

# The Status of Federal Student Aid Programs

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THE PELL GRANT, STUDENT BORROWING,  
AND STUDENT SUPPORT PROGRAMS



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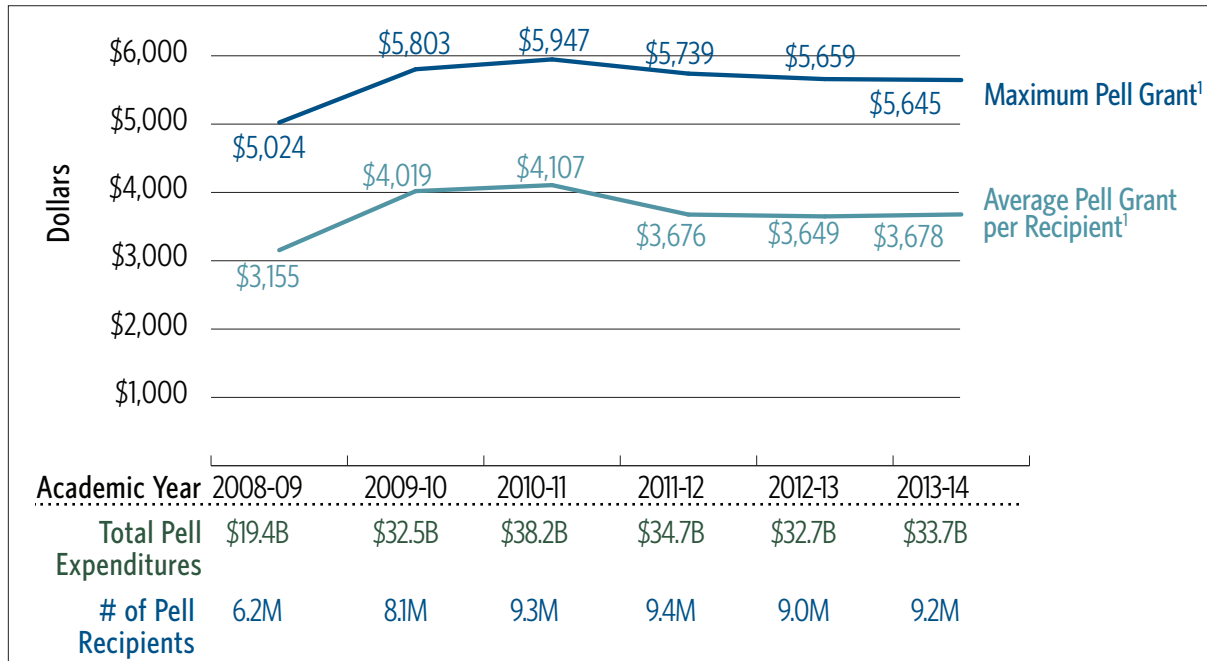
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SECTION 1  
Pell Grants

# Pell Grants

**Figure 1. Total Pell Expenditures, Maximum and Average Pell Grant, Number of Recipients, and Congressional Funding Level, 2008-09 to 2013-14**



**Note:** In constant dollars, the congressional funding award level was as follows: \$5,350 (2008-09), \$5,550 (2009-10), \$5,500 (2010-11), \$5,500 (2011-12), \$5,645 (2012-13), and \$5,730 (2013-14).<sup>2</sup>

**Sources:** Baum, Sandy, and Kathleen Payea. 2013. *Trends in Student Aid*. New York: The College Board. <http://trends.collegeboard.org/sites/default/files/student-aid-2013-full-report.pdf>

Baum, Sandy, Diane Cardenas Elliott, and Jennifer Ma. 2014. *Trends in Student Aid*. New York: The College Board. <http://trends.collegeboard.org/sites/default/files/2014-trends-student-aid-final-web.pdf>

- In 2009-10, the total spending for Pell Grants rose for two reasons. First, the number of recipients increased by 1.9 million students and year-round Pell Grants were made available for the first time.
- After the termination of year-round Pell Grants in 2011-12, the total Pell expenditures fell even though the number of students being served continued to increase to more than 9 million students.
- The number of students qualifying for a Pell Grant remained at or above 9 million for four consecutive years.
- Since the year-round Pell Grant was discontinued, the average Pell Grant awarded to a student has been approximately \$3,650—approximately \$2,000 less than the Pell Grant maximum.

<sup>1</sup> In 2013 dollars

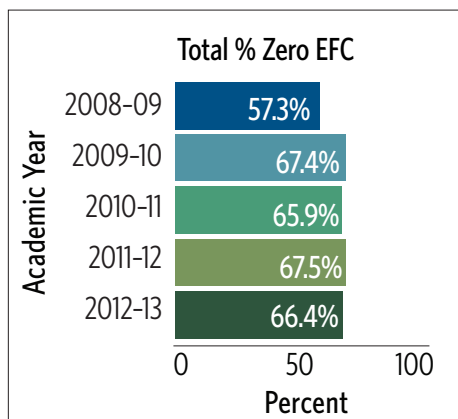
<sup>2</sup> Congressional Budget Office In 2013 dollars

## Pell Grants

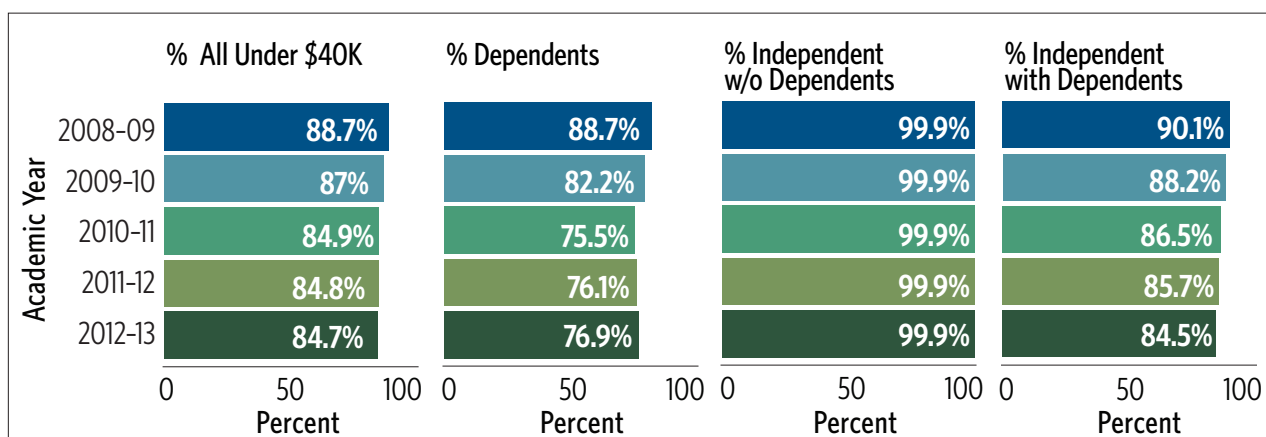
The Expected Family Contribution (EFC) is calculated based on the financial information provided by each student on the FAFSA. The EFC takes into consideration the dependency status of the student (dependent, independent). If the student is independent, the formula may also be adjusted if he or she has dependents.

- Only undergraduate students who have an EFC of zero and enroll full time/full year receive the maximum Pell Grant.
- Figure 2a illustrates the percentage of students each year who qualify for a zero EFC based on their family income calculation. With the exception of 2008-09, the year before the year-round Pell went into effect, the number of students who have a calculated EFC of zero has remained at or near 66 percent.
- As Figure 2b indicates, 85 percent or more of all Pell recipients have a family income under \$40,000 per year.
- 99.9 percent of all independent students who receive Pell Grants report an income of under \$40,000 per year.

**Figure 2a: Percentage of Pell Recipients with a Zero Expected Family Contribution**



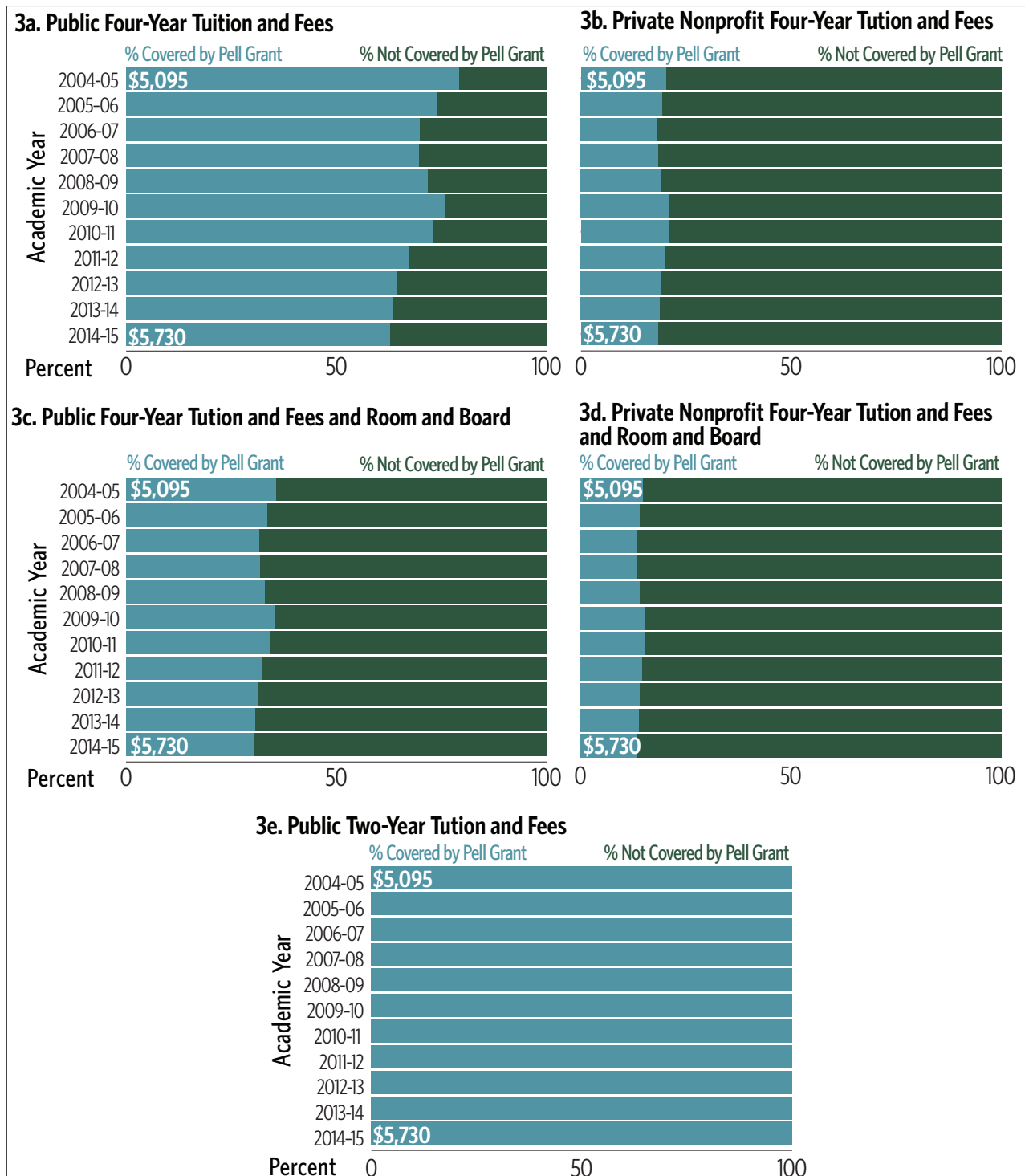
**Figure 2b: Percentage of Pell Recipients That Have a Family Income of Under \$40K per Year**



Source: U.S. Department of Education. 2015. "Federal Pell Grant Program Annual Data Reports." <http://www2.ed.gov/finaid/prof/resources/data/pell-data.html>

# Pell Grants

**Figures 3a-3e: Inflation-Adjusted Maximum Pell Grant Coverage of Published Prices at Public and Private Nonprofit Four-Year Institutions (in 2014 Dollars)**



**Sources:** U.S. Department of Education. n.d. *The Federal Pell Grant Program End-of-Year Report, 2012-13*. Washington, DC: U.S. Department of Education; unpublished data from the U.S. Department of Education, Office of Education; Baum, Sandy, and Jennifer Ma. 2014. *Trends in College Pricing*. New York: The College Board; Baum, Sandy, Diane Cardenas Elliott, and Jennifer Ma. 2014. *Trends in Student Aid*. New York: The College Board. <http://trends.collegeboard.org/sites/default/files/2014-trends-student-aid-final-web.pdf>

Figures 3a–e are based on the inflation-adjusted maximum Pell Grant. These figures represent students who receive the maximum award. Students who receive the average Pell award or less than the maximum Pell award would be responsible for taking additional loans or paying directly for the cost not covered by the Pell award.

**Figure 3a and 3c**

- In 2004–05 the maximum Pell Grant covered, on average, approximately 80 percent of the tuition and fees at a public four-year institution.
- In the past 10 years, the average proportion of public four-year institutions’ tuition and fees covered by the maximum Pell Grant award has decreased from approximately 80 percent to approximately 60 percent.
- The average proportion of public four-year institutions’ tuition, fees, room, and board covered by the maximum Pell Grant award has decreased from 40 percent to 30 percent in the last decade.

**Figure 3b and 3d**

- The average proportion of private nonprofit four-year institutions’ tuition and fees covered by the maximum Pell Grant award has fallen slightly in the last decade, from approximately 20 percent in 2004–2005 to 18 percent in 2014–15.
- The average proportion of private nonprofit four-year institutions’ tuition, fees, room, and board covered by the maximum Pell Grant award is down slightly in the last decade, from approximately 15.5 percent in 2004–05 to 13.5 percent in 2014–15.

**Figure 3e**

- The maximum Pell Grant award has covered 100 percent of the average in-state tuition and fees at public two-year colleges for the entire decade.

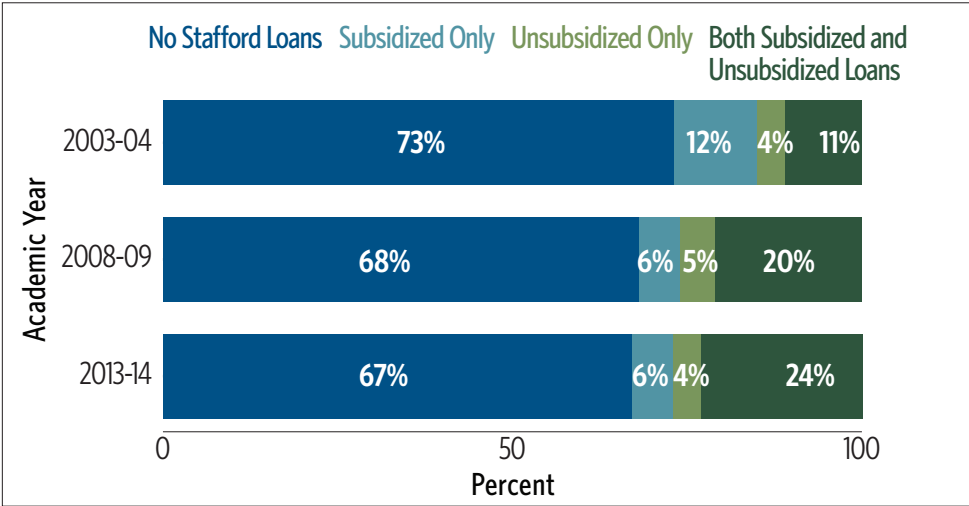
SECTION 2

# Student Borrowing



# Student Borrowing

**Figure 4a: Percentage of Undergraduate Students Borrowing Federal Subsidized and Unsubsidized Loans**

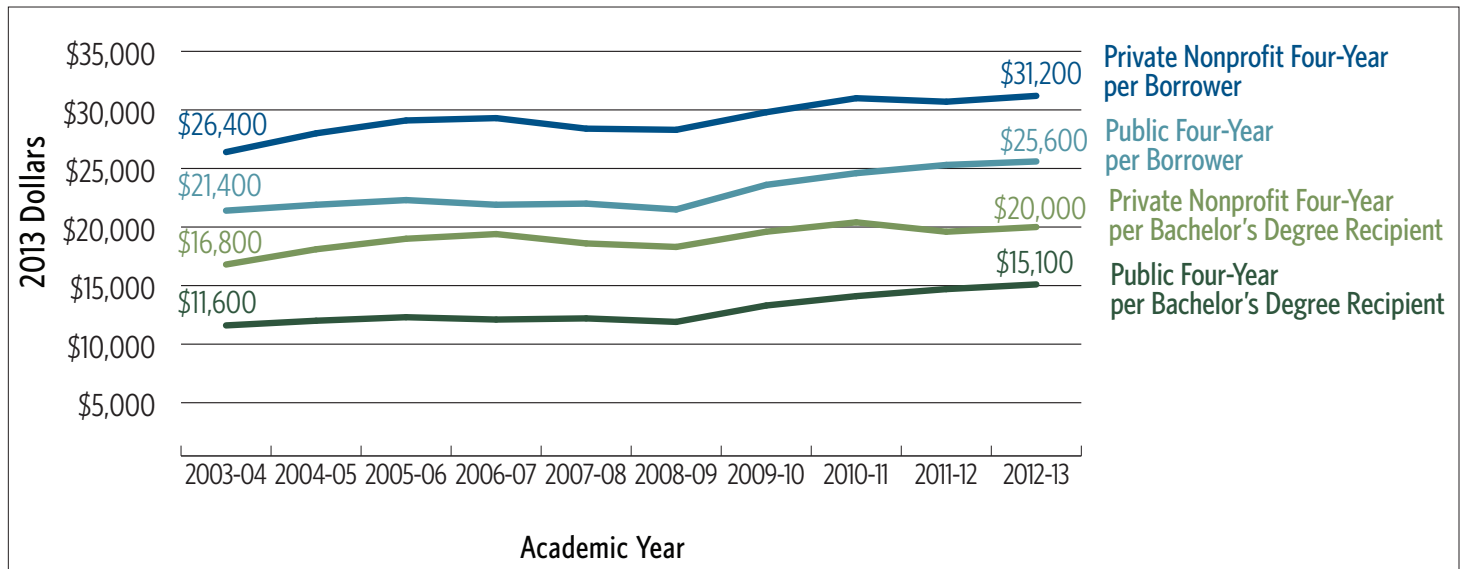


**Note:** Numbers for 2013-14 are based on projected 2013-14 undergraduate headcount enrollment at degree-granting Title IV institutions. Some students may be counted more than once if they enrolled in more than one institution, leading to an underestimate of the percentage borrowing. Percentages may not sum to 100 because of rounding.

**Sources:** National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS) 2012-13 Headcount Enrollment; National Student Loan Data System for Students.

- The number of students who did not take a Stafford loan has decreased 6 percentage points in the last decade, going from 73 percent in 2003-04 to 67 percent in 2013-14.
- The number of students borrowing through both subsidized and unsubsidized loans has more than doubled, going from 11 percent in 2003-04 to 24 percent in 2013-14.

**Figure 4b: Average Cumulative Debt Levels (in 2013 Dollars)**



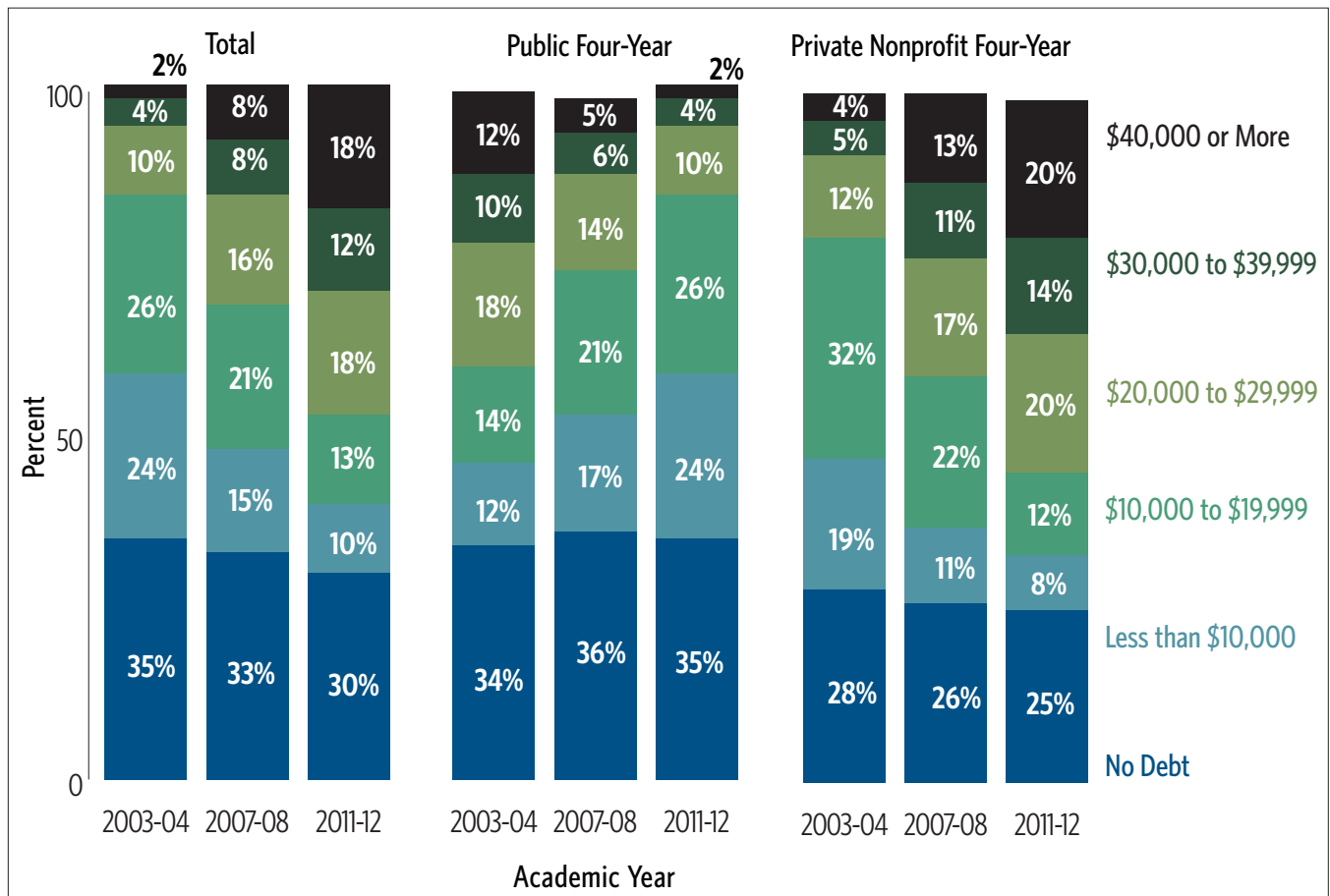
**Notes:** Figures include federal and nonfederal loans taken by students who began their studies at the institution from which they graduated. Calculations are based on the number of bachelor's degrees awarded, which may exceed the number of students receiving degrees. Reported amounts are estimates and should be interpreted with caution. The available data are not adequate to allow comparable calculations for for-profit institutions.

**Source:** The College Board. Annual Survey of Colleges, 2001 to 2014.

- The average cumulative debt levels has risen over the last 10 years across every institutional type. Students have \$4,000 to \$5,000 more debt upon graduation in 2013-14 than they did in 2003-04.

## Student Borrowing

Figure 5a: Cumulative Postsecondary-Related Debt of Bachelor's Degree Holders by Graduating Class

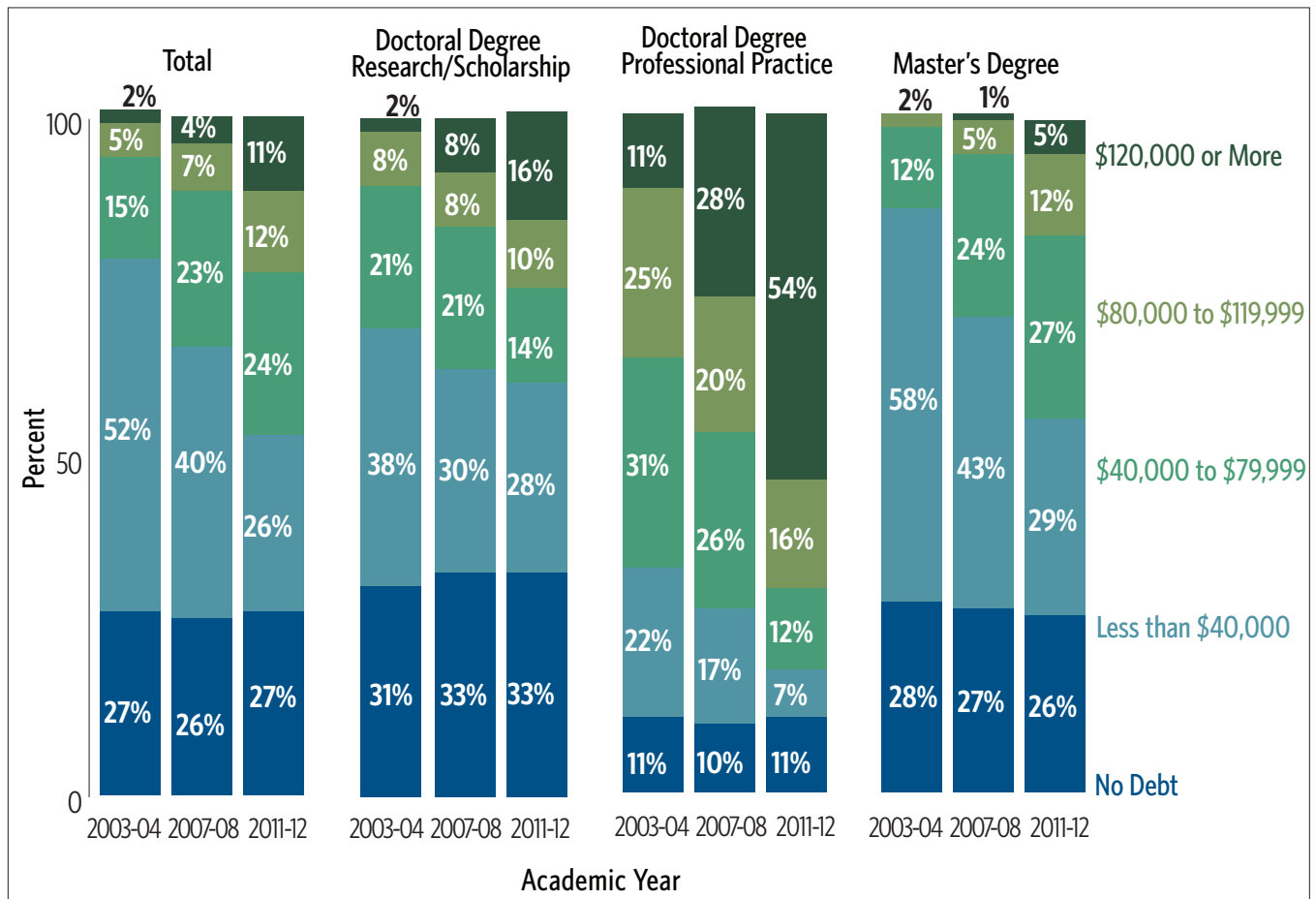


**Note:** Includes both federal and nonfederal borrowing.

**Sources:** National Center for Education Statistics, National Postsecondary Student Aid Study, 2004, 2008, and 2012.

- Although more students are borrowing slightly more for a bachelor's degree, the number of those with higher levels of debt is declining at public four-year colleges and universities.

**Figure 5b: Cumulative Debt for Undergraduate and Graduate Studies by Graduating Class**

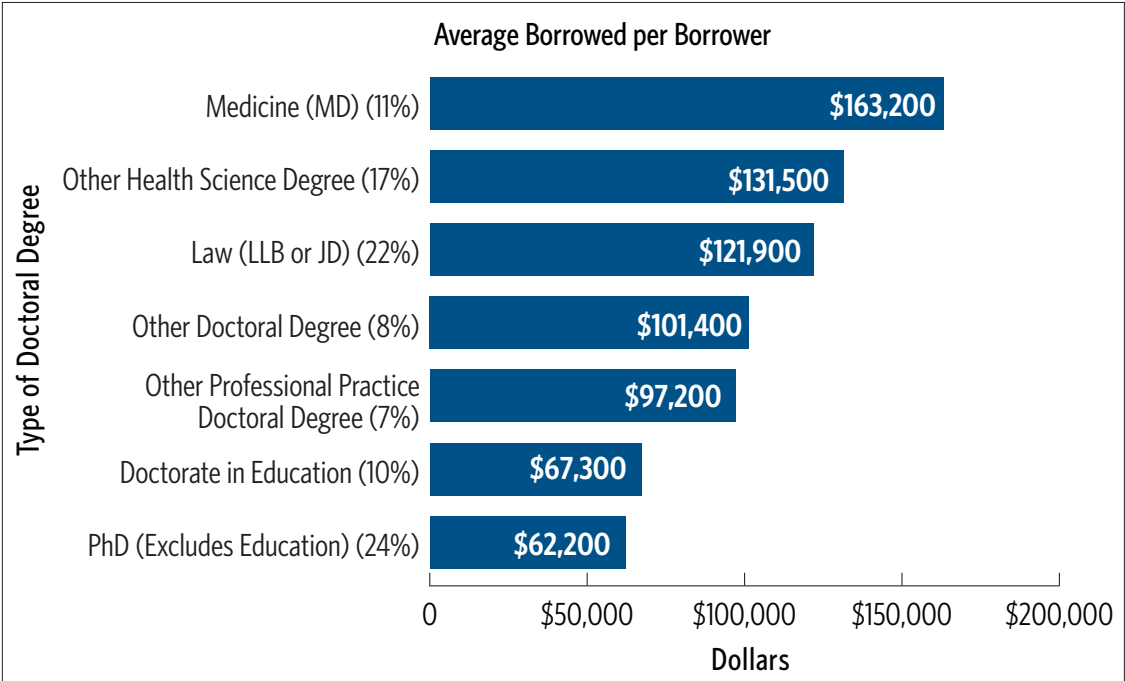


**Notes:** Doctoral degree-professional practice programs include chiropractic, dentistry, law, medicine, optometry, pharmacy, podiatry, and veterinary medicine. This category was labeled “first professional degrees” in 2003-04 and 2007-08. Includes students who were U.S. citizens or permanent residents and excludes postbaccalaureate and post-master’s-degree certificate recipients. Percentages may not sum to 100 because of rounding.

**Sources:** National Center for Education Statistics, National Postsecondary Student Aid Study, 2004, 2008, and 2012.

# Student Borrowing

**Figure 6: Doctoral Degree Recipient Debt and Average Borrowed, 2011-12**



**Notes:** “Other doctoral degrees” are primarily in health fields, psychology, and business. “Other master’s degrees” are primarily in health and related sciences, public administration, social services, business, and visual and performing arts. Psychology, health fields, literature, and languages are the most common “master of arts” fields.

**Sources:** National Center for Education Statistics, National Postsecondary Student Aid Study, 2012; Baum, Sandy, Diane Cardenas Elliott, and Jennifer Ma. 2014. *Trends in Student Aid*. New York: The College Board. <http://trends.collegeboard.org/sites/default/files/2014-trends-student-aid-final-web.pdf>

SECTION 3

# Student Support Programs

# Student Support Programs

**Table 1. Federal Supplemental Educational Opportunity Grant (SEOG)**

Summary of SEOG Awards			
Academic Year	Total Recipients	Total Spending	Average Grant
2004-05	1,408,652	\$1.07 billion	\$756
2005-06	1,419,055	\$1.08 billion	\$764
2006-07	1,417,211	\$1.08 billion	\$762
2007-08	1,450,246	\$1.07 billion	\$736
2008-09	1,451,213	\$1.04 billion	\$716
2009-10	1,593,467	\$1.07 billion	\$669
2010-11	1,633,400	\$1.01 billion	\$620
2011-12	1,645,986	\$967.5 million	\$588
2012-13	1,632,754	\$977.3 million	\$599

**Note:** Distribution by state and distribution by income band also available.

**Sources:** U.S. Department of Education. *Federal Campus-Based Programs Data Book 2012*.  
<http://www2.ed.gov/finaid/prof/resources/data/databook2012/databook2012.html>

U.S. Department of Education. *Federal Campus-Based Programs Data Book 2013*.  
<http://www2.ed.gov/finaid/prof/resources/data/databook2013/databook2013.html>

U.S. Department of Education. *Federal Campus-Based Programs Data Book 2014*.  
<http://www2.ed.gov/finaid/prof/resources/data/databook2014/databook2014.html>

- In the last 10 years, the average SEOG award has decreased by approximately \$150 per student, and the total spending has decreased overall, but the number of students receiving an SEOG award has increased.

**Table 2. Federal Work Study**

Summary of Federal Work-Study Awards		
Academic Year	Campus-based Awards	Amount
2010-11	713,000	\$1.2 billion
2011-12	683,000	\$964.7 million
2012-13	701,000	\$959.5 million
2013-14	690,000	\$928 million

**Note:** Awards are campus-based and the funds are provided to institutions to disperse. They are approximate.

**Sources:** U.S. Department of Education. *Federal Student Aid Annual Report 2011*.  
<https://www2.ed.gov/about/reports/annual/2011report/fsa-report.pdf>

U.S. Department of Education. *Federal Student Aid Annual Report 2012*.  
<https://www2.ed.gov/about/reports/annual/2012report/fsa-report.pdf>

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U.S. Department of Education. *Federal Student Aid Annual Report 2014*.  
<https://www2.ed.gov/about/reports/annual/2014report/fsa-report.pdf>

- Federal work study programs have declined, both in the number of campus-based awards and in the amount of money dispersed to the institutions in the last four years.

**Table 3. Educational Opportunity Centers (EOCs)**

Summary Table EOCs				
Fiscal Year	Total No. of Projects	Number of Participants	Total Funding	Average Award Per Person
2010	124	194,445	\$46.7 million	\$240
2011	128	192,196	\$47.7 million	\$248
2012	126	189,131	\$45.9 million	\$242
2013	126	181,581	\$44.1 million	\$242
2014	126	189,733	\$46.9 million	\$247

**Source:** U.S. Department of Education. 2015. "Educational Opportunity Centers Program: Awards."  
<http://www2.ed.gov/programs/trioeoc/awards.html>

- The numbers across all categories, including the number of projects, the number of participants, the total funding, and the average per-person allocation have remained the same at Educational Opportunity Centers in the last five years.

**Table 4. Ronald E. McNair Postbaccalaureate Achievement Program**

Summary Table McNair				
Fiscal Year	Total No. of Projects	Number of Participants	Total Funding	Average Award Per Person
2010	200	5,419	\$47.4 million	\$8,742
2011	200	5,419	\$46.1 million	\$8,510
2012	158	4,482	\$37.3 million	\$8,315
2013	152	4,190	\$34.1 million	\$8,128
2014	151	4,293	\$35.6 million	\$8,292

**Source:** U.S. Department of Education. 2015. "Ronald E. McNair Postbaccalaureate Achievement Program: Awards."  
<http://www2.ed.gov/programs/triomcnair/awards.html>

- Every category of funding has decreased over the last four years. The total number of projects is down by 49, the total number of participants is down by 1,126, the total funding has decreased by \$12 million, and the average award per person has decreased by approximately \$450.

**Table 5. Student Support Services**

Summary Table Student Support Services Grantees				
Fiscal Year	Total No. of Projects	Number of Participants	Total Funding	Average Award Per Person
2010	1,034	204,096	\$302.5 million	\$1,482
2011	1,029	202,921	\$290.6 million	\$1,431
2012	1,028	202,750	\$290.3 million	\$1,431
2013	1,027	197,068	\$274.7 million	\$1,394
2014	1,027	202,492	\$288.6 million	\$1,425

**Source:** U.S. Department of Education. 2015. "Student Support Services Program: Awards."  
<http://www2.ed.gov/programs/triostudsupp/awards.html>

- The numbers across all categories, including the number of projects, the number of participants, the total funding, and the average per-person allocation have remained nearly the same, showing a slight decline in the last five years.



**Table 6. Talent Search Program**

Summary Table Talent Search Program				
Fiscal Year	Total No. of Projects	Number of Participants	Total Funding	Average Award Per Person
2010	463	359,740	\$141.6 million	\$393
2011	461	319,678	\$138.7 million	\$433
2012	454	313,641	\$136.0 million	\$433
2013	452	301,085	\$128.1 million	\$425
2014	450	310,747	\$134.6 million	\$433

**Source:** U.S. Department of Education. 2015. "Talent Search Program: Purpose."  
<http://www2.ed.gov/programs/triotalent/index.html>

- The numbers across all categories, including the number of projects, the number of participants, the total funding, and the average per-person allocation have remained nearly the same, showing a slight decline in the last five years.

**Table 7. Upward Bound Program**

Summary Table Upward Bound Program						
Fiscal Year	Total No. of Projects	Base Funding	Supplement Funding	Total Funding	Number of Participants	Average Award Per Person
2010	953	\$310,128,206	\$3,817,285	\$313.9 million	64,391	\$4,875
2011	951	\$301,803,644	\$3,583,603	\$305.4 million	64,262	\$4,752
2012	826			\$269.2 million	62,576	\$4,302
2013	816			\$250.1 million	59,097	\$4,232
2014	814			\$264.6 million	61,458	\$4,305

**Source:** U.S. Department of Education. 2015. "Upward Bound Program: Awards."  
<http://www2.ed.gov/programs/trioupbound/awards.html>

- In the last five years, the Upward Bound program has decreased across every category, from the number of projects being funded to the number of participants being served, and the average award per person has fallen more than \$500.
- Starting in FY 2012, the Upward Bound program was only awarded base-year funding. No supplemental funding has been provided.

**Table 8. Upward Bound Math-Science Program**

2010-14 Summary Table Upward Bound Math-Science Program				
Fiscal Year	Total No. of Projects	Total Funding	Number of Participants	Average Cost per Person
2010	131	\$34.9 million	6,992	\$4,988
2011	131	\$33.8 million	6,992	\$4,836
2012	166	\$44.1 million	10,265	\$4,300
2013	162	\$40.5 million	9,676	\$4,191
2014	162	\$40.1 million	10,034	\$4,294

**Source:** U.S. Department of Education. 2015. "Upward Bound Math-Science: Awards."  
<http://www2.ed.gov/programs/triomathsci/awards.html>

- The number of projects, total funding, and participants has increased, but the average award per person has decreased by approximately \$700.

**Table 9. Veterans Upward Bound Program**

2010-14 Summary Table Veterans Upward Bound Program				
Fiscal Year	Total No. of Projects	Total Funding	Number of Participants	Average Award Per Person
2010	47	\$13.6 million	5,780	\$2,347
2011	47	\$13.2 million	5,780	\$2,280
2012	51	\$14.4 million	6,831	\$2,107
2013	50	\$13.1 million	6,404	\$2,043
2014	49	\$13.7 million	6,566	\$2,087

**Source:** U.S. Department of Education. 2015. "Upward Bound Math-Science: Awards."  
<http://www2.ed.gov/programs/triomathsci/awards.html>

- The number of projects has gone from 47 to 49, and the total funding has increased slightly from \$13.5 million to \$13.7 million in the last five years.
- The number of participants being served has increased by over 700 veterans, and the average award per participant has decreased.

**Table 10. GEAR UP Program**

Summary Table GEAR UP Program				
Fiscal Year	Total No. of Projects	Total Funding	Number of Participants	Average Award Per Person
2010	211	\$323.2 million	748,000	\$432
2011	156	\$302.8 million	669,897	\$452
2012	132	\$302.2 million	647,772	\$466
2013	125	\$286.4 million	617,437	\$463
2014	128	\$301.7 million	551,000	\$547

**Source:** U.S. Department of Education. 2015. "Professionals: Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP): Funding Status."  
<http://www2.ed.gov/programs/gearup/funding.html>

- The total number of projects has declined from 211 in FY 2010 to 128 in FY 2014.
- The total funding has decreased, as has the number of participants in the program.
- The average award per person has increased in the last five years by approximately \$110 per person.

**Table 11. Graduate Assistance in Areas of National Need (GAANN)**

Summary Table GAANN							
Fiscal Year	Appropriation	New Award	Continuing Award	Average Award	Range of Awards	Maximum Stipend	Institutional Payment
2010	\$31,030,000	64	112	\$175,020	\$131,265-\$262,530	\$30,000	\$13,755
2011	\$30,967,940	0	176	\$175,900	\$131,925-\$263,850	\$30,000	\$13,975
2012	\$30,909,471	136	64	\$177,688	\$133,266-\$266,532	\$30,000	\$14,442
2013	\$29,292,720	17	136	\$178,896	\$134,172-\$268,344	\$30,000	\$14,724
2014	\$29,293,000	6	154	\$187,836	\$140,877-\$281,754	\$32,000	\$14,959

**Sources:** U.S. Department of Education. 2015. "Graduate Assistance in Areas of National Need: Funding Status."  
<http://www2.ed.gov/programs/gaann/funding.html>

U.S. Department of Education. 2015. "Applications for New Awards; Graduate Assistance in Areas of National Need." *Federal Register* 80 (62): 17420-25.  
<https://www.federalregister.gov/articles/2015/04/01/2015-07483/applications-for-new-awards-graduate-assistance-in-areas-of-national-need>

- In the last five years, appropriations for GAANN and the combined number of new and continuing awards have declined. The maximum stipend and the institutional payment have increased slightly (the institution shares 25 percent of the cost).
- In 2010, no award competition was held. Therefore, there were no new awards.
- The total number of awards in 2013 and 2014 were lower due to a small number of new awards.