Application Volume

The surge in FAFSA filing began with a 7.2% increase in FY02. After leveling off from FY06 to FY08, filings increased 9.2% in FY09 and 16.2% in FY10. By FY13, volume peaked then has decreased each year except FY18, which was the first year with a filing cycle extended by three months. FY20 volume is 38% higher than FY01.

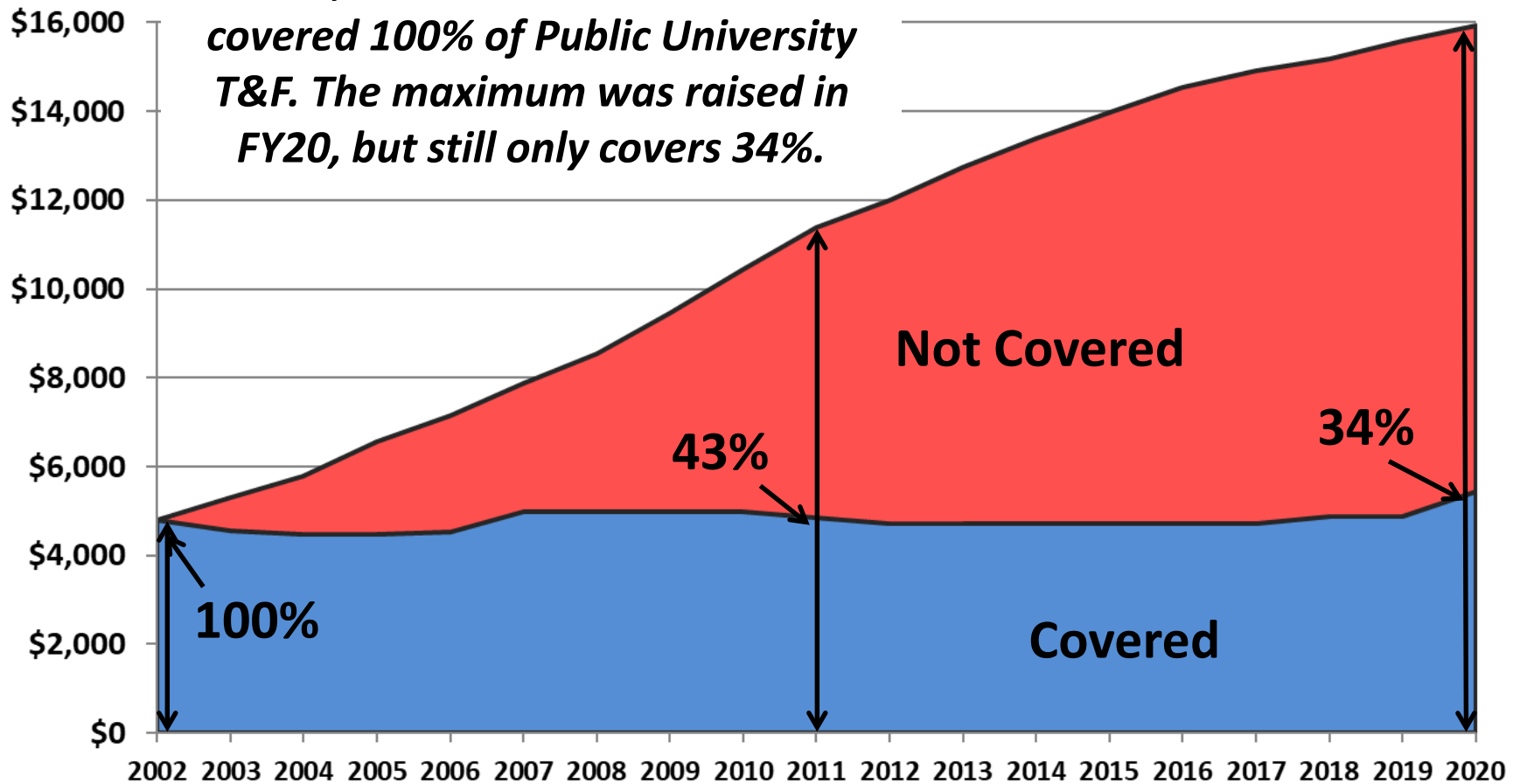


Demand for MAP Exceeds Supply

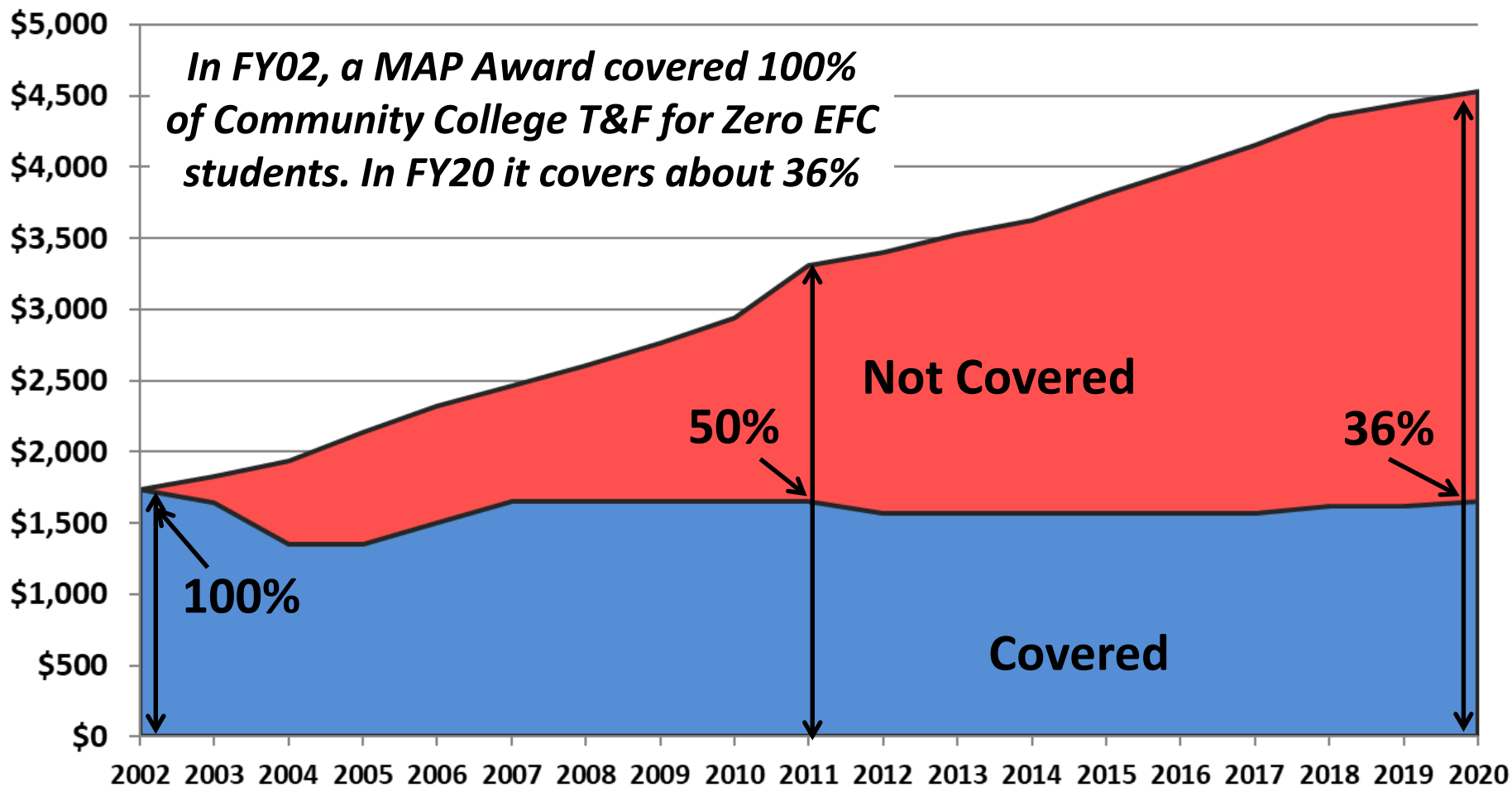


MAP's Purchasing Power at Public Universities is Declining

In FY02, the maximum MAP Award covered 100% of Public University T&F. The maximum was raised in FY20, but still only covers 34%.



MAP's Purchasing Power at Community Colleges is Declining

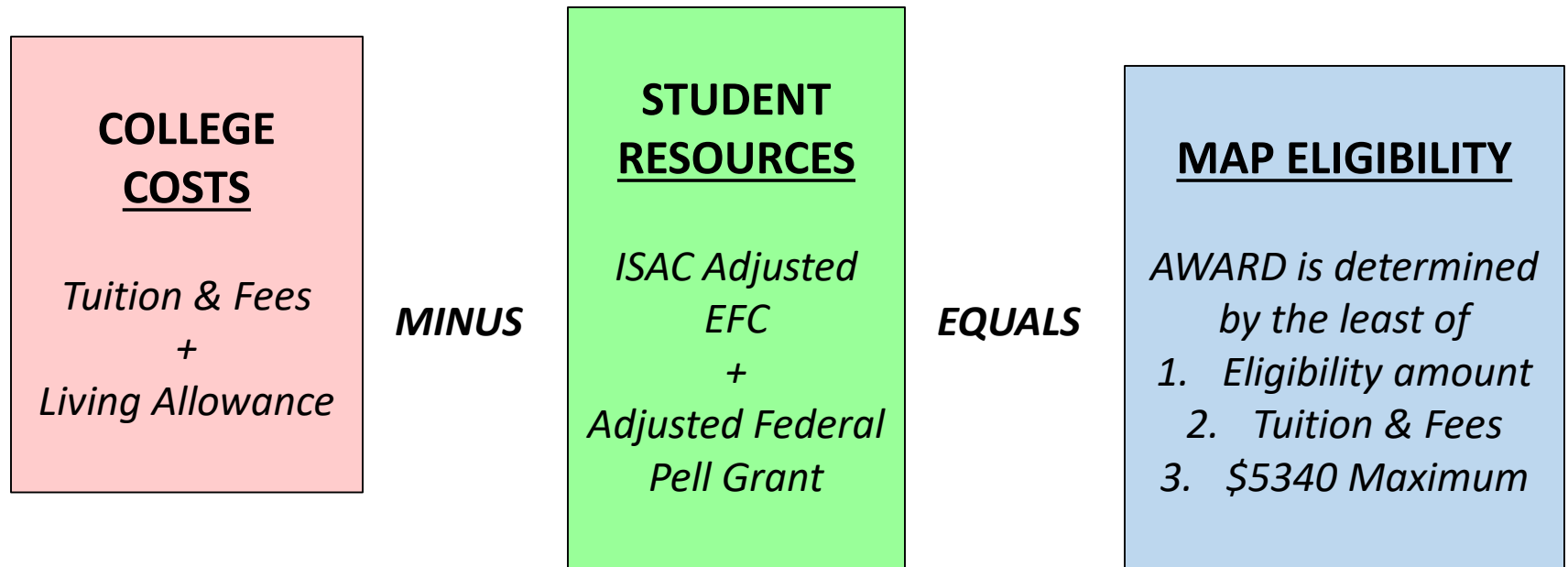


Note that most MAP recipients also receive federal Pell grants, and Pell plus a MAP grant typically covers the current cost of tuition and mandatory fees at community colleges in Illinois.

How is MAP Awarded?

- Students apply for MAP through the Free Application for Federal Student Aid (FAFSA) or through the Alternative Application for Illinois Financial Aid (Alternative Application).
 - The Alternative Application, which was launched in January 2020, allows qualifying undocumented students and transgender students who are not otherwise eligible for federal financial aid to apply for MAP.
- Eligibility formula based both on student resources and the cost of attendance.
- Grants awarded on a first-come, first-served basis.

MAP Eligibility Formula



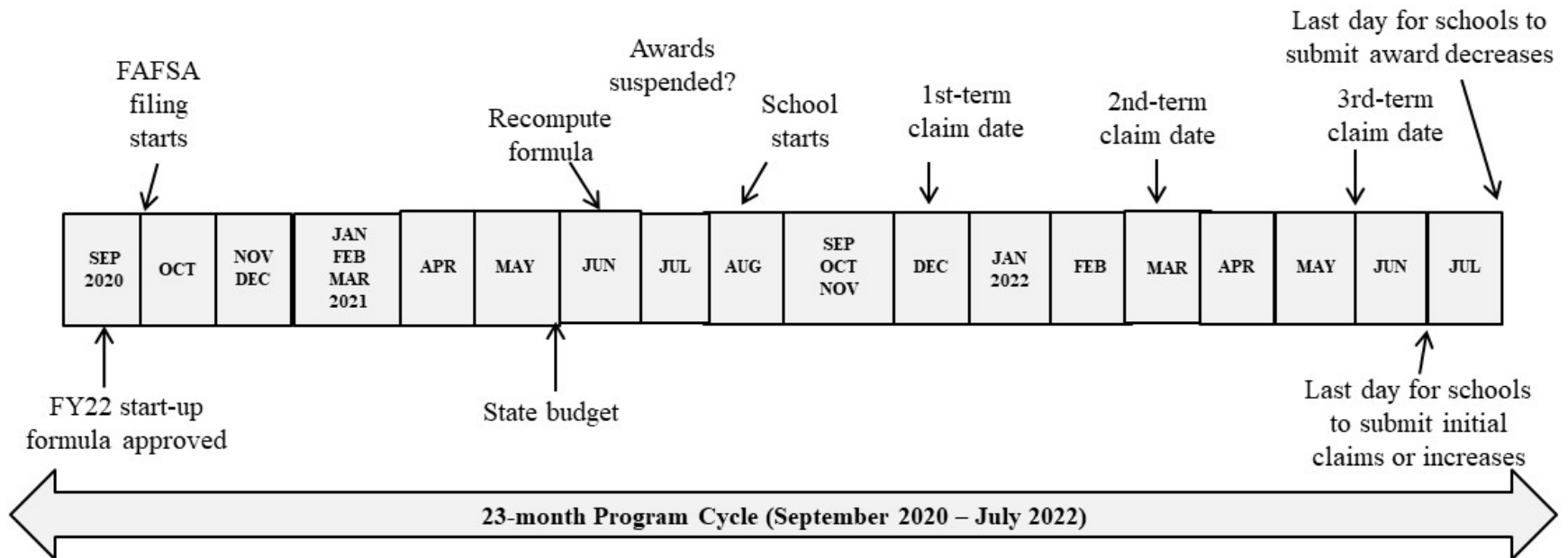
MAP Recipient Eligibility Criteria

MAP recipients must:

- be a U.S. citizen or an eligible non-citizen or meet the “undocumented student” criteria of the RISE Act;
- be an Illinois resident;
- demonstrate financial need;
- be enrolled a minimum of 3 hours per term at an approved Illinois college, in a degree or certificate program;
- maintain satisfactory academic progress as determined by your college;
- not be in default on any student loan, nor owe a refund on any state or federal grant;
- not have received a bachelor's degree;
- not have used the equivalent of 135 MAP Paid Credit Hours;
- comply with federal Selective Service registration requirements;
- not be incarcerated.

At any time, we are overseeing three MAP CYCLES – each is almost two years long

Each cycle consists of three parts - forecasting/admissions, claims tracking and payment, and reconciliation and evaluation but the parts overlap. We can be evaluating final numbers from one year, be paying claims for year 2, and forecasting demand for year 3.



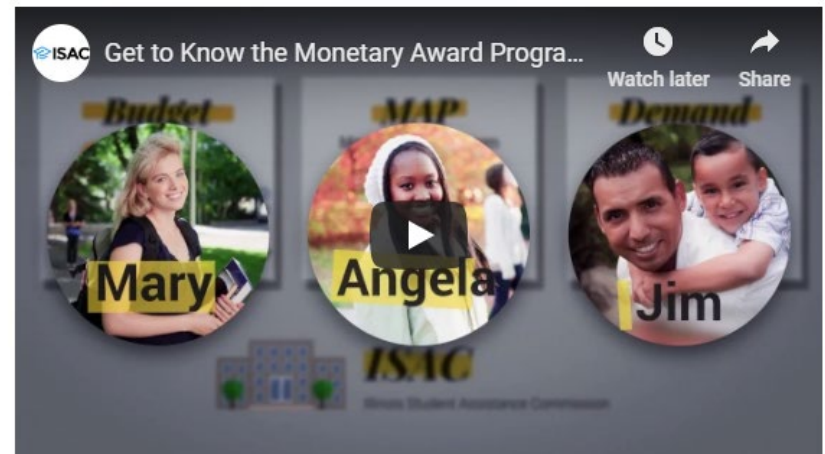
MAP Suspense

- MAP is awarded on a first come, first-served basis. Since 2002 there has been more demand than funding.
- ISAC has had to balance providing awards to more students with providing large enough awards to make it possible for students to attend college.
- ISAC suspends announcement of awards when it believes it will run out of expected funding.

Get to Know MAP! Want to know how MAP grants are awarded? Watch this quick overview.

How is MAP distributed/MAP Suspense—watch this short video explainer

<https://www.isac.org/newsroom/media-kit/>



MAP Benefits

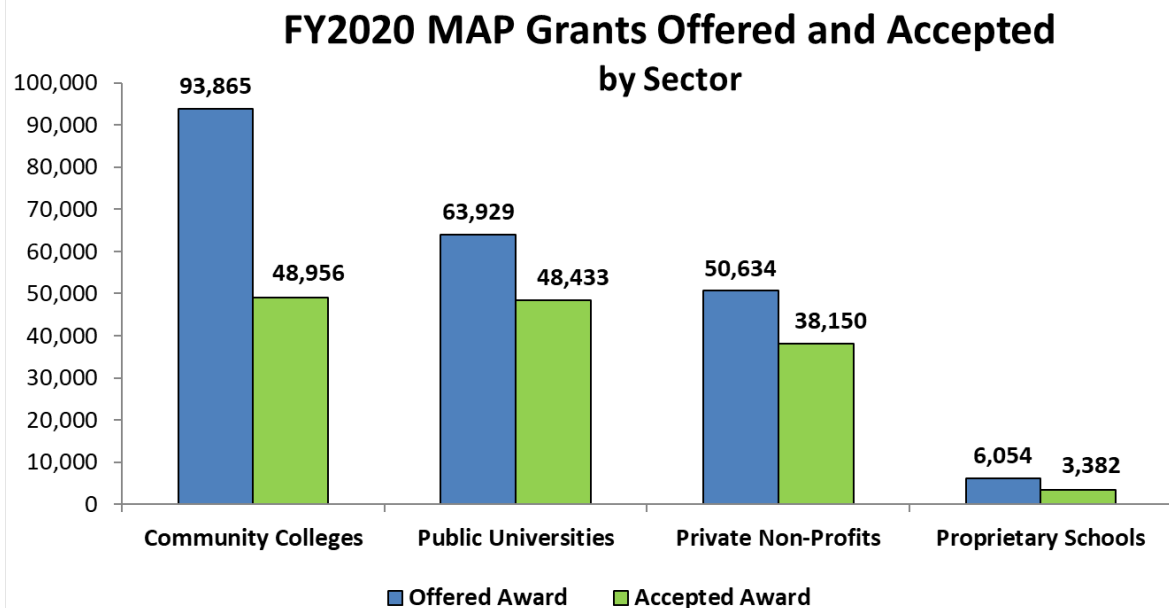
- MAP is applied towards tuition and mandatory fees.
- MAP may pay for up to one year of remedial courses if required for an eligible degree or certificate program to which the student has been accepted.
- MAP Awards are based on 15 credit hour enrollment (10 at quarter schools); claims are made based on actual hours enrolled (between 3 and 15 semester-equivalent credit hours).
- MAP eligibility is limited to 135 MAP Paid Credit Hours, equivalent to 4 1/2 years full-time; may claim a full term if below 135 MPCH prior to start.

Student Notification: School Requirements

- As part of the student notification process, schools are required to:
 - Announce MAP awards to the students enrolled at their institutions;
 - Clearly identify the awards on the award notification as: State of IL MAP Grant (Estimated);
 - Include specific MAP award letter language on or with the school issued award letters; and
 - Notify applicants of changes in their eligibility status.

Where MAP Recipients Attend School

MAP recipients are enrolled in all sectors of higher education. In FY20, community college students were offered and accepted the most grants, but the *percentage* of students who were offered and accepted grants is *much higher* at public universities and private non-profit schools.



FY2020 MAP Grants, by Sector

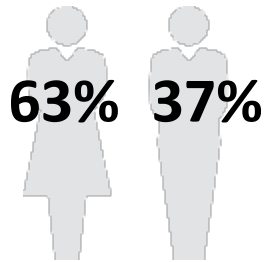
	Offered Award	% of Awards Offered	Accepted Award	% of Awards Accepted	Accepted Rate	Eligibility Amounts	Claims	% \$ Claimed	Sector % of Total Claims	Avg Claim
Community Colleges	93,865	44%	48,956	35%	52%	\$165,403,988	\$50,548,181	31%	11%	\$1,033
Public Universities	63,929	30%	48,433	35%	76%	\$331,707,833	\$210,120,833	63%	47%	\$4,338
Private Non-Profits	50,634	24%	38,150	27%	75%	\$269,621,983	\$171,341,157	64%	39%	\$4,491
Proprietary Schools	6,054	3%	3,382	2%	56%	\$31,788,373	\$10,858,919	34%	2%	\$3,211
Total	214,482	100%	138,921	100%	65%	\$798,522,177	\$442,869,090	55%	100%	\$3,188

FY21 MAP

- Before the pandemic hit, the Governor had proposed appropriating a \$50 million increase for MAP. With an **additional \$50 million for MAP in FY21** and a 15% (\$75 million) set aside for community college students (a scenario proposed by the Gov Office), MAP plus Pell would likely have covered all of tuition and fees for nearly all MAP-eligible community college students. As the Governor noted in his FY21 budget address, he aimed to make community college “tuition free” for MAP-eligible students whose families make under \$45,000 a year.
 - MAP grants to eligible four-year school students would likely have been offered past the beginning of the Fall 2020 term and/or the purchasing power of MAP would have been improved.
- ISAC received level funding for MAP in the FY21 budget.

Characteristics of MAP Recipients

Almost **two-thirds** of MAP recipients are women.

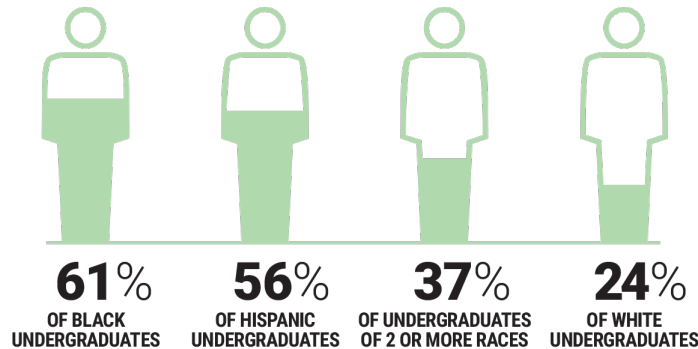


More than half of MAP recipients have no financial resources for college.



53% have a federal **Expected Family Contribution** (the amount they can be expected to pay toward college) of **zero**.

RACE



...who attend a public university in Illinois receive MAP.
(Source: IBHE/ISAC)

MAP recipients are from **low income households**.

MAP recipient mean income
\$30,456

Federal poverty guideline for a family of four
\$25,750

54% of MAP recipients have **no** parent who graduated from college



STUDY BUSINESS, SCIENCE, HEALTH, EDUCATION

67%

of respondents to a recent survey report their major area of study as business/management/finance, medical, education, physical science, computer science/information technology/mathematics, engineering and architecture, or allied and applied health.

MAP Works!

Despite being from lower income families, many of whom are without college-going experience, **MAP recipients graduate at the same rate as other students in the same school.**

MAP Recipients and All Student 6-Year Graduation Rates at Public Universities

