

# Tuition Task Force

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# Financial Aid and Tuition

TOPICS TO BE DISCUSSED:

TOPS

GO Grant

Institutional Aid

- **LOSFA's Role**

*To Promote & Provide College Access*

- Administer TOPS, GO Grant & Other Financial Aid Programs

- **BOR's Role**

*Coordinates all Public Higher Education in Louisiana*

- Creates Statewide Financial Aid Policy

# TOPS Statutory Authority

## Title 17, Chapter 20-G § 3048.1. General Provisions

### §3048.1.

A.(1) ...Louisiana Taylor Opportunity Program for Students, the state shall financially assist any student who enrolls on a full-time basis in a public college or university in this state ... to pursue an academic undergraduate degree or ..., skill or occupational training ..., including a vocational or technical education certificate or diploma program or a nonacademic undergraduate degree.

- Opportunity Award, student “shall be awarded by the state an amount determined by the administering agency to equal the tuition charged by the public college or university attended in the state”
- Performance Award, student “shall be awarded an amount equal to the tuition charged by the public college or university attended in the state, plus the sum of two hundred dollars per semester or four hundred dollars per academic year”
- Honors Award, student “shall be awarded an amount determined by the administering agency to equal the tuition charged by the public college or university attended in the state, plus the sum of four hundred dollars per semester or eight hundred dollars per academic year”

# Purpose of TOPS

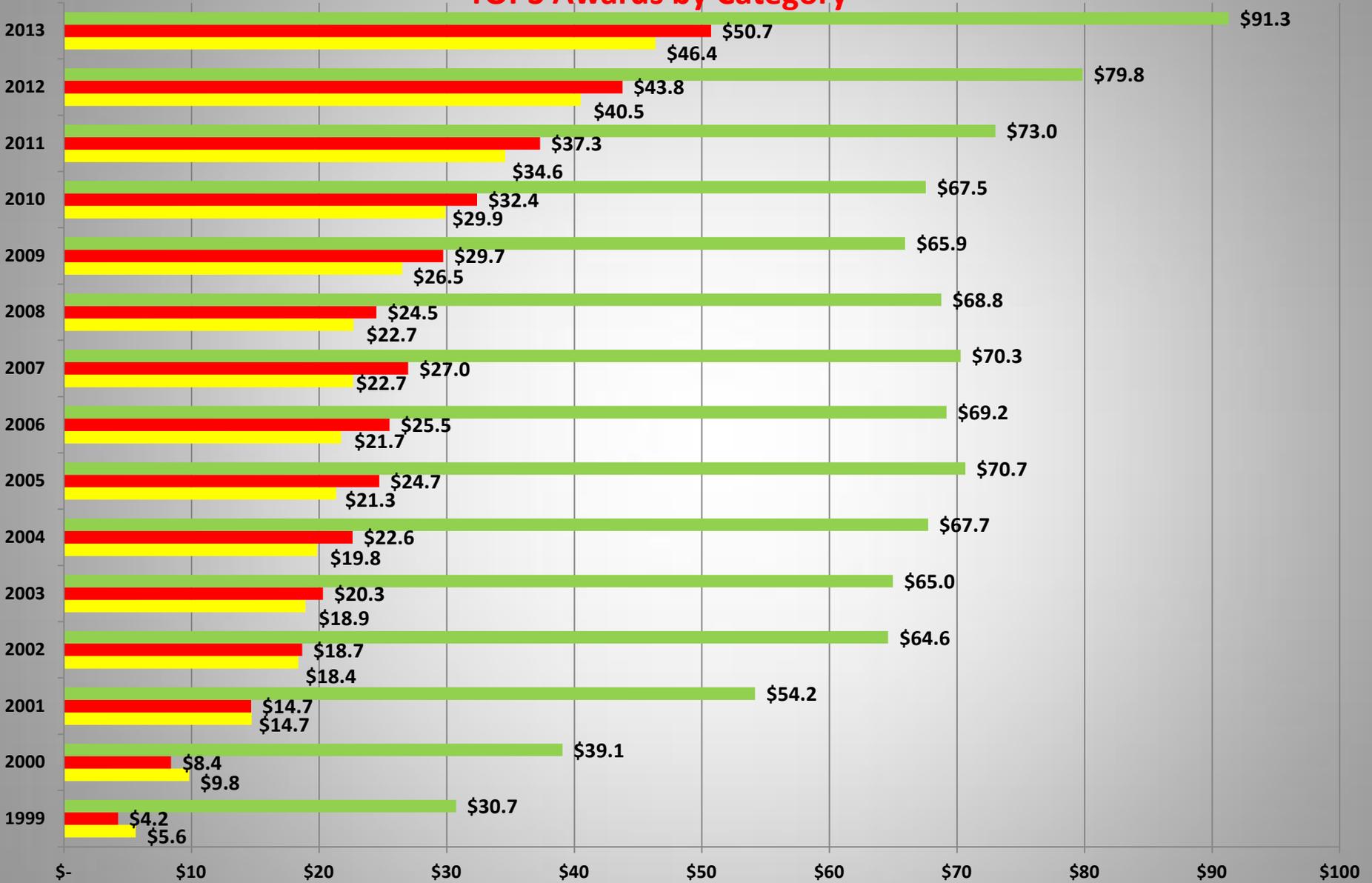
- To provide financial incentives as a reward for good academic performance;
- To promote academic success by requiring completion of a rigorous high school core curriculum;
- To keep Louisiana's best and brightest in the state to pursue postsecondary educational opportunities; and
- To promote access to postsecondary educational opportunities.

# TOPS Awards

- Opportunity Award (tuition amount)
  - 2.50 core curriculum GPA on a 4.00 scale
  - A minimum score of a 20 on the ACT (940 SAT)
- Performance Award (tuition plus \$400 annual stipend)
  - 3.00 core curriculum GPA on a 4.00 scale
  - A minimum score of 23 on the ACT (1060 SAT)
- Honors Award (tuition plus \$800 annual stipend)
  - 3.00 core curriculum GPA on a 4.00 scale
  - A minimum score of 27 on the ACT (1210 SAT)

# Financial Incentives for Good Academic Performance

## TOPS Awards by Category



Opportunity

Performance

Honors

Millions

Percentage Increase 1999-2013

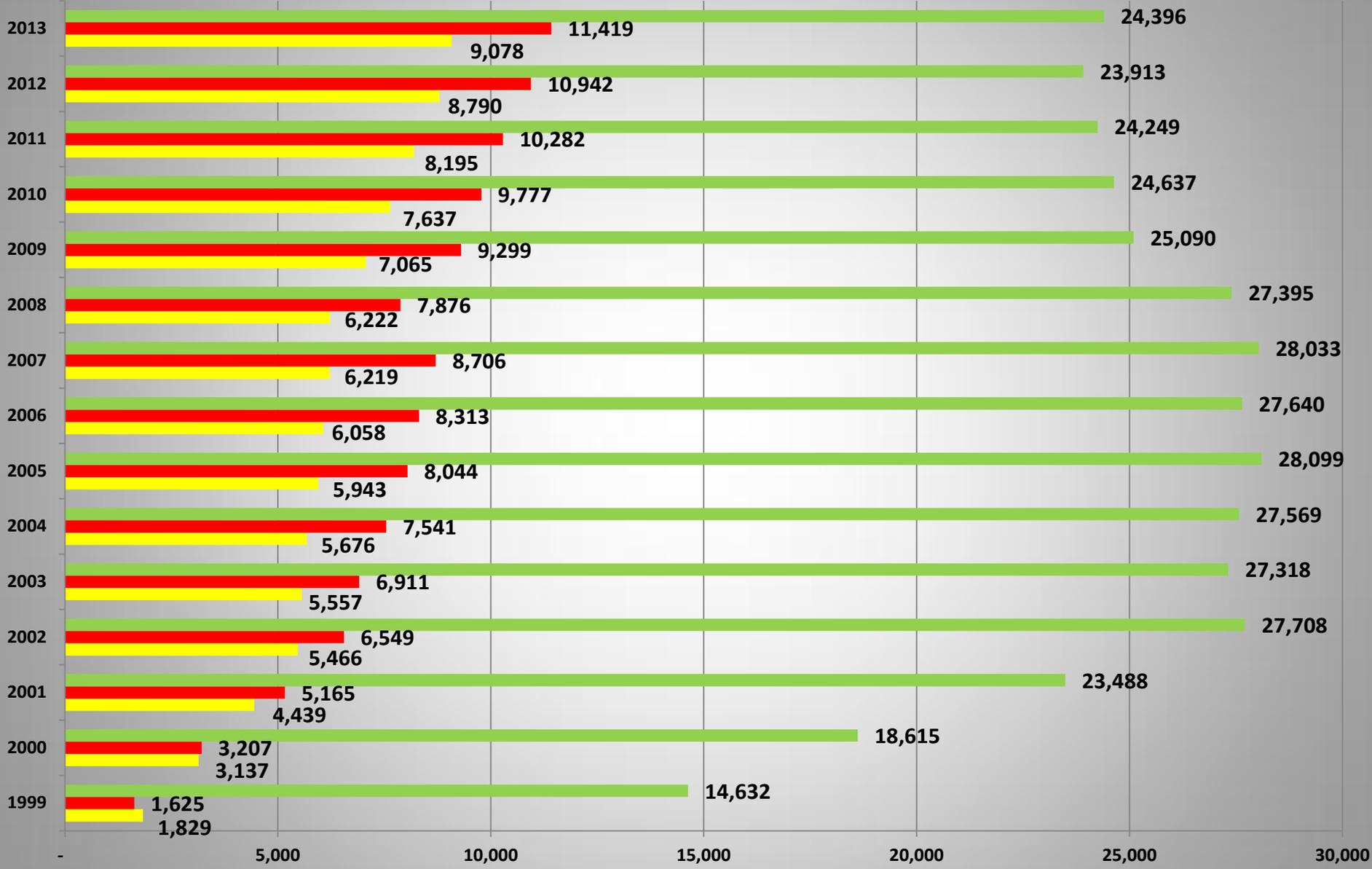
197%

1,100%

724%

# Financial Incentives for Good Academic Performance

## TOPS Recipients by Category



Percentage Increase 1999-2013

■ Opportunity 67%
 ■ Performance 603%
 ■ Honors 396%



# TOPS Core Curriculum

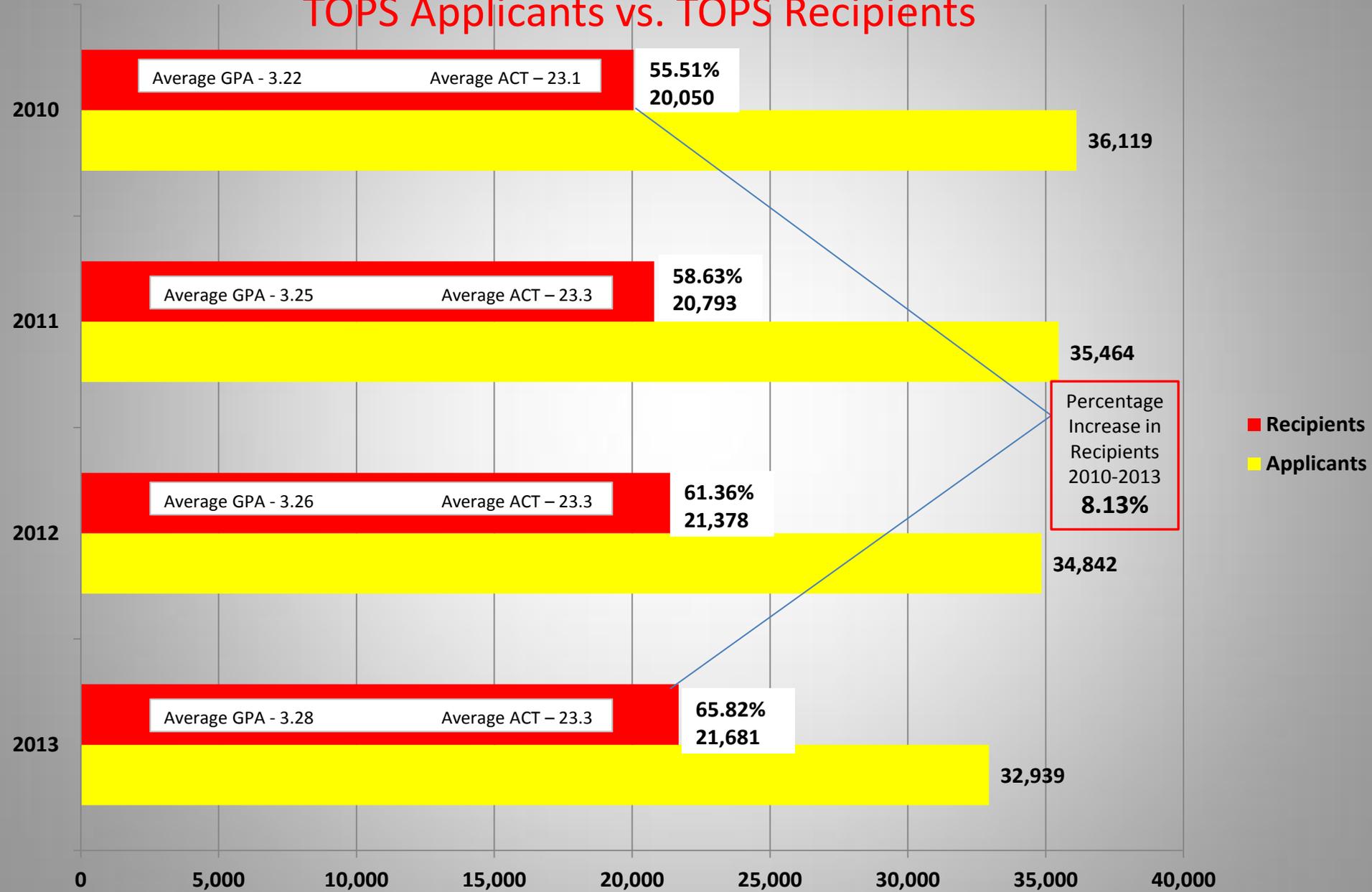
For the Opportunity, Performance, and Honors Awards  
For High School graduates of 2014 through 2017.

Units	Courses <sup>1</sup>
<b>ENGLISH = 4 Units</b>	
4 units	English I, II, III, & IV
<b>MATH = 4 Units</b>	
1 unit	Algebra I, or Integrated Mathematics I, or Applied Algebra I or Algebra I - Parts 1 & 2 (two units) or Applied Mathematics I & II (two units) or Applied Algebra 1A and 1B (two units)
1 unit	Algebra II or Integrated Mathematics II
2 units	Geometry, Pre-Calculus, Advanced Math-Pre-Calculus, Calculus, Advanced Math-Functions and Statistics, Probability and Statistics, Discrete Mathematics, Applied Mathematics III, Integrated Mathematics III, or Algebra III
<b>SCIENCE = 4 Units</b>	
1 unit	Biology I or II
1 unit	Chemistry I or II, or Chemistry Com
2 units	Earth Science, Physical Science, Environmental Science, Integrated Science, Biology II, Chemistry II, Physics, Physics II, Physics for Technology I or II, or Anatomy and Physiology <b>or both Agriscience I &amp; II (both for 1 unit)</b>
<b>SOCIAL STUDIES = 4 Units</b>	
1 unit	United States History
1 unit	Civics and Free Enterprise (1 unit, combined), <sup>2</sup> Civics (1 year), or AP Government and Politics: United States
2 units	World History, Western Civilization, World Geography, European History, History of Religion or AP Human Geography
<b>FOREIGN LANGUAGE = 2 Units</b>	
2 units	Foreign Language (2 units in the same language)
<b>FINE ARTS = 1 Unit</b>	
1 unit	Fine Arts Survey <b>or</b> 1 unit of a performance course in music, or dance, or theater <b>or</b> 1 unit of studio art <b>or</b> 1 unit of visual art <b>or</b> both Speech III & IV (both for 1 unit)
<b>TOTAL = 19 Units</b>	

<sup>1</sup> Advanced Placement (AP) courses and International Baccalaureate (IB) courses with the same name as a course listed in the TOPS Core Curriculum may be substituted.

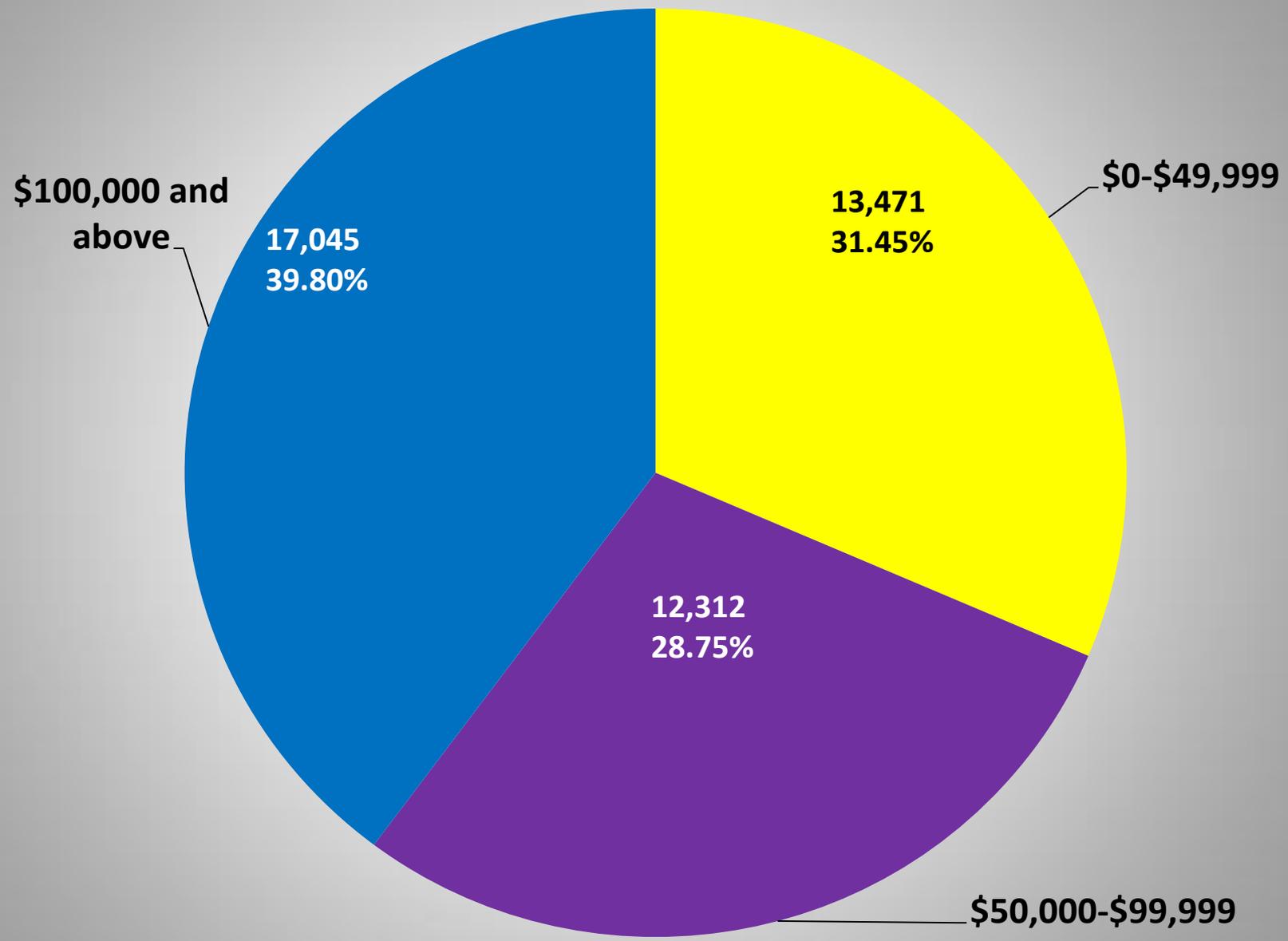
<sup>2</sup> Can be used only by students who entered the 9<sup>th</sup> grade before July 1, 2011. (See R.S.17:274.1)

# TOPS Applicants vs. TOPS Recipients



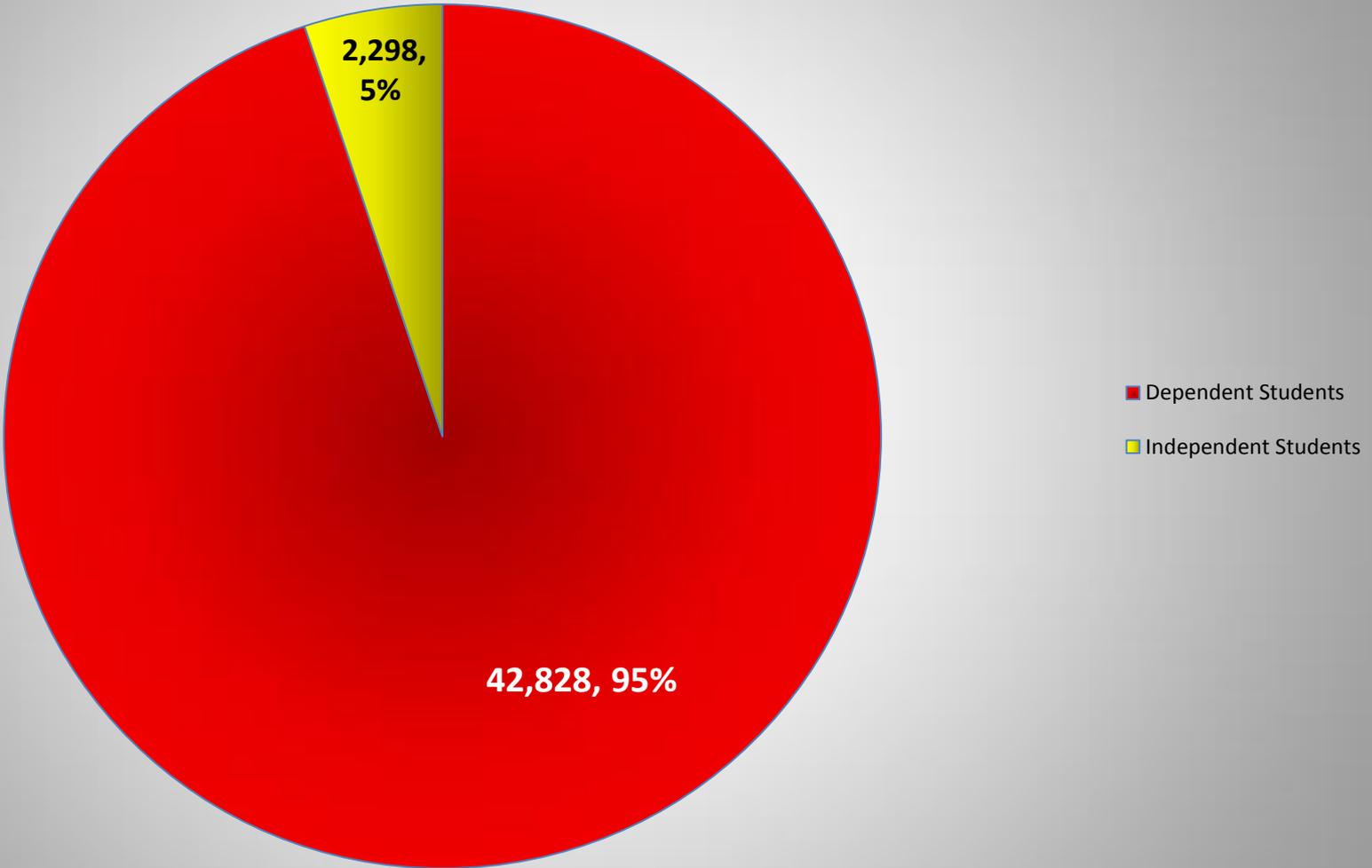
\* Applicants depict – Initial applicants in year of graduation

**Parental Income\* for TOPS Recipients - AY 2012-13**

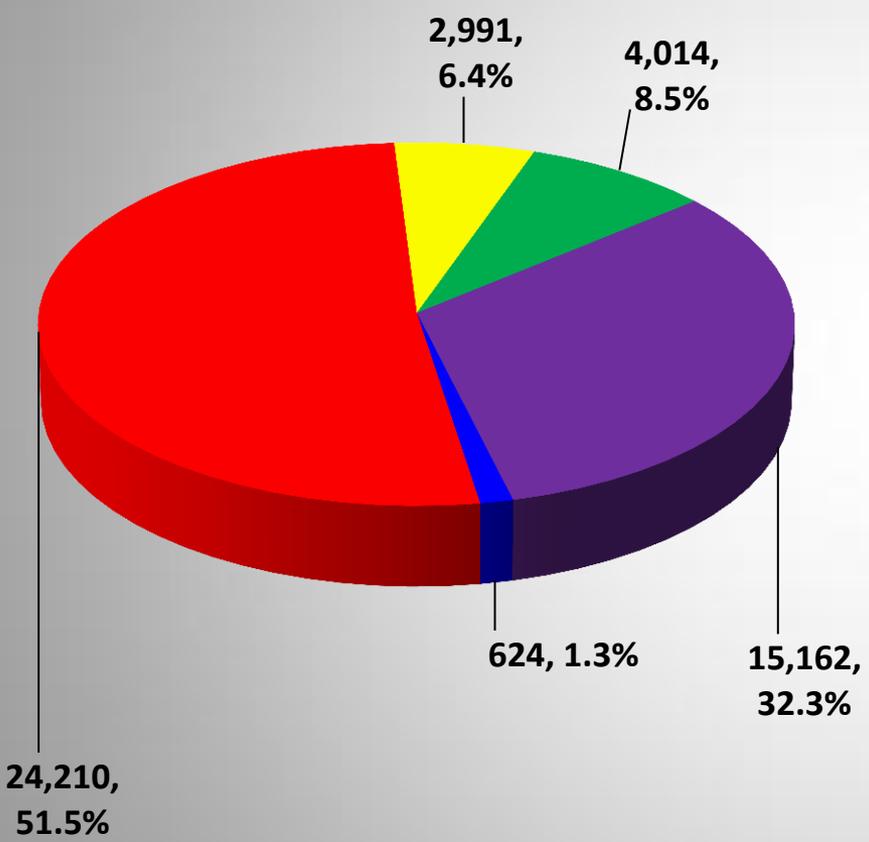


\*Only includes Dependent Students, Independent Students do not report Parental Income.

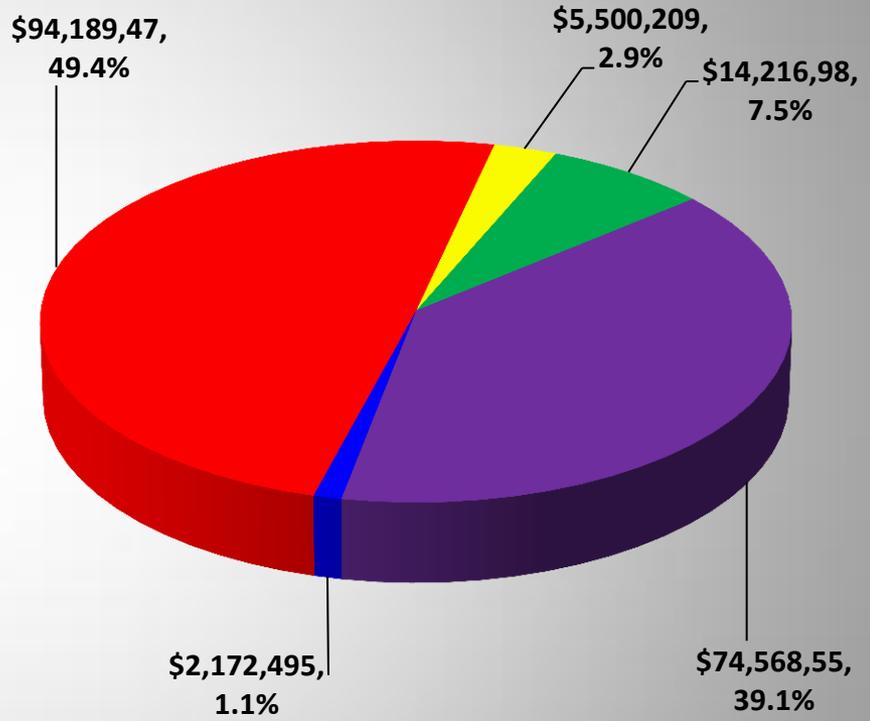
# Dependent & Independent TOPS Recipients - AY 2012-13



### TOPS Recipients - AY 2012-13



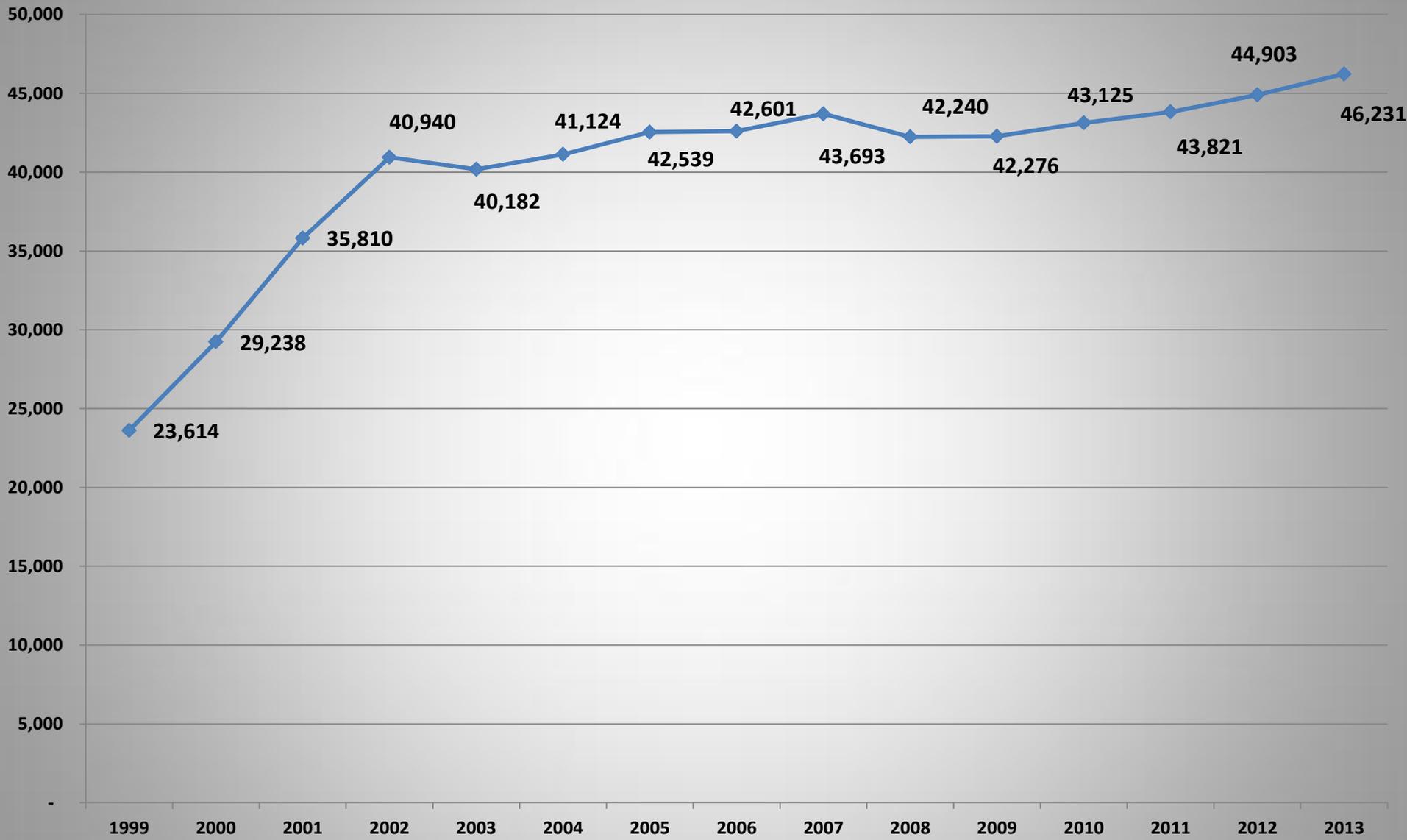
### TOPS Awards - AY 2012-13



■ LSU System   ■ SU System   ■ UL System   ■ LCTC System   ■ Independents'

Independents' include Louisiana Association of Independent Colleges and Universities (LAICU) schools and Proprietary schools.

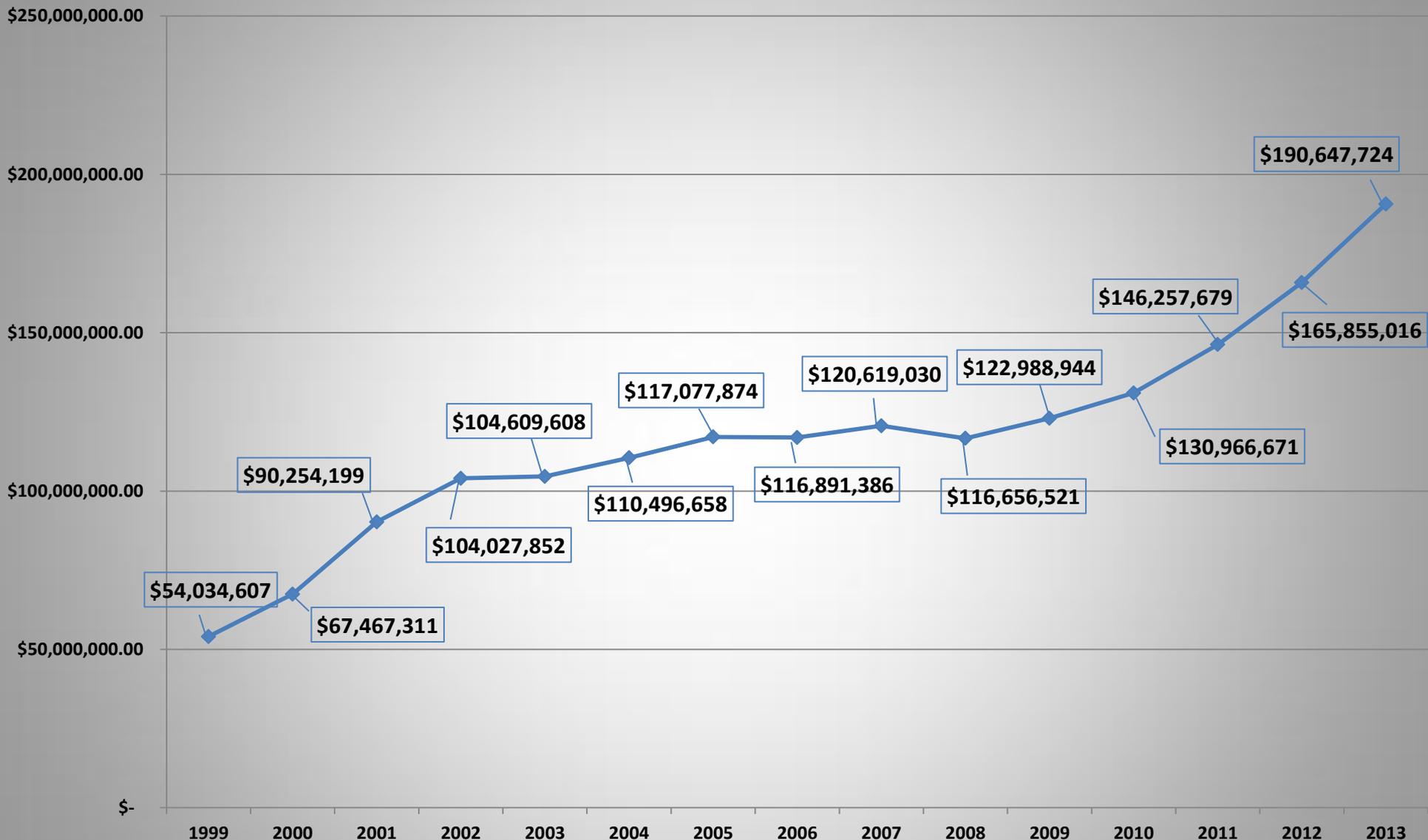
# TOPS Recipients



• Data from 1999-2005 includes LA Honors and LA TAP Awards.

**TOPS recipients have increased by 96% since 1999**

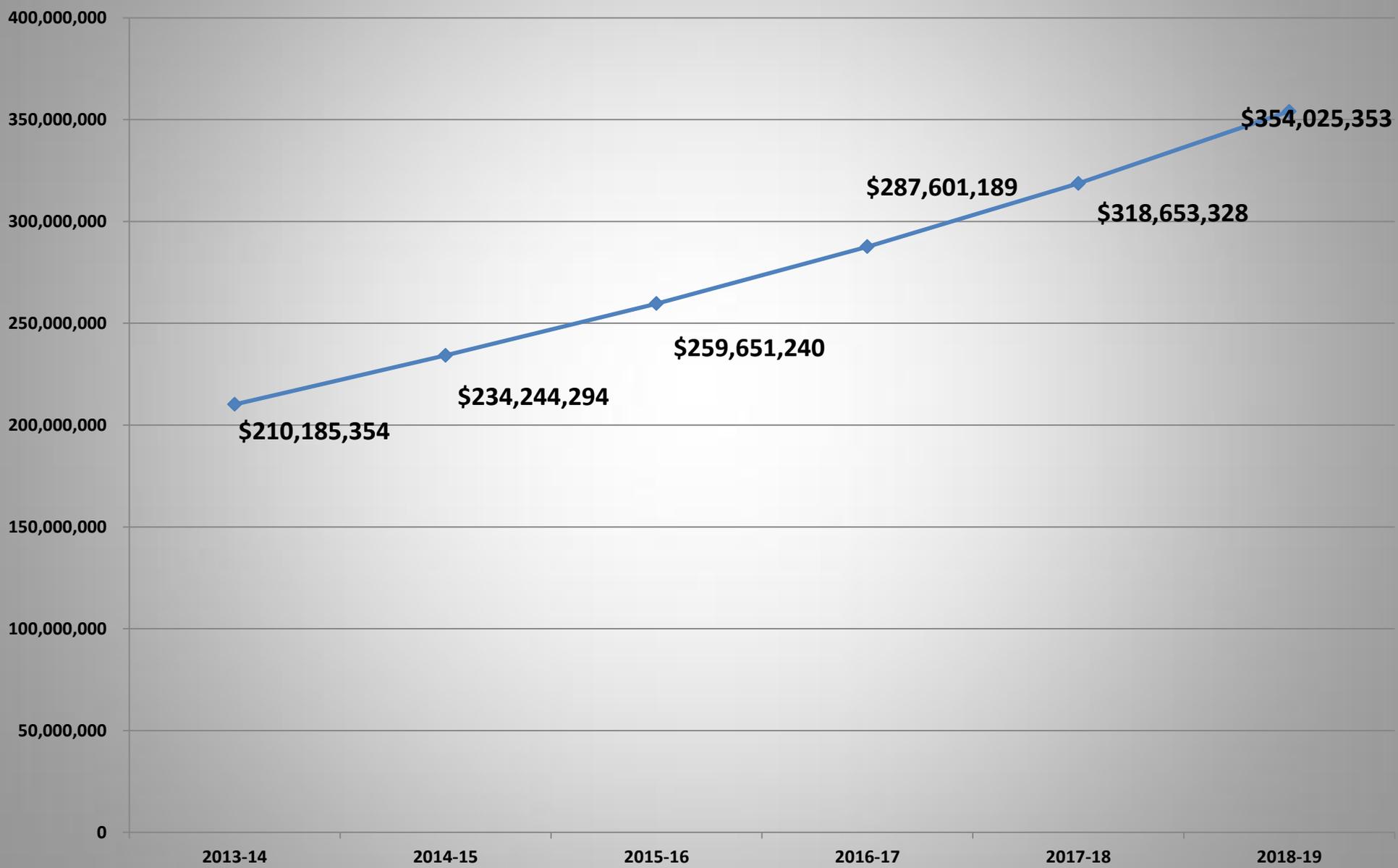
# TOPS Expenditures



- Data from 1999-2005 includes LA Honors and LA TAP Awards.

**TOPS expenditures have increased by 253% since 1999**

# TOPS PROJECTIONS with 10% Annual Increase



# TOPS RECAP

- Provides financial incentives for good academic performance through –
  - Opportunity, Performance & Honors Awards
  - \$190 million of awards in 2013
- Promotes academic success by rigorous high school preparation–
  - TOPS Core curriculum
  - Minimum: 20 ACT/940 SAT & 2.50 GPA
- Keeps LA's best & brightest in higher education in La–
  - 65.82% of initially eligible TOPS students (2013) attend La institutions
- Promotes access to postsecondary opportunities–
  - Number of TOPS recipients has almost doubled since 1999

# Other State Comparisons

Minimum Initial Eligibility Criteria for Base Lottery Scholarship Program<sup>1</sup>

	States that require both ACT/SAT <b>and</b> HSGPA		States that require either ACT/SAT <b>or</b> HSGPA				Other	
	FL	WV	GA	TN	AR	KY	NM	SC <sup>5</sup>
High School GPA	3.0	3.0	3.0 <sup>2</sup>	3.0	2.5	2.5 (for base award)		3.0
ACT/SAT	20 ACT	22 ACT/ 1020 SAT	85% or higher on SAT /ACT <sup>3</sup>	21 ACT/ 980 SAT	19	15 ACT/ 710 SAT (for bonus award)		24 ACT/ 1100 SAT
Core Course Requirements	Yes	Yes			Yes	Yes		
College GPA							2.5	
High School Ranking								Top 30%
Community Service	75 hours required	20 hours encouraged						

<b>Louisiana Requires both ACT/SAT and HSGPA</b>
<b>2.5 (Opportunity) 3.0 (Performance) 3.0 (Honors)</b>
<b>20 ACT/940 SAT (Opp) 23 ACT/1060 SAT (Perf) 27 ACT/1210 SAT (Hon)</b>
<b>YES</b>

<b>Alternative Eligibility</b>
<b>Home Study –</b>
22 ACT/1030 SAT (Opp)
24 ACT/1090 SAT (Perf)
28 ACT/1240 SAT (Hon)
<b>Out-Of-State Grads –</b>
23 ACT/1060 SAT (Opp)
26 ACT/1170 SAT (Perf)
30 ACT/1320 SAT (Hon)

Source: State program websites and state finance annual report (Citations can be found in References)

<sup>1</sup> For the minimum eligibility criteria for all programs in eight states, see **Appendix B**

<sup>2</sup> For graduates from a HOPE-eligible high school or home study program

<sup>3</sup> For graduates from an ineligible high school, home-study program or GED

## Overview of State Lottery Scholarship Programs (All Programs)

	Tennessee	Arkansas	Florida	Georgia	Kentucky	New Mexico	South Carolina	West Virginia	Louisiana
Number of students served in 2010-11	101,569	22,251	179,076	123,471	67,930	19,696	43,159	9,809	<b>44,674</b>
Total program costs in 2010-11	\$ 297m	\$ 61m	\$ 423m	\$ 539.9m	\$ 93m	\$ 47m	\$ 239m	\$ 46m	<b>\$146m</b>
Maximum Award	Prior to 2009 \$4,000 (4-year) \$2,000 (2-year) After 2009 <sup>2</sup> \$6,000 (4-year) \$3,000 (2-year)	2010-11 \$5,000 (4-year) \$2,500 (2-year) 2011-12 \$4,500 (4-year) \$2,250 (2-year)	\$2,385 <sup>3</sup>	Public \$70-210 <sup>4</sup> (per-hour-rate) Private \$1,800 (semester) \$1,200 (quarter)	\$2,500	Tuition Only	LIFE: \$5,000 Palmetto: \$7,000 HOPE: \$2,800	\$5,406 <sup>6</sup>	<b>*Opportunity: \$4,306 Performance: Opp + \$400 stipend Honors: Opp + \$800 stipend</b>
Average Award <sup>1</sup>	\$2,924	\$2,741	\$2,362	\$4,372	\$1,369	\$2,386	\$5,537	\$4,689	<b>\$3,274</b>
Scholarships as a percent of average Public 4-yr tuition & fees <sup>5</sup>	44.8% (\$6,525)	43.9% (\$6,298)	48.3% (\$4,886)	73.9% (\$5,916)	18.3% (\$7,511)	46.2% (\$5,169)	54.5% (\$10,155)	98% (\$5,049)	<b>97% (\$4.420)</b>

Source: State program websites and state finance annual report (Citations can be found in References)

<sup>1</sup> Average Award is a derived variable by THEC staff, using the number of students and total program costs in most recent year

<sup>2</sup> Divided equally over semesters including summer

<sup>3</sup> The award amount in Florida is per credit hour based and varies among different types of institutions  
<http://www.floridastudentfinancialaid.org/SSFAD/bf/awardamt.htm>

<sup>4</sup> The exact HOPE award amounts by institution can be found at  
[http://www.gsfc.org/main/publishing/pdf/2011/hope\\_award\\_amounts.pdf](http://www.gsfc.org/main/publishing/pdf/2011/hope_award_amounts.pdf)

<sup>5</sup> The source for average public 4-year tuition and fees is The College Board, Trends in College Pricing (2011)  
<http://professionals.collegeboard.com/data-reports-research/trends>

<sup>6</sup> Students who were awarded PROMISE scholarship prior to January 1, 2010 receive an award equal to the actual tuition and mandatory fee charges. After January 1, 2010, the maximum award for students is \$4,750, or full tuition and fees, whichever is less.

\* The award amount is based on tuition and varies among the different institutions. For FY 2010-11, LSU-HSC-Shreveport had the highest award at \$4,306.

# Differences between TOPS and GO Grant

## **TOPS**

- Merit based Aid
  - Not based on income
- Appropriated as “more or less” funding – State “guarantees” to pay all eligible awards
- Historically protected from budget cuts because of “more or less” language in appropriation

## **GO Grant**

- Need based Aid
  - Income based
- Set Appropriation each year
  - State funds program at level amount – no guarantee to pay all eligible awards
- No protection from budget cuts

# GO Grant

The purpose of this program is to provide a need-based component to the state's financial aid plan to support nontraditional and low to moderate-income students who need additional aid to afford the cost of attending college.

## Statutory Authority

### Title 28, Chapter 12, §1201. General Provisions

#### A. Authority.

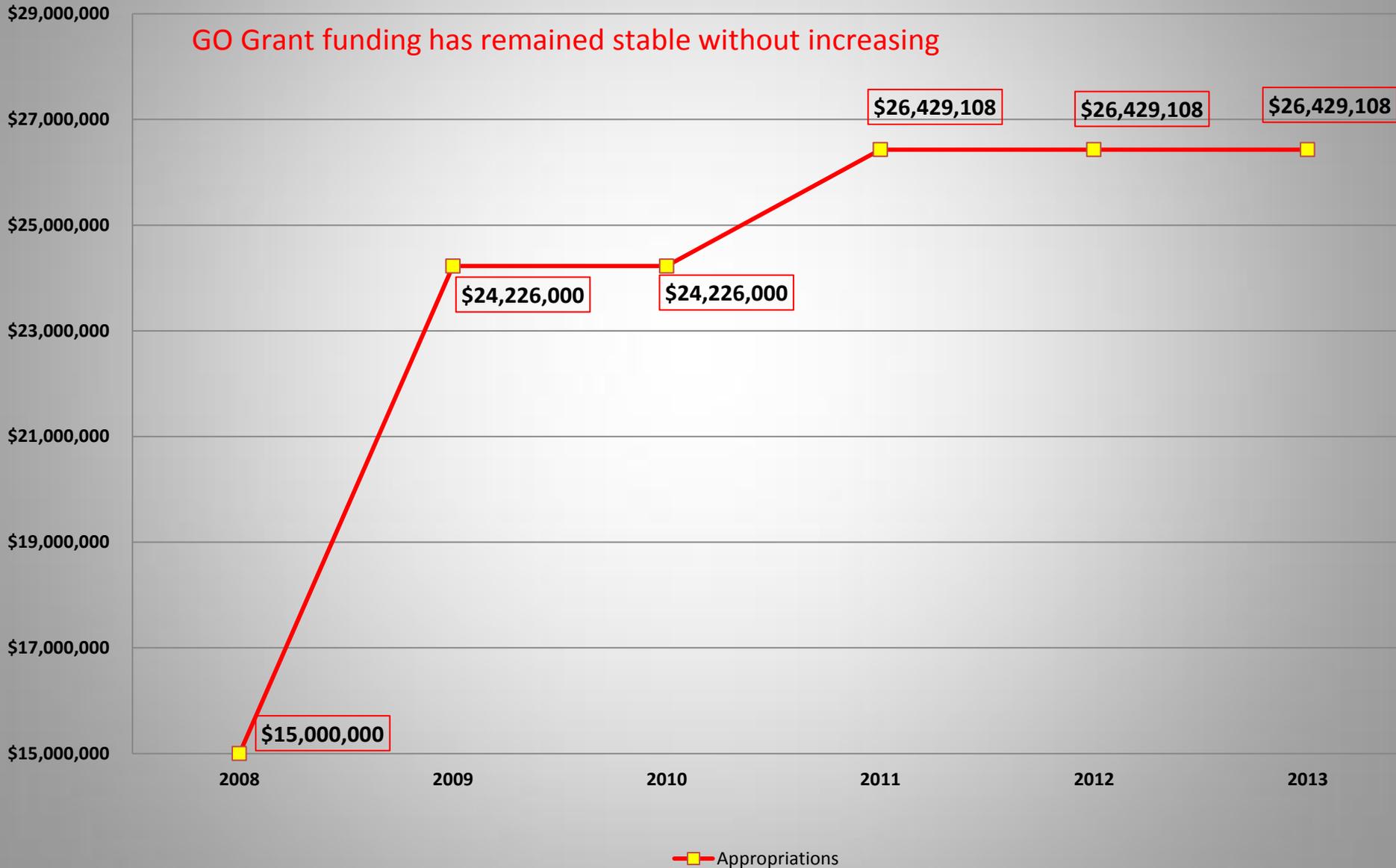
1. In accordance with the requirements of Act 695 of the 2004 Regular Session of the Legislature, the Board of Regents developed the GO Grant Program...
2. The Louisiana GO Grant Program is administered by the Louisiana Office of Student Financial Assistance ...

## Eligibility Requirements:

1. Louisiana resident
2. Recipient of a federal Pell Grant
3. Be admitted and enrolled as a certificate- or degree-seeking undergraduate student at a Louisiana public or private (LAICU) college or university
4. Has unmet needs with regards to the ability to pay the cost of attendance
5. Maintains steady academic progress (for continued participation)

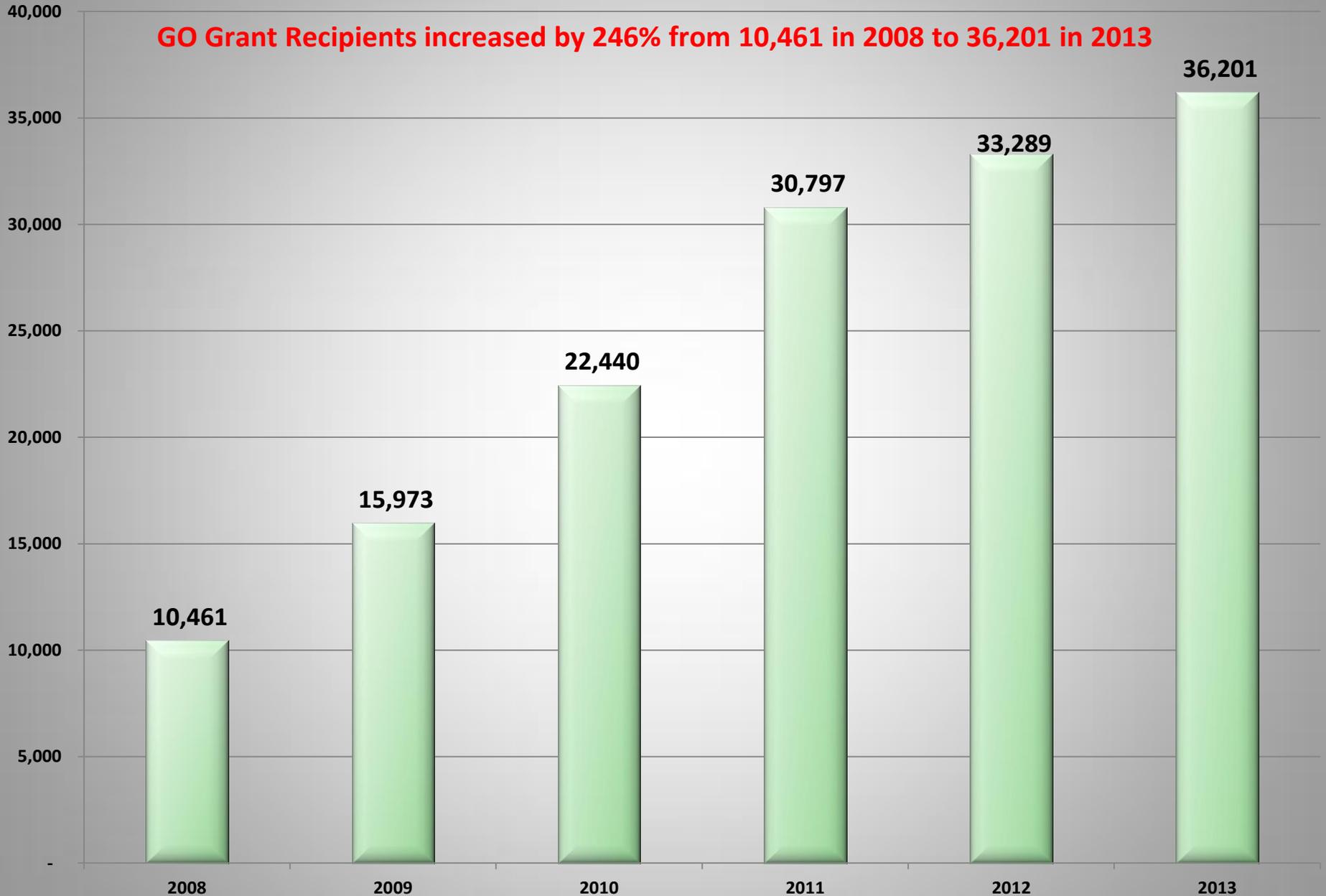
# GO Grant Appropriations

GO Grant funding has remained stable without increasing



# Annual GO Grant Recipients

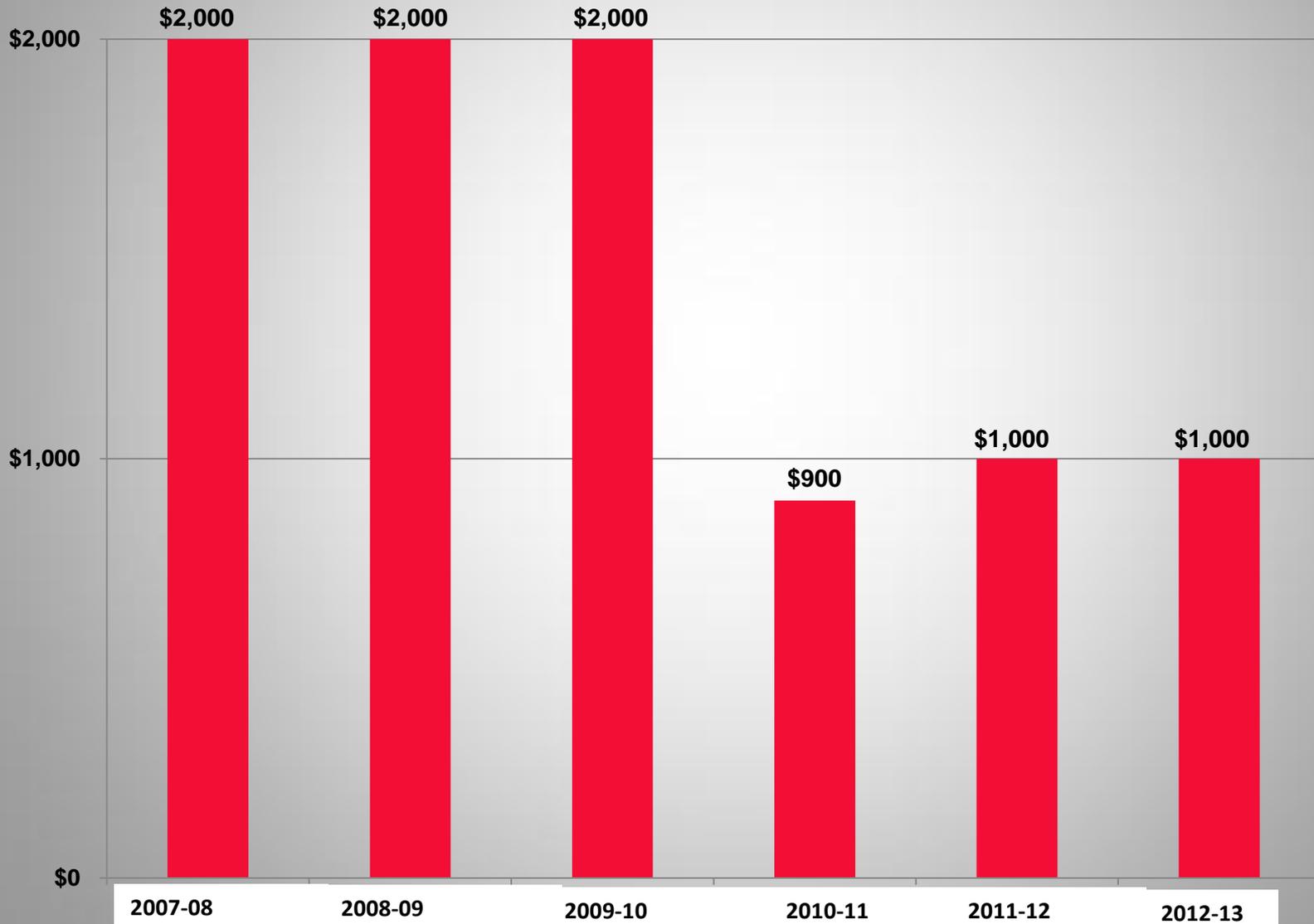
GO Grant Recipients increased by 246% from 10,461 in 2008 to 36,201 in 2013



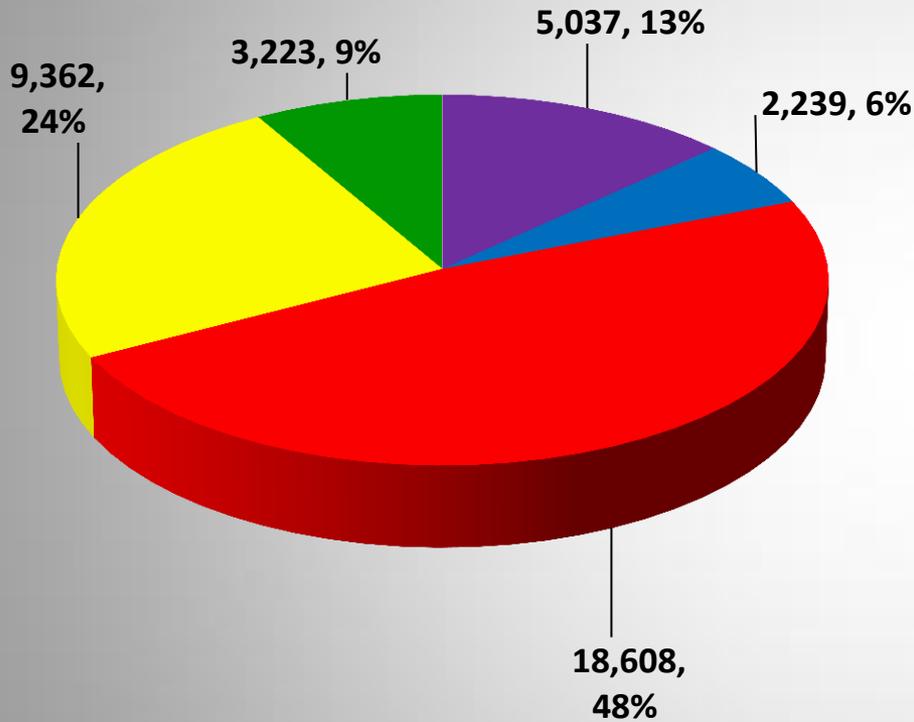
Percentage Increase 2008-2013

246%

# Annual GO Grant Award Amounts for Full-Time Students

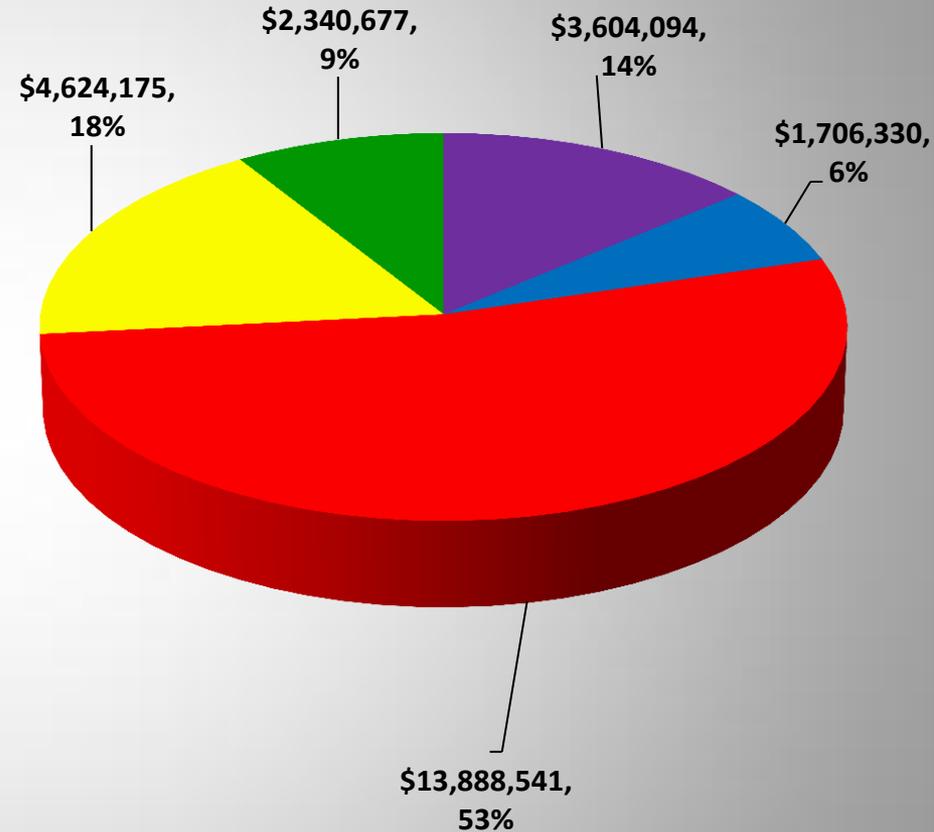


## GO Grant Recipients - AY 2012-13



■ LSU System   
 ■ SU System   
 ■ UL System

## GO Grant Awards - AY 2012-13



■ LCTC System   
 ■ Independents'

Independents' include Louisiana Association of Independent Colleges and Universities (LAICU) schools and Proprietary schools.

# Noel – Levitz Study October 2011

## Does Financial Aid Impact Student Retention Among Pell Grant Recipients in Louisiana? Final study database: (37,251 records)

Description	Number of Records	Percent of Records
Filed a FAFSA*, demonstrated financial need, received a Pell Grant	13,583	36%
Filed a FAFSA, demonstrated financial need, did not receive a Pell Grant**	7,897	21%
Filed a FAFSA, did not demonstrate financial need	10,981	29%
Did not file a FAFSA	4,790	13%
<b>TOPS recipients</b>	<b>21,634</b>	<b>58%</b>
<b>GO Grant recipients</b>	<b>7,888</b>	<b>21%</b>
<b>Pell Grant recipients</b>	<b>13,583</b>	<b>36%</b>
<b>Dependent students</b>	<b>30,746</b>	<b>83%</b>

\* The FAFSA is the Free Application for Federal Student Aid which students must submit to potentially qualify for Pell Grants and other forms of federal financial aid.

\*\* Pell Grants are awarded to students with Expected Family Contributions (EFC) below a prescribed level, so it is possible for a student to demonstrate financial need without qualifying for a Pell Grant.

Some totals may not equal 100% because of rounding.

**Table 4: Fall-to-Fall, Same-School Retention by Percentage of Need Met With Gift Aid**

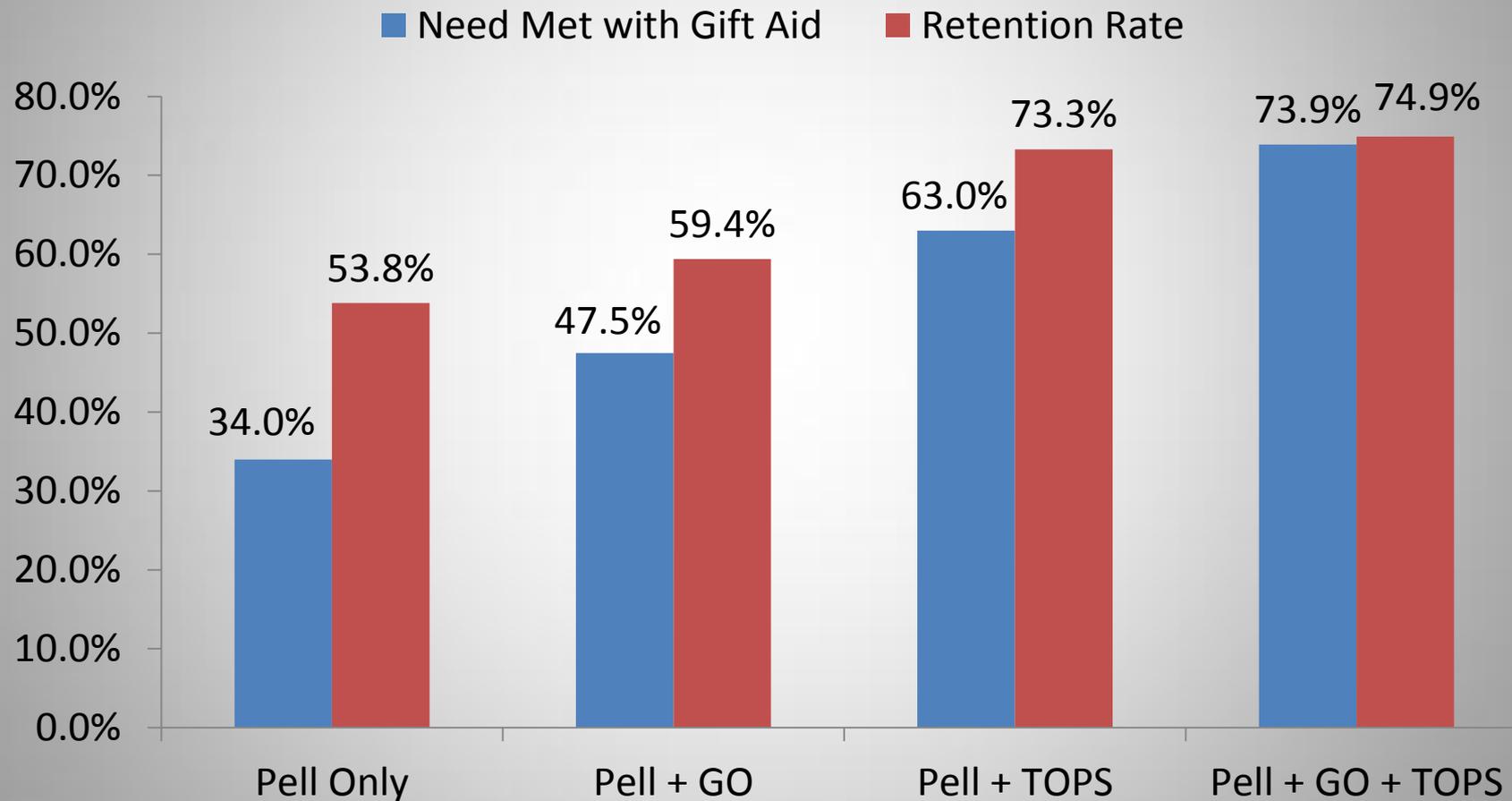
Pell Grant Recipients in Louisiana Statewide and Regional Universities (Fall 2006, 2007, and 2008 Cohorts)

<b>Percent of Need Met With Gift Aid</b>	<b>Retained</b>	<b>Did Not Retain</b>	<b>Total</b>	<b>Retention Rate</b>
<30%	753	892	1,645	45.8%
30% to <40%	1,144	936	2,080	55.0%
40% to <50%	1,680	1,128	2,808	59.8%
50% to <55%	795	446	1,241	64.1%
55% to <60%	683	270	953	71.7%
60% to <70%	1,195	494	1,689	70.8%
70% to <80%	980	310	1,290	76.0%
80% or more	1,544	333	1,877	82.3%
<b>Total</b>	<b>8,774</b>	<b>4,809</b>	<b>13,583</b>	<b>64.6%</b>

CHI SQUARE RESULTS: df 7; value 744; p-value < 0.0001

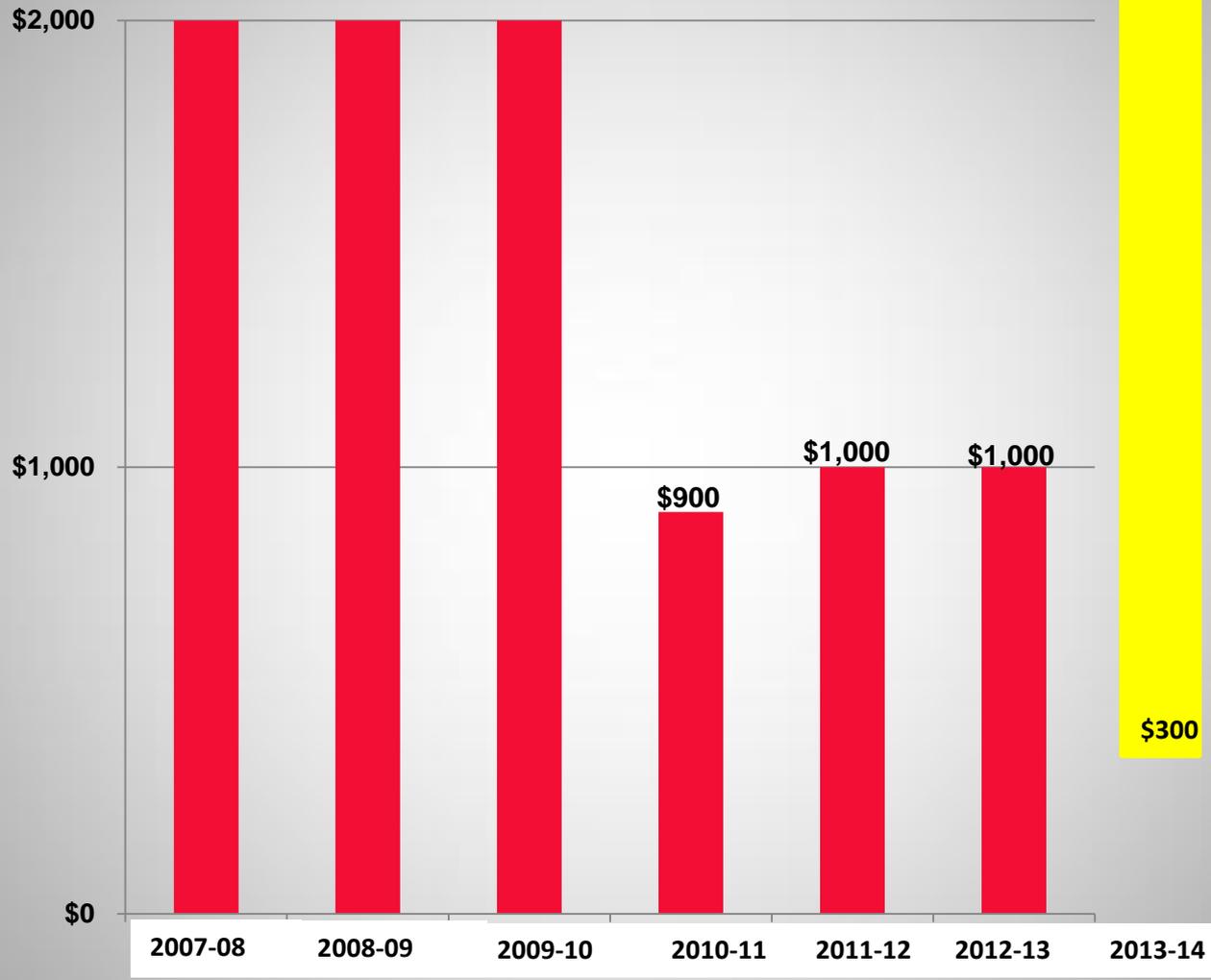
The results show that the best allocation of resources is making sure that at least 60% of a student's financial needs are met. The biggest increases in retention occur between 30% to 60% of Gift Aid, rising from 45.8% to 71.7%. Increasing the Gift Aid from 70% to 80% or more, on the other hand, only yields an increase of 11.5% in retention rates. Thus, resources are better spent in efforts to get more students to the 60% level rather than funding some students beyond 60%.

Adding the Go Grant alone increases the percentage of need met with gift aid by 14 percentage points and provides a 5.6 percentage point improvement in retention



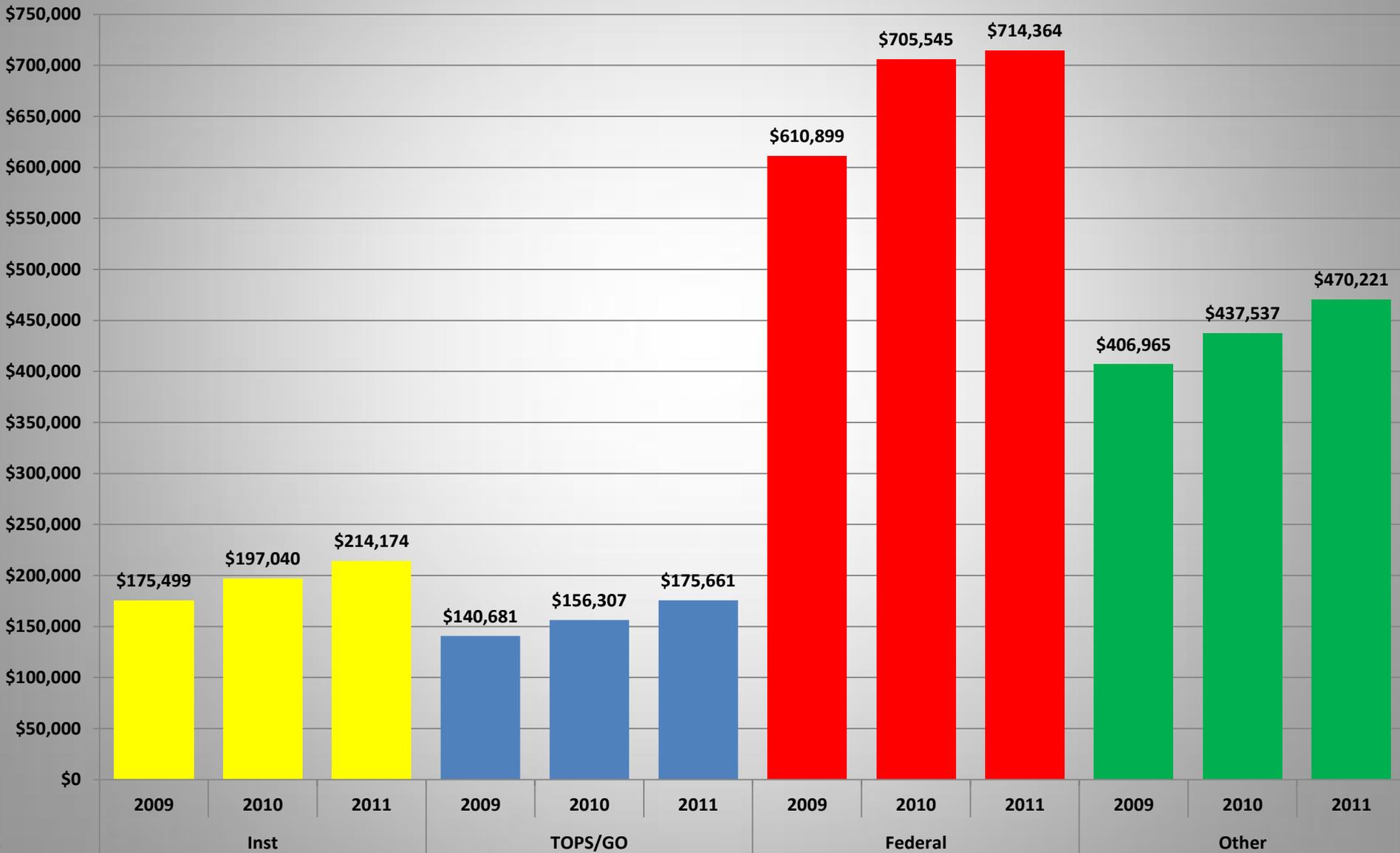
All pairwise comparisons of means are significant except for retention rate between Pell+TOPS and Pell+GO+TOPS

# Annual GO Grant Award Amounts for Full-Time Students



For 2013-14  
Awards will  
range from  
\$300-\$3,000.

# Financial Aid Awarded to Students by Source of Funds (in \$1,000's)



# Number of Students Receiving Financial Aid by Source of Funds (Duplicated Counts)

