

Securing Tennessee's Future

**INVESTING IN
EDUCATIONAL
OPPORTUNITY:**

*Strengthening
Tennessee's Commitment
to Low-Income Students
and their Families*

TICUA



INVESTING IN EDUCATIONAL OPPORTUNITY:

Strengthening Tennessee's Commitment to Low-Income Students and their Families

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Foreword

***“The Tennessee Student Assistance Grant truly made my education possible.
I am the first one in my family to have the opportunity to go to college.”
– 2005 Recipient of the TSAA***

In the early 1970s, the Tennessee General Assembly established a student aid program that provided financial assistance for the state’s lowest income population to attend college. Almost 35 years later, with a cumulative investment of over \$500 million, the state has supported more than 520,000 low-income students with Tennessee Student Assistance Award (TSAA) grants to attend college in the state.

Investing in Educational Opportunity: Strengthening Tennessee’s Commitment to Low-Income Students and their Families is an important contribution to the on-going discussion about college affordability in Tennessee, and how access to financial aid for college impacts choice and opportunity for low-income students. The recent implementation of the Tennessee Education Lottery Scholarship programs has brought student aid issues to the forefront of the policy debate about the importance of college access, and with that the belief that opportunity should not be determined by a student’s family income.

This study highlights the past 34 years of the TSAA program (including program funding, number of award recipients, and award level). The report also provides recommendations to policy makers on how to fully fund the TSAA program in the future. This study finds that, despite the generous support by the state over the years, thousands of eligible low-income students are still denied this grant each year due to insufficient funds.

This report is a publication of the Tennessee Independent Colleges and Universities Association (TICUA). We hope the recommendations in this report are useful to state policy makers as they move forward with decisions on the future of this program—a program that determines not only the choices and opportunities of the state’s most financially needy students to attend college but also the future economic and social well-being of all Tennesseans.

We welcome your thoughts and comments on this publication.



Claude O. Pressnell, Jr.
President - TICUA



Joel Cunningham
Chair - TICUA

Acknowledgements

The author extends appreciation to the following individuals for their support of and contribution to this report: Naomi Derryberry, Grant and Scholarship Program Administrator, Tennessee Student Assistance Corporation; Ron Gambill, President of Educational Funding of the South, Inc; and Claude Pressnell, President of the Tennessee Independent Colleges and Universities Association. Their expertise on this program, and historical insight, provided invaluable information that data alone could not provide.

In addition, special thanks to Robert Anderson, Director of Research and Planning, and Russ Deaton, Director of Fiscal Analysis, of the Tennessee Higher Education Commission. Their work on compiling data for the past ten years of this program provided the opportunity to understand trends in award allocation and student participation. This study would not have been possible without the annual surveys published by the National Association of State Student Grant & Aid Programs. This organization provided the historical data that allowed for a complete analysis of this grant program since its inception.



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PHIL BREDESEN
Governor

October 30, 2006

The Tennessee Independent Colleges and Universities Association has done a service with its timely and important report on the history and future of the Tennessee Student Assistance Award, *Investing in Educational Opportunity: Strengthening Tennessee's Commitment to Low-Income Students and their Families*. The Commission was pleased to provide data for the project and supports the report's overall theme: that if Tennessee is to compete in an economy that is increasingly knowledge-based and global, we must craft and sustain policies that encourage participation by citizens historically underserved by postsecondary education.

The report is timely, as evidenced by the fact that it aligns with a recent report from the Commission on the Future of Higher Education, which recommended that the nation should commit to "improving student preparation and persistence, addressing non-academic barriers and providing significant increases in aid to low-income students." The Tennessee Education Lottery Scholarship is groundbreaking in that it provides extra funding for needy students who meet the merit-based criteria, but the TICUA report reminds us that the presence of the lottery scholarship does not reduce the imperative for further investment in our state's neediest students. Ninety percent of the TSAA awards currently go to students from families earning less than \$30,000 per year, or 150 percent of the federal poverty level for a family of four.

Much of the recent attention in Tennessee higher education policy has focused on implementing the lottery scholarship, resulting in a merit-based program that has found its place as a fundamental vehicle for raising student aspirations, improving academic preparation, and enhancing affordability while removing much of the uncertainty in students' postsecondary planning. With those goals addressed, the TICUA report rightly refocuses our attention on the need for a continuing commitment to need-based aid for a student population whose successful participation in postsecondary education is necessary if we are to meet our goals as a state and as a nation.

The report is important in that it makes a lasting contribution to the state's policy literature by compiling the history of this foundational financial aid program. Further, it makes four important observations:

- that over the last decade, the TSAA has covered an increasing percentage of college costs, but for a shrinking share of eligible applicants;
- that thousands of students with an expected family contribution of zero have gone unfunded over the life of the program;
- that over one million dollars in unused TSAA funds are returned annually, an untenable situation when some 100,000 eligible students went unserved last year, an estimated 20,000 of whom did not enroll due to financial reasons; and
- that the program would need to double in size to fund the estimated number of students who do not participate in higher education due to financial reasons.

State policymakers, institutions, and students will share responsibility for addressing these realities. A successful policy response will likely require some combination of increasing legislative appropriations to the TSAA program, providing state matching funds for institutional aid to needy students, linking a percentage of tuition increases to the institutional provision of need-based aid, and utilizing some portion of the lottery scholarship fund balance to serve this population.

Finally, while need-based aid is necessary for increasing the rate of postsecondary participation in Tennessee, it is insufficient on its own. Students who have been underserved historically by higher education face multiple barriers that are complex and interrelated. Surely, a comprehensive policy response must also address non-financial barriers such as the level of student aspiration, the rigor of academic preparation, and early and widespread availability of educational information. The Commission is currently engaged on each of these fronts and looks forward to working with TICUA and others toward the common goal of increasing successful postsecondary participation in the state of Tennessee.

A handwritten signature in black ink, appearing to read "Richard G. Rhoda". The signature is fluid and cursive, with a prominent initial "R" and a long, sweeping tail.

Richard G. Rhoda
Executive Director

**The journey “won’t be complete until we remove every kind of barrier
that stands in the way of any Tennessean’s dream
to earn a college education.”**

Governor Bredesen, September 11, 2006

Executive Summary

For many Tennesseans, educational opportunity is threatened. College affordability plays a critical role in determining who enrolls in college. A recent national study, *Mortgaging our Future*, estimates that in the 1990s somewhere between “1 million and 1.6 million bachelor’s degrees were lost among college-qualified high school graduates from low-and moderate-income families.”¹ If this trend continues without a public agenda by state policy leaders and higher education leaders for addressing college affordability issues, college will no longer be accessible by all but only by those students and families who can afford to pay. The Tennessee Student Assistance Award (TSAA) has made college more affordable for thousands of low-income Tennesseans over the last 30 years. However, this program is under severe strain and without action by state policy makers the financial situation of a student’s family could determine their social and economic mobility.

How the state addresses college affordability comes at a time when a college education is more important than ever. For most, college is the gateway to the middle class. According to Anthony P. Carnevale, a leading economist who studies educational needs for the workforce, “There’s only

**In academic year
2005-06—approximately
20,000 young adults in
the state did not enroll
in college because of
financial barriers.**

one track in America that leads to success: the college track.”² There is no better time to confront college affordability and address the need for keeping higher education affordable for all who can benefit. Secretary of Education Margaret Spellings, in a recent interview on NPR, said that “90% of the fastest growing jobs in our country now will require postsecondary education.”³ Our country faces one of the biggest higher education challenges in history, and unless the issues of affordability are addressed, the opportunity for low-income students to attend college—and participate in a middle class lifestyle—will remain in jeopardy.

Tennessee faces many of the same college affordability issues as the rest of the nation. In 2004, the

Tennessee General Assembly, recognizing the impact of college cost on students and their families, created the Tennessee Education Lottery Scholarship program. This student aid program focuses on academic achievement but includes a need-based aid component. The purpose of this program is to improve academic performance in high school through college scholarship incentives, to promote college access, to retain the state’s best and brightest students to attend college in the state, and to enhance economic and community development through workforce development. By enacting this program, state legislators were able to reduce the financial burden on students attending college—but *this program does not replace the need for additional investment in the state’s neediest students*. The TSAA represents the only purely need-based program in the state. The TELS scholarship and the TSAA go to very different groups of students. Of those students that currently receive the TSAA grant, only 4,716 (or 25%) also receive the TELS award.

This study demonstrates both the importance of and the threats to the state’s need-based financial aid program. The TSAA grant program targets

1. *Mortgaging Our Future: How Financial Barriers to College Undercut America’s Global Competitiveness*. The Advisory Committee on Student Financial Assistance, Washington, D.C. September 2006, page iii.

2. Anthony P. Carnevale. *Discounting the Value of Higher Education*. The Chronicle of Higher Education, the Chronicle Review, September 22, 2006, page B8.

3. Interview on Talk of the Nation, National Public Radio, October 3, 2006.

the state's lowest income population—the majority from families that earn less than \$25,000 a year. Last year, the TSAA program served about 18,700 low-income students but left over 100,000 low-income eligible students unfunded. In 1999, a study conducted on eligible but non-awarded TSAA applicants found that about 1 in 5 reported they did not enroll in college.⁴ The primary reason given by these students for not enrolling in college was financial. If we assume that the same ratio of eligible non-awarded TSAA applicants decided not to participate in higher education in academic year 2005-06—approximately 20,000 young adults in the state did not enroll in college because of financial barriers.

This is the first study to provide a comprehensive view of the TSAA program. This report highlights the history of the 34-year program and provides detailed data on funding, award level, and students receiving the award. The most important finding of this report is that despite the

significant increase in support for this program, additional investment by state policy makers is required to ensure the future economic and social well-being of low-income Tennessee students and their families.

Research has shown that the availability of financial aid can change the enrollment patterns of low-income students. In order to support the economic and workforce needs of the state, Tennessee state policy makers must promote educational opportunity for all who can benefit. Legislators can change the lives of students by supporting the programs that increase educational opportunity for those in greatest financial need.

The Tennessee Independent Colleges and Universities Association recommends the following actions by state policy makers in order to strengthen educational opportunity for low-income students and their families.

1. Establish a plan for funding every qualified low-income

Tennessean through the Tennessee Student Assistance Award program.

- A. Increase annual funding of this program by 15%
 - B. Use interest from the Tennessee Education Lottery Scholarship program to fund the TSAA program until the legislature is able to contribute additional dollars on an annual basis.
 - C. Combine recommendation 1A and 1B.
 - D. Dedicate an income stream to supporting this program.
2. Each year legislatively mandate that any remaining funds from the program will be allowed to carry forward to the next year for program use.

4. Davis, Houston and Noland, Brian. *The Impact of Financial Aid on College Participation: Meeting the Needs of the Under-served*, Annual Meeting of the Association of Study of Higher Education, Sacramento, CA. November, 2000.

The History of Tennessee Student Assistance Award (TSAA)

In 1972, the state's first need-based financial aid program, the Tennessee Tuition Grant, was established by the Tennessee General Assembly. This program, administered by the Tennessee Tuition Grant Program, was created to provide the state's lowest income residents with financial assistance to attend college in Tennessee.

In 1974, the grant program became the subject of a lawsuit filed to prevent state funds from going to students attending private colleges and universities. Later that year, the Tennessee Tuition Grant program was declared unconstitutional by a panel of three federal judges. In 1974 and 1975, legislation on the program was rewritten to restrict eligibility of Tennessee Tuition Grants to students attending colleges and universities that matched grant funding to students. At the time, public colleges and universities were legally unable to participate in programs that required matching funds to students. Therefore, students attending public colleges were not eligible to receive this grant during these years. In February 1975, the U.S. Supreme Court granted a stay. Following that decision, the Tennessee Tuition Grant program was repealed by the Tennessee legislature. In 1976, the Tennessee Tuition Grant program was renamed the Tennessee Student Assistance Award (TSAA). In addition, the Tennessee Student Assistance Corporation (TSAC) was created to administer the TSAA program. With its new name, legislation was written to reinforce the purpose of the program—to provide the state's lowest income students with financial assistance to attend the Tennessee college of their choice.

In 1993, the Tennessee General Assembly enacted the Restoration Fund. This Fund was a supplemental grant given to TSAA recipients attending Tennessee private colleges and universities. This Fund was created for the purpose of reducing the financial impact of institutional price on a student's decision to enroll in a private college or university. In 2004-05, the Restoration Fund was renamed the Ben Atchley Opportunity Grant.

Funding for the TSAA program is provided annually by the Tennessee General Assembly. Since its inception, over \$500 million has been contributed to the program and over 523,000 low-income students have received grants. State support for this program determines the number of grant recipients and the level of the award amount.

Student Eligibility

Students apply for the TSAA program by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA utilizes the U.S. Department of Education's federal methodology to determine an expected family contribution (EFC) to the student's college education. Today the TSAA program is based on EFC, which is also the way eligibility for the Federal Pell Grant is determined. The expected family contribution is based primarily on parents' income, the number of dependents, plus the number of dependents in college. The EFC is calculated based on what the federal government determines families should be able to pay toward college, not necessarily based on what families have available to pay for college. In 2005-06, the TSAA program eligibility changed from a yearly EFC of \$1,900 to \$2,100. The TSAA

grant EFC level (\$2,100) is lower than the Federal Pell Grant EFC level, which is \$3,800/year.

At any given EFC level, tuition and fees at postsecondary institutions determine the financial award a grant recipient receives. Other factors taken into account when determining the award amount include: the legislative and administrative grant award maximum, the availability of funding of the program, and number of eligible applicants.

State undergraduate students are able to use this grant to attend any Tennessee two-year or four-year higher education institution, including vocational, technical and nursing colleges. Students must be enrolled at least half-time in college to be eligible for the award.

Governing and Advisory Board

The TSAC board consists of state policy leaders, education and higher education leaders, and private citizens. [see Appendix B for a list of 2006-07 board members].

TSAC also has a voluntary advisory board. These members consist of financial aid administrators from the state's two-year and four-year higher education institutions including vocational, technical and nursing colleges. This board is appointed by the president of the Tennessee Association of Student Financial Aid Administrators (TASFAA).

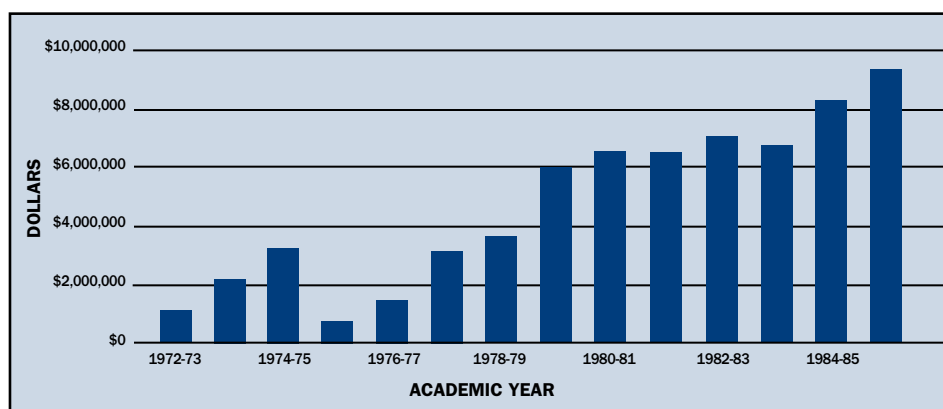
Overview of the Tennessee Student Assistance Award Program

This section analyzes the data on the TSAA program in ten-year periods, with the exception of the first fourteen years reported in part one. The data included in the first two parts are limited in scope, but provide general information program funding, students served, and average award level. The data analysis on the last ten years of the program also includes student participation information by award level, gender, ethnicity, and income.

STATE INVESTMENT IN THE TSAA PROGRAM:

TSAC receives funding on the TSAA program annually from the Tennessee General Assembly. TSAC is required to return any funding that is not spent by June 30 of each year. Despite every effort to spend all funds awarded, some funding will always remain. The state dollars appropriated to the program are not the same as the state dollars allocated by the program. In this report, the state funding dollars reported are the actual dollars allocated by the program, not the total dollars appropriated to the program by the state.

Figure 1: Actual State Investment in TSAA Program, 1972-1985



Tuition Grant program established in 1972. Program name changed to Tennessee Student Assistance Award in 1976. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1976-1985.

PART ONE: The First Fourteen Years of the Program, 1972-1985

In the late 1960s and early 1970s several states established student aid programs targeted to low-income students and their families. In 1972, Tennessee established its own program—the Tennessee Tuition Grant program. In 1976, following legislative changes to the program, the grant was renamed the Tennessee Student Assistance Award (TSAA). At this time, the state began to increase its investment in the program substantially.

From 1972-1985, the need-based grant program received \$65.8 million and awarded 122,881 grants to low-income students to attend college. During this period, the annual investment by the state increased by more than 750% (from \$1.1 million to \$9.4 million). In the mid 1970s, funding for this program was about .5% of the total higher education budget. Ten years later, the percentage was closer to 2%.

In 1976, this program served 1% of all undergraduate students attending higher education in Tennessee. Ten years later, the program was serving about 10% of all undergraduates enrolling in higher education in the state.

During this period, the allocation of award dollars to TSAA grantees attending different types of postsecondary institutions shifted. For instance, in 1972 about one-third (30%) of all award dollars were distributed to TSAA recipients attending the state’s public colleges and universities, while 70% were dispersed to the state’s private institutions.⁵ Fourteen years later, close to half (45%) of TSAA grant dollars were given to low-income students enrolling in public colleges.⁶

From 1972-1985, the TSAA program experienced the most significant increase in the number of grant recipients compared to any other time period. In 1972-73, the program awarded

5. Boyd, Joseph D. *National Association of State Scholarship and Grant Programs 7th Annual Survey, 1975-76.*

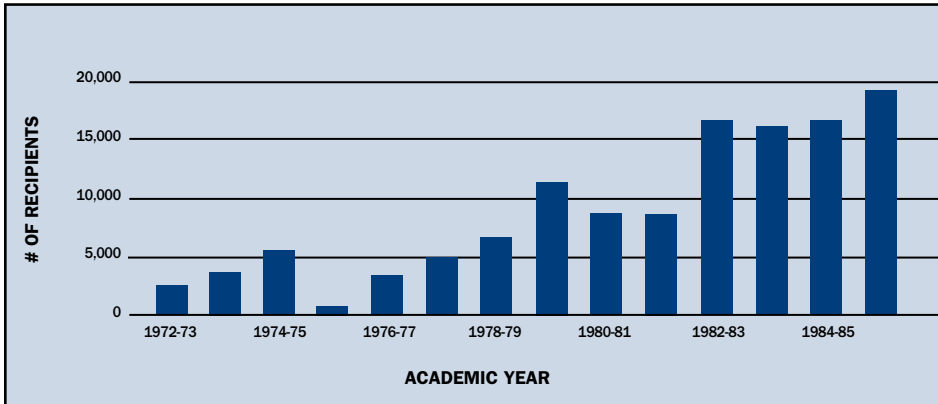
6. Reeher, Kenneth R. *National Association of State Scholarship and Grant Programs 16th Annual Survey, 1984-85.*

2,002 low-income students with grants to attend college. By 1985-86, the program was awarding 19,084. Although the number of students served increased, the average grant award decreased by 17% over this period. In 1972, TSAA grant recipients

received an average award amount of \$588 (maximum award amount was \$1,000) to attend college. Three years later, the average TSAA award to low-income students peaked at \$900 (the maximum award amount increased to \$1200). By 1985-86,

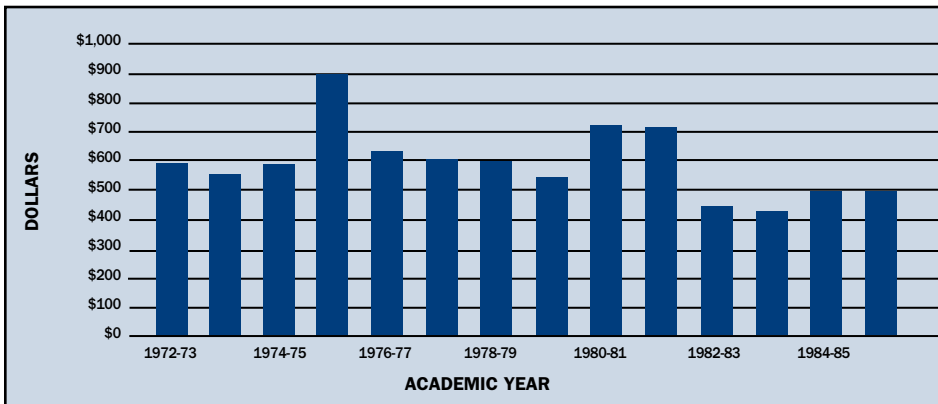
the average award amount had fallen 17% below the 1972 award level to \$494. During this period, the general policy for administering this program was to reach as many students as possible through this grant program, even if it meant the average award amount to students declined.

Figure 2: Number of TSAA Grant Recipients, 1972-1985



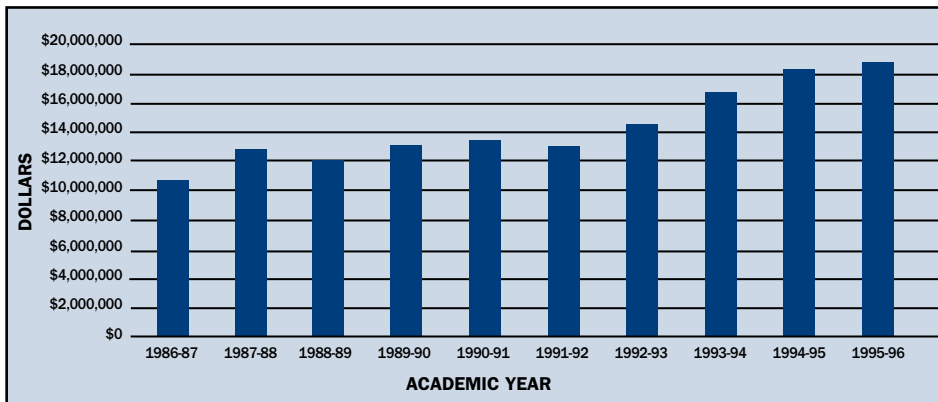
Tuition Grant program established in 1972. Program name changed to Tennessee Student Assistance Award in 1976. Data reports unique recipients per year. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1985.

Figure 3: Average TSAA Grant Amount, 1972-1985



Tuition Grant program established in 1972. Program name changed to Tennessee Student Assistance Award in 1976. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1985.

Figure 4: Actual State Investment in TSAA Program, 1986-95



Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1986-1995.

College attendance patterns of TSAA grant recipients also showed some change during the first 14 years of the program. In the first year of the program, a little over half (55%) of the award recipients attended a public institution, while 45% attended a private institution in the state. Fourteen years later, 68% of TSAA recipients were attending public institutions and 32% were attending private institutions.

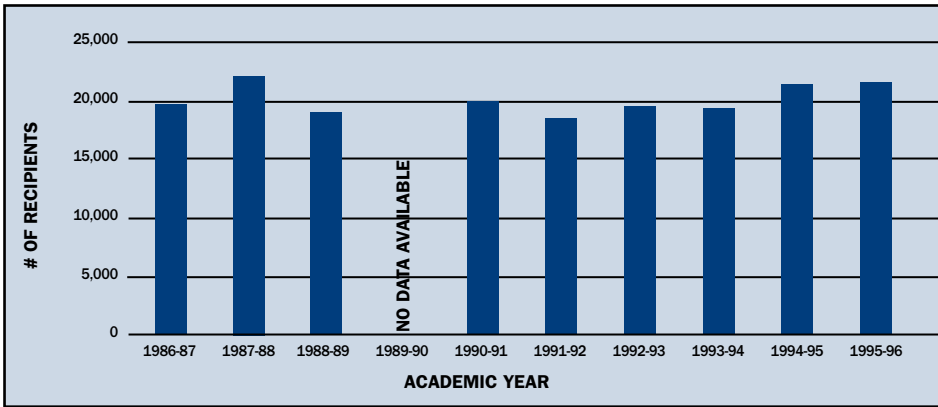
PART TWO: The Second Ten Years of the Program, 1986-1995

During the middle years of the TSAA program, state investment increased with little change in the number of awards distributed. During this time, the policy for administering the program changed to focus on increasing the average award amount students received. While about the same number of students would receive the grant over this time period, grant recipients benefited from a higher award level. (see figure 6)

From 1986-1995, the state invested over \$142 million in the TSAA grant program. This is a significant increase in state support compared to the first 14 years of the program (at \$65 million). During this period, the state dollars invested annually in this program nearly doubled (from \$10.6 million to \$18.7 million). Even though the program received a substantial funding boost, the number of low-income students benefiting from this program remained relatively stable. (see figure 5)

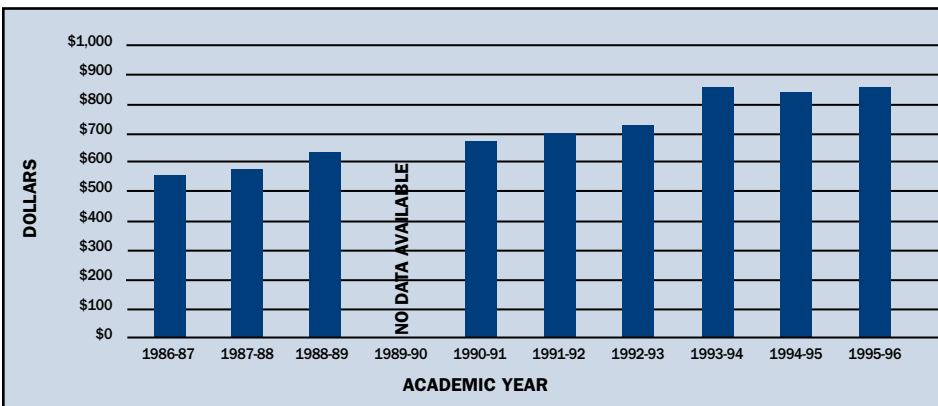
From 1986-1995, close to 20,000 low-income students a year received a TSAA grant to attend college. While the number of students benefiting

Figure 5: Number of TSAA Grant Recipients, 1986-1995



Data reports unique recipients per year. Data are unavailable for 1989-90. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1986-1995.

Figure 6: Average TSAA Grant Amount, 1986-1995



Data are unavailable for 1989-90. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1986-1995.

from this program remained relatively stable, the average award recipients received increased by 59% (from \$539 to \$857).

Figure 6 illustrates the average TSAA grant level given to recipients from 1986 to 1995. This trend reflects the opposite of what happened in the first years of the program (when the number of awards distributed increased while the average award amount to award recipients decreased). Despite the increases in the award level, when compared to increases in tuition and fee charges, the value of the TSAA award dropped for every sector of higher education except for the two-year public colleges where the award value remained constant (see table 1). Table 1 shows the average tuition and fee rates for undergraduate students attending college in Tennessee, and

the percent of tuition and fee charges covered by the average TSAA grant. The data reveal that tuition and fee increases for all sectors of higher education over this period outpaced the

Table 1: Average Tuition and Fee Charges, 1986-87 and 1995-96

	1986-87 Tuition and Fees	% of Tuition and Fees Covered by TSAA Grant	1995-96 Tuition and Fees	% of Tuition and Fees Covered by TSAA Grant
Private not-for-profit, 2-year	\$2,613	21%	\$6,035	14%
Private not-for-profit, 4-year or above	\$4,199	13%	\$8,099	11%
Public, 2-year	\$652	83%	\$1,015	84%
Public, 4-year or above	\$1,081	50%	\$1,954	44%

Please note: Table 1 figures are based on the average award level for all institutions not the average award level by higher education sector (which was not available). Source: Integrated Postsecondary Education Data Systems, Tuition and Fee Surveys, 1986-95. Tennessee Student Assistance Corporation, 1996-2005.

increase in the average TSAA award level of \$318 (average award was \$539 in 1986-87 and \$857 in 1995-96). In 1995-96, despite significant increases in the TSAA award level, the value of the average award covered less than half of tuition and fee charges for all sectors of higher education except for the two-year public colleges.

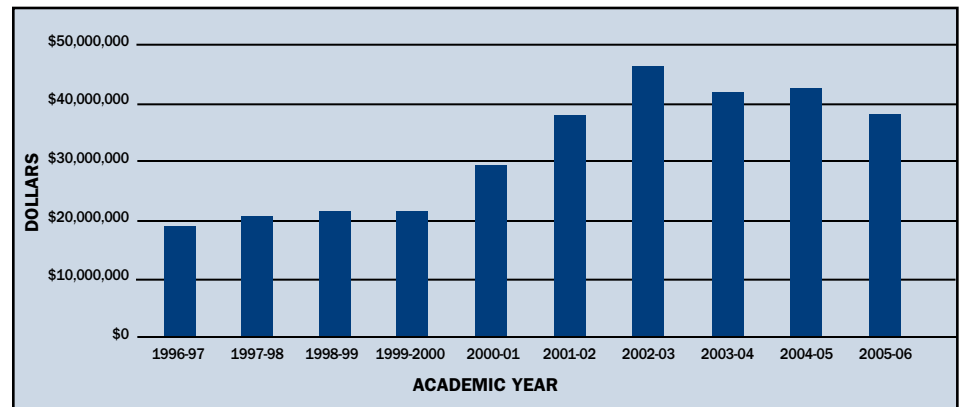
PART THREE: The Past Ten Years of the Program, 1996-2005

The data available for the last ten years of the program are more comprehensive. In this section, the study analyzes data that are not comparable with the years prior to the mid-1990s. The first part of this section highlights TSAA award distribution and allocation. The second part of this section includes information on students participating in the TSAA program, including data on award type, gender, and income.

In 1997, Governor Don Sundquist appointed a blue ribbon advisory group to study Tennessee's higher education system and make recommendations for reform. This group, the Governor's Council on Excellence in Higher Education, included state policy makers, business and civic leaders, and education and higher education leaders. The Council was asked to focus on three areas: academic programs,

finance and governance. One of the recommendations from this group was to “increase student financial aid for qualified low-income and underserved students and provide incentives for populations who typically do not enroll in college.”⁷ This report was used as leverage by the higher education leaders to increase support for the TSAA program in the late 1990s and early 2000s. Up until 2002-03, this program received significantly more funding support than in the past. The last three funding years for this program has remained relatively stable; at the same time the number of eligible students for this program has jumped substantially.

Figure 7: Actual State Investment in TSAA Program, 1996-2005



Source: Tennessee Student Assistance Corporation, 1996-2005.

In 1995-96, despite significant increases in the TSAA award level, the value of the average award covered less than half of tuition and fee charges for all sectors of higher education except for the two-year public colleges.

Table 2: Distribution of Program Funding by Higher Education Sector

Higher Education Sector	1996-97 Percent of Funding	2005-06 Percent of Funding	Percent (%) Change
Independent/Four-Years	37.2%	38.3%	1.0%
Independent/Two-Years	0.9%	0.4%	-0.5%
Private/Business & Trade	3.8%	5.0%	1.2%
TN Board of Regents	31.9%	30.7%	-1.2%
University of Tennessee System	15.0%	12.7%	-2.3%
TBR Tech/Community 2-year Colleges	10.5%	11.7%	1.2%
Diploma/Nursing	0.4%	0.0%	-0.4%
Tennessee Technology Centers	0.2%	1.4%	1.2%

Percent change may not equal due to rounding. Source: Tennessee Student Assistance Corporation, 1996-2005.

Award Distribution and Allocation

In the past ten years, state investment in this program increased from \$18 million a year to nearly \$38 million a year—peaking at \$45 million in 2002-03. The most significant jump in state investment occurred in the early 2000s—the same time that tuition and fees at the state’s colleges and universities edged into double digits. At the time, state policy leaders decided to invest more in the state’s need-based aid program to alleviate the cost of attending college for the state’s lowest income population since they were unable to provide significant funding to higher education. The distribution of

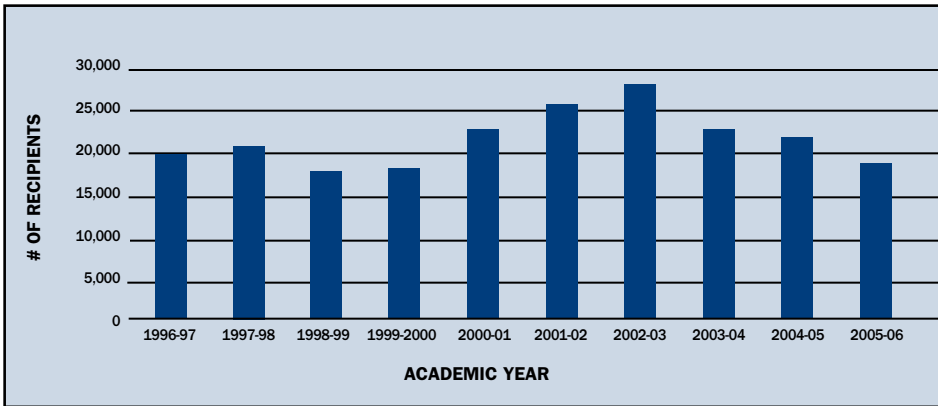
program funding by the various higher education sectors remained relatively stable during this time (see table 2).

Table 2 highlights the distribution of TSAA program dollars by higher education sector based on college attendance patterns of grant recipients. From 1996-2005, the Tennessee Board of Regents institutions received the greatest share of TSAA award funding at about 43%, with a slight shift in funding dollars to students attending their two-year colleges. Tennessee’s private colleges and universities received between 37-38%. Fewer TSAA program dollars are going

to the University of Tennessee system, while private/business and trade schools have increased the amount of program funding they receive by a couple of percentage points (3.8 to 5.0%). The Technology Centers have shown an increase in program funding. The diploma/nursing programs are in the final stages of being phased out in favor of an Associates or Bachelor’s degree in Nursing, which explains why program funding for diploma/nursing schools has declined to almost zero.

7. *Investing in People: Tennessee’s Commitment to 21st Century Higher Education Excellence*. A report of the Governor’s Council on Excellence in Education, May 1999. page 5.

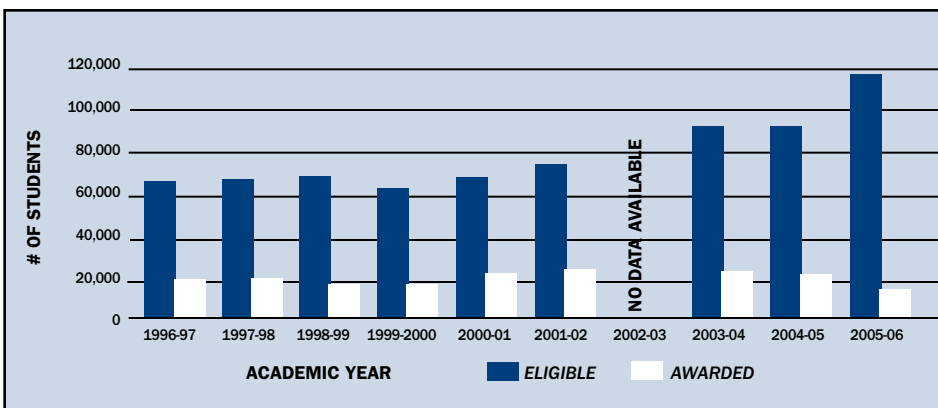
Figure 8: Number of TSAA Grant Recipients, 1996-2005



Data reports unique recipients per year. Source: Tennessee Student Assistance Corporation, 1995-2005.

From 1996 to 2005, the number of students benefiting from this grant program declined by 6% (from 20,069 to 18,713). During this time, this program left more than 517,000 eligible low-income students unfunded.

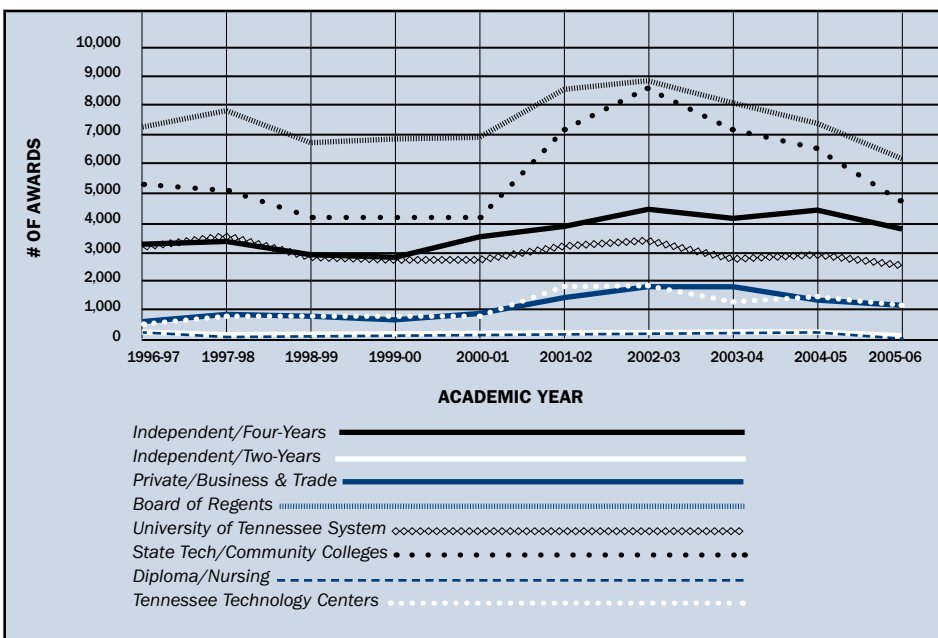
FIGURE 9: Number of Students Eligible vs. Awarded, 1996-2005



Award eligibility increased from \$1,900 to \$2,100 yearly EFC in 2005-06. Data are unavailable for 2002-03. Data reports unique recipients per year. These figures include all eligible applicants through the academic year. This is the same criteria for determining Federal Pell Grant recipients. Source: Tennessee Student Assistance Corporation, June 2006.

From 1996 to 2005, the number of students benefiting from this grant program declined by 6% (from 20,069 to 18,713). During this time, this program left more than 517,000 eligible low-income students unfunded. In 2002-03, however, the program served 28,657 low-income students—an all-time record for the program.

FIGURE 10: TSAA Awards by Higher Education Sector



Source: Tennessee Student Assistance Corporation, 1996-2005.

From 1996 to 2005, this report tracks the total number of Tennessee residents who were eligible to receive TSAA grant funding, and the total number of students who were actually awarded grant funding. This is the first complete review of this data, and shows the magnitude of the funding challenge facing this program. In 2001-02, the closest this program ever came to funding all eligible applicants, 25,893 low-income students received a TSAA grant—while almost 50,000 eligible applicants were left without funding. In 2005-06, this program funded only 16 out of every 100 eligible low-income students.

The significant jump in eligible TSAA recipients beginning in 2004 was mostly likely the result of the Tennessee Education Lottery Scholarship programs implemented in fall 2004. The TELS program required all students applying for the TELS award to fill out the FAFSA. This requirement resulted in more eligible students for the TSAA program since

the FAFSA is the basis for determining eligibility for the TSAA.

This program does not have the ability to track students who were eligible to receive the grant but do not receive the grant due to insufficient program funding. However, the program does track the college attendance of TSAA recipients. Figure 10 highlights the college attendance patterns of TSAA grant recipients by higher education sector over the past ten years.

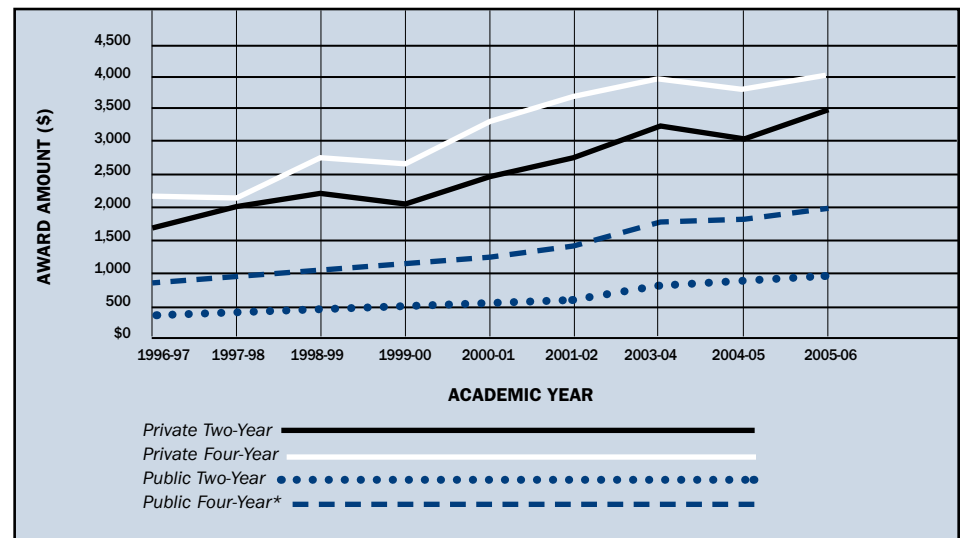
For the past ten years, the number of award recipients increased slightly while award distribution to TSAA grantees attending specific higher education sectors shifted significantly. The Tennessee Board of Regent's colleges received the highest proportion of TSAA award recipients, followed by the state's technical and community colleges and then by Tennessee's private colleges and universities.

In 2005-06, this program funded only 16 out of every 100 eligible low-income students.

From 1996 to 2005, the average TSAA grant for all postsecondary institutions increased from \$929 to \$2,055. The average award by higher education sector also increased across the board. Figure 11 captures the increase in TSAA award level by sector for this time period, and table 3 shows the increase in award value when compared to changes in tuition and fee charges and cost of attendance figures.

In 1996-97, the TSAA award covered 36% of undergraduate tuition and fees at the state's public two-year colleges, 42% at four-year public colleges, 27% at private two-year colleges, and 25% at four-year private colleges and universities. In 2005-06, the

Figure 11: Average TSAA Award Level by Higher Education Sector



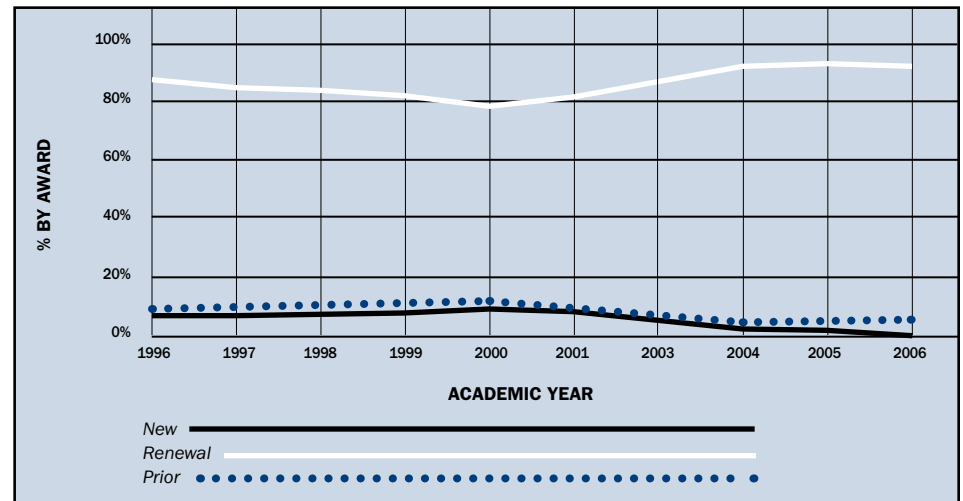
*This award level is for UT/TBR 4-yr institutions. Data are unavailable for 2002-03. Source: Tennessee Student Assistance Corporation, 1996-2005.

Table 3: Tuition and Fee Charges and Cost of College Attendance Charges 1996-97 and 2005-06

	1996-97 Tuition and Fees	% of Tuition and Fees Covered by TSAA Grant	1996-97 Cost of Attendance	% of Cost of Attendance Covered by TSAA Grant	2005-06 Tuition and Fees	% of Tuition and Fees Covered by TSAA Grant	2004-05* Cost of Attendance	% of Cost of Attendance Covered by TSAA Grant
Private not-for-profit, 2-year	\$6,210	27%	n/a	n/a	\$8,330	41%	n/a	n/a
Private not-for-profit, 4-year or above	\$8,570	25%	\$14,885	14%	\$14,348	28%	\$22,035	18%
Public, 2-year	\$1,047	36%	n/a	n/a	\$2,142	47%	n/a	n/a
Public, 4-year or above	\$1,954	42%	\$5,498	15%	\$3,841	51%	\$9,445	21%

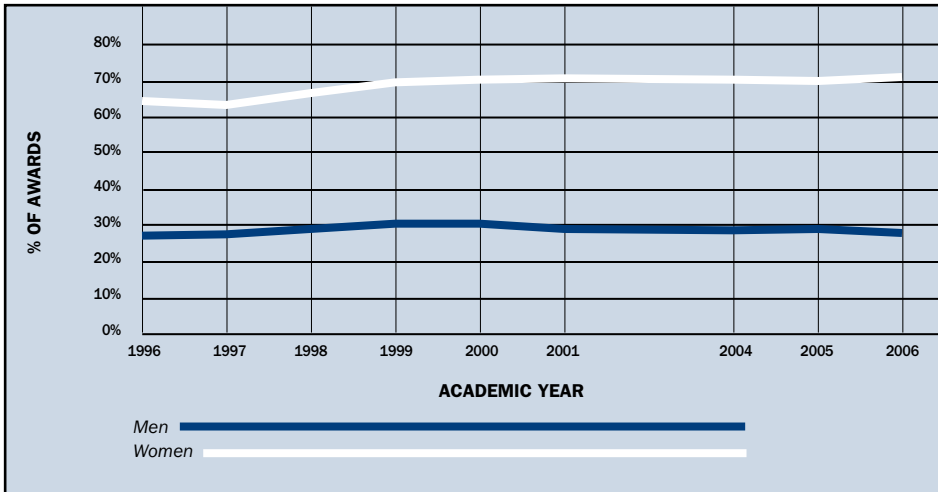
*Most recent data available. Source: Digest of Education Statistics, 1997, 2005. Integrated Postsecondary Education Data Systems, Tuition and Fee Surveys, 1996-2005; Tennessee Student Assistance Corporation, 1996-2005.

Figure 12: Distribution by Award Type



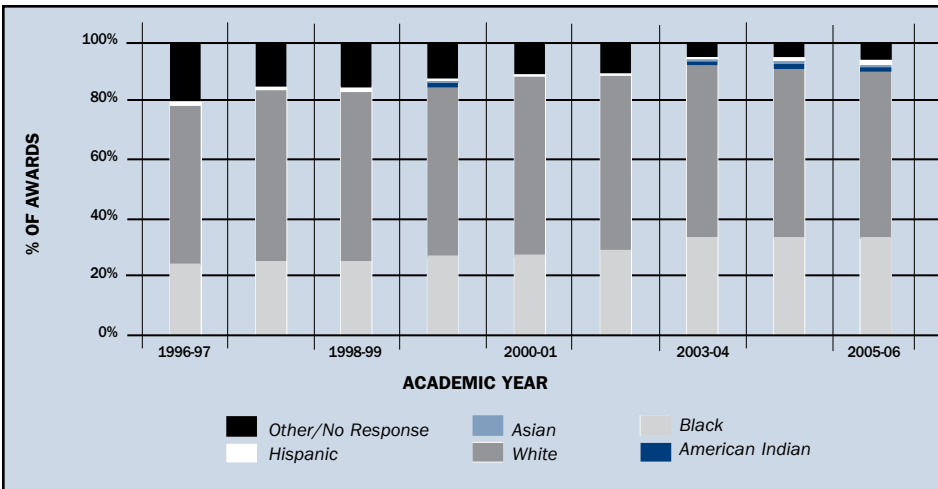
Please note: Data are unavailable for 2002-03. Source: Tennessee Student Assistance Corporation, 1996-2005.

Figure 13: Award Distribution by Gender



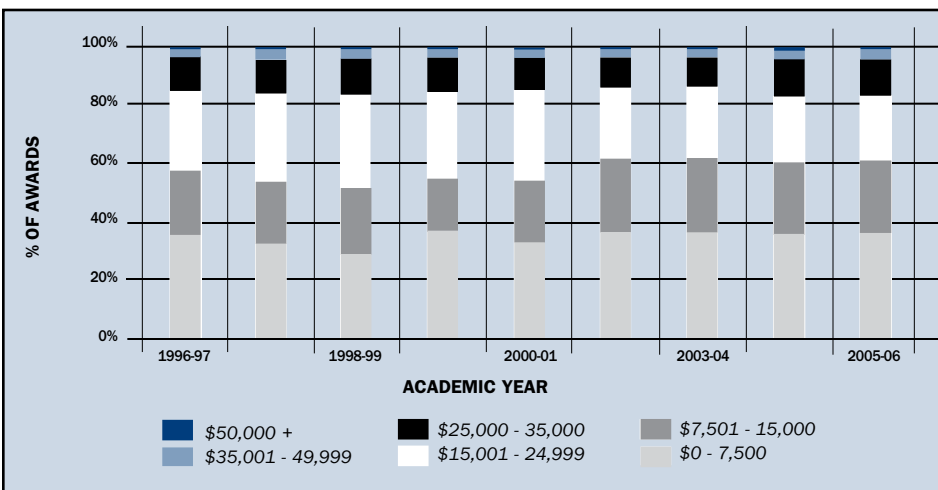
Data are unavailable for 2002-03. Source: Tennessee Student Assistance Corporation, 1996-2005.

Figure 14: TSAA Participation by Ethnicity



Data are unavailable for 2002-03. Source: Tennessee Student Assistance Corporation, 1996-2005.

Figure 15: Award Distribution by Family Income



Data are unavailable for 2002-03. Source: Tennessee Student Assistance Corporation, 1996-2005.

TSAA award paid for 47% of undergraduate tuition and fees at public two-year colleges, 51% of the average tuition and fees at four-year public colleges, 41% at private two-year colleges, and 28% at four-year private colleges and universities. Although the value of the TSAA grant increased over time—this grant still covers less than half of tuition and fees for all sectors of higher education except for the public four-year institutions where it covers about half.

In addition to tuition and fee charges, table 3 also includes the cost of attendance at four-year undergraduate colleges and universities in Tennessee (this figure includes room, board and tuition and fee charges). Despite improvements in award value—the TSAA grant covers less than one-quarter of the cost of attending college at four-year colleges and universities in the state.

Student Participation in the TSAA Program

The section highlights information on students participating in the TSAA program. The data provides for analysis on student participation in the TSAA grant program by award type, gender, ethnicity, student level, and income.

Award Type

Over the last ten years, the majority of TSAA grants have been given to renewal students—students who received the award the prior year. From 1996-2001, close to 10% of awards were distributed to students who had not received the award previously, and about 10% were distributed to students who at one time had received an award but did not receive it the prior year. In the past five years, the percentage of awards distributed to renewal students increased, while 3-6% respectively of all awards are being distributed to new students and to students who at one time had received an award.

Gender

The majority of TSAA awards over the past decade have gone to women, and the trend has remained relatively constant over the past ten years. The percentage of women receiving TSAA grants is higher proportionately than overall enrollment rates of women at postsecondary institutions in Tennessee.

Despite improvements in award value—the TSAA grant covers less than one-quarter of the cost of attending college at four-year colleges and universities in the state.

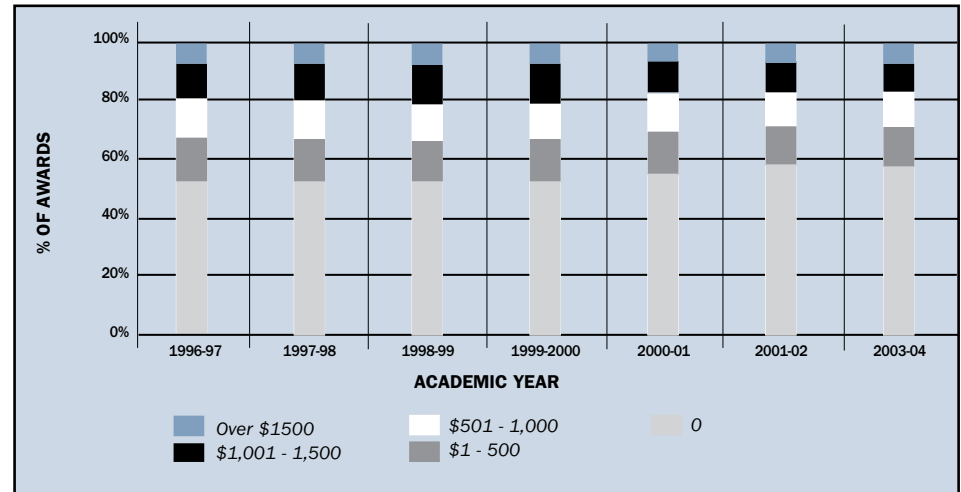
Ethnicity

Figure 14 illustrates grant award recipients by ethnicity from 1996 to 2005. Over this ten-year period, the largest jump in percentage of awards given to a specific group of students was to black students—increasing from 23% to 36%. These figures are proportionately higher than overall enrollment figures of black students at the state’s postsecondary institutions. The percentage of awards given to white students also increased from 55% to 57%. Asian, Hispanic and American Indian students continue to receive less than 1% of all TSAA grants. TSAA recipients were more likely to report their ethnicity in recent years.

Family Income

From 1996 to 2005, nearly 80% of all TSAA awards were distributed to students with a yearly family income below \$25,000. Over this ten-year period, this program left close to 84,000 eligible students with a family income of zero unfunded.

Figure 16: Award Distribution by Expected Family Contribution (EFC)



Data are unavailable for 2002-03, 2004-05, 2005-06. Source: Tennessee Student Assistance Corporation, 1996-2005.

There is no system for tracking eligible non-funded TSAA students to see if they enrolled in higher education despite not receiving the TSAA grant. However, research on this topic has found that low-income students are less likely to enroll in college without financial support. A recent study, *Mortgaging Our Future*, reported that “without an assurance of adequate aid, low-and moderate-income students have little incentive to prepare academically for college, make plans for enrollment, and take the steps necessary to succeed.”⁸ In 1999, Davis and Noland conducted a study on eligible non-funded TSAA applicants and found that about 1 in 5 reported they did not enroll in college.⁹ The primary reason given by these students for not enrolling in college was financial. From 1996-2005, assuming the same ratio of eligible non-awarded TSAA applicants decided not to participate in higher education, over 100,000 young adults in the state did not enroll in college because of financial barriers.

Expected Family Contribution

In addition to reviewing students’ family income, this report also analyzes data by expected family contribution (EFC). Student eligibility for this grant program is determined by a student’s EFC. The EFC figure is primarily based on parents’ income, the number of

Over this ten-year period, this program left close to 84,000 eligible students with a family income of zero unfunded.

dependents in the household, plus the number of dependents in college. In 2005-06, the EFC increased from \$1,900/per year to \$2,100/per year. The EFC for the Federal Pell Grant (federal need-based aid program) is \$3,800/per year, almost twice as high as the EFC of TSAA.

From 1996-2005, over 50% of all TSAA grant recipients had an EFC of zero. Although more than half of all TSAA recipients come from a family income of zero, thousands of students from a family income of zero remain unfunded through this program.

8. *Mortgaging Our Future: How Financial Barriers to College Undercut America’s Global Competitiveness*, The Advisory Committee on Student Financial Assistance, Washington, D.C. September 2006, page 5.

9. Davis, Houston and Noland, Brian. *The Impact of Financial Aid on College Participation: Meeting the Needs of the Under-Served*. Annual Meeting of the Association for the Study of Higher Education. November 2000.

Recommendations and Considerations for State Policy Leaders

The purpose of this study is to highlight the history of the TSAA program and make recommendations to state policy leaders on how to fully fund the program. Thousands of students have benefited from this program over the years, but this report finds that thousands more go unfunded. According to *Measuring Up 2006: Tennessee*, young Tennesseans “from high-income families are nearly twice as likely as those from low-income families to attend college.”¹⁰ Legislators have the unique opportunity to change the future lives of students by supporting programs that increase educational opportunity to those in greatest financial need. These recommendations provide options on how to finance this program in the future and expand opportunity for all low-income students to attend college regardless of financial situation.

The Tennessee Independent Colleges and Universities Association recommends the following actions by state policy makers:

1. Establish a plan for funding every qualified low-income Tennessean through the Tennessee Student Assistance Award program.

Last year, \$38.4 million in state dollars served over 18,700 students. If the state had fully funded every eligible low-income student through this program, the program would have needed to receive an additional \$206 million.

- A. Increase annual funding of this program by 15%. By investing an additional 15% in this program each year, the program could be fully funded in about 26 years.¹¹

- B. Use interest from the Tennessee Education Lottery Scholarship program to fund the TSAA program until the legislature is able to contribute additional dollars on an annual basis. The most recent lottery fund estimate is about \$316 million. If the interest from this revenue is allocated to the TSAA program, assuming an annual interest rate of 5%, about \$15.8 million per year would be generated from the interest. The money from this interest would fund an additional 7,680 eligible low-income students.¹²

- C. Combine recommendation 1A and 1B. If the legislature increased funding each year by 15% and allocated the interest from the lottery program to the TSAA program—the TSAA program could be fully funded in about 12 years.

- D. Dedicate an income stream to supporting this program. Does the state presently have an income stream (tax-based) that could dedicate a portion of its revenue to fund this program on an annual basis? State policy leaders should examine all tax income streams and, if available, dedicate a portion of one revenue stream to improving the educational attainment of the state’s lowest-income students. For each additional funding contribution of \$20.5 million, this program can serve an additional 10,000 eligible students with a TSAA grant.¹³

- 2. Each year legislatively mandate that any remaining funds from the program will be allowed to carry forward to the next year for program use.** As a state agency, the Tennessee Student Assistance Corporation is required to return unspent funds allocated for the TSAA program. Despite every effort to spend all funds awarded, some funding will always remain. Students should not be penalized for a system that was created to break even. If TSAC had spent all of the money allocated for the TSAA program last year, an additional 1,100 eligible low-income students would have been served through this program.¹⁴

10. *Measuring Up 2006: The State Report Card on Higher Education, Tennessee*. The National Center for Public Policy and Higher Education. September 2006, page 4.

11. This calculation assumes a 3% increase each year in eligible TSAA applicants and a 4% increase each year in award level.

12. The 7,680 figure is derived using the 2005-06 TSAA average award level. The interest rate of 5% is the current interest rate generated from the lottery fund.

13. This figure is derived using the 2005-06 TSAA average award level.

14. This figure includes the \$1.5 million revision request by the Governor.

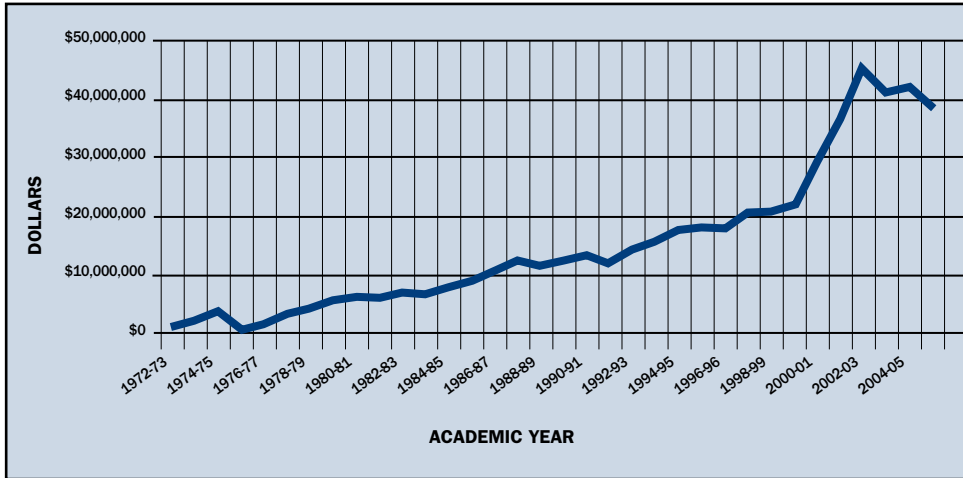
Methodology

The first 24 years of the data reported in this study were compiled by TICUA using the National Association of State Student Grant & Aid Programs (NASSGAP) annual surveys. The past ten years of data reported in this study were compiled by Robert Anderson and Russ Deaton at the Tennessee Higher Education Commission. The analysis of the data was conducted by TICUA research staff. The original source for all of the data on the Tennessee Student Assistance Award program is the Tennessee Student Assistance Corporation.

A P P E N D I X A

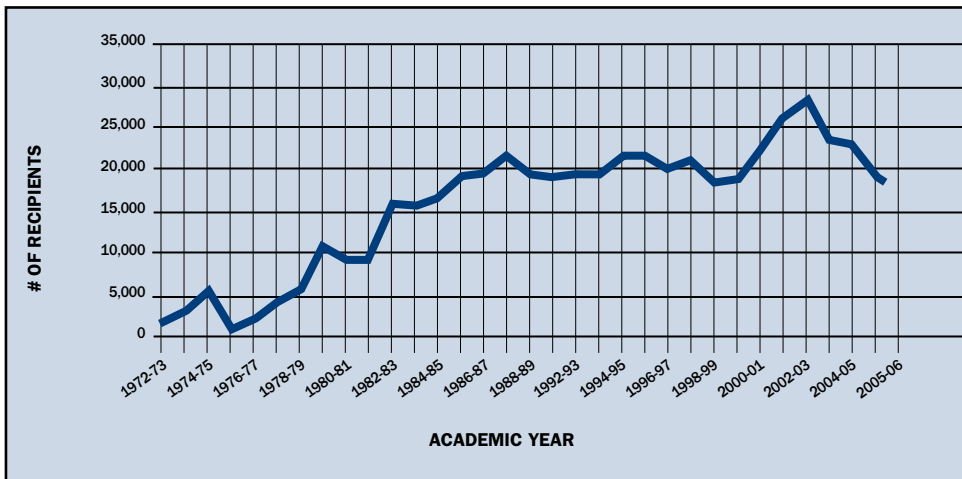
Data: Changes Over Time

34-Year Change Over Time: State Dollars Invested in TSAA Program



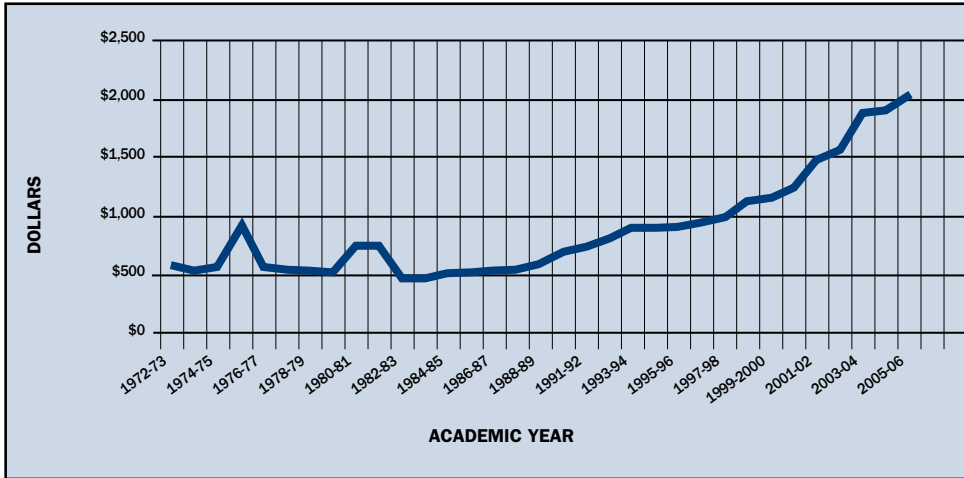
Note: Tennessee Tuition Grant program established in 1972. Program name changed to Tennessee Student Assistance Award in 1976. Data are unavailable for 1989-90. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1995 and Tennessee Student Assistance Corporation, 1996-2005.

34-Year Change Over Time: Number of TSAA Grant Recipients



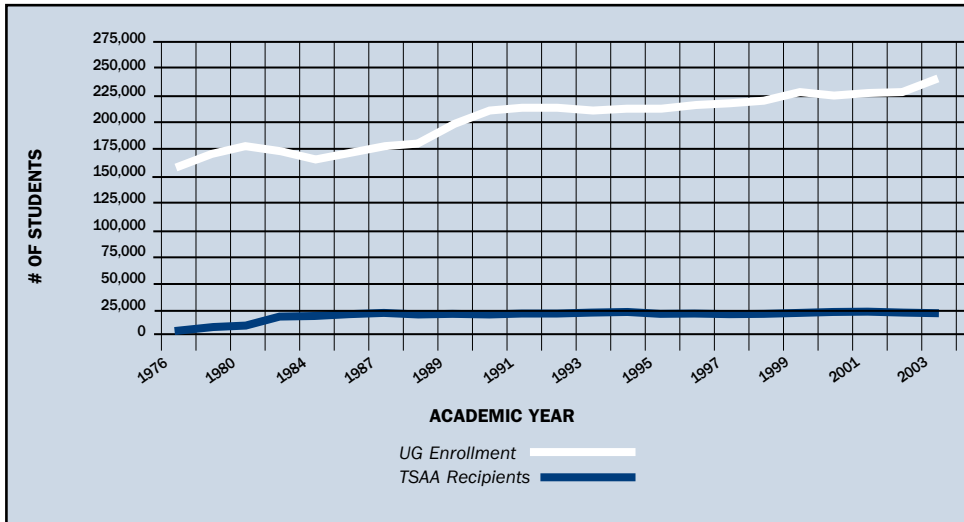
Data reports unique recipients per year. Note: Tennessee Tuition Grant program established in 1972. Program name changed to Tennessee Student Assistance Award in 1976. Data are unavailable for 1989-90. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1995 and Tennessee Student Assistance Corporation, 1996-2005.

34-Year Change Over Time: Average TSAA Grant Amount



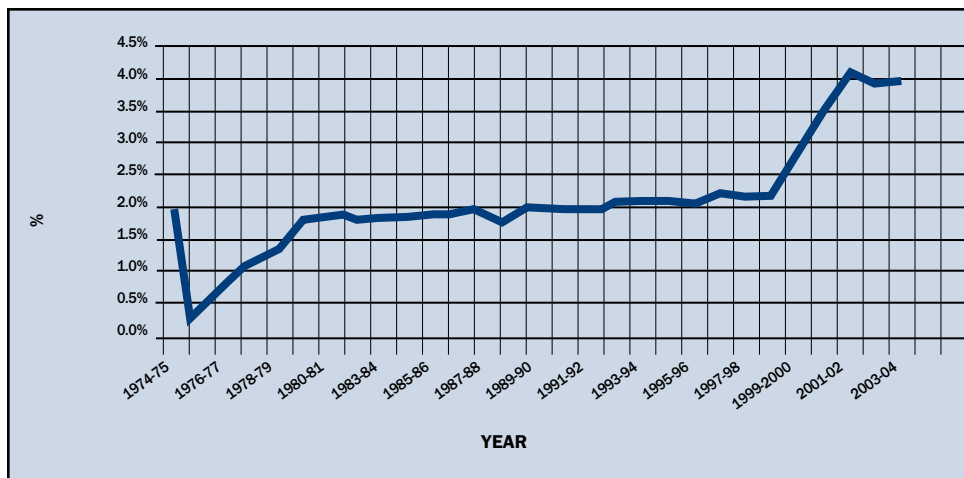
Note: Tennessee Tuition Grant program established in 1972. Program name changed to Tennessee Student Assistance Award in 1976. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1995 and Tennessee Student Assistance Corporation, 1996-2005.

30-Year Change Over Time: Number of Undergraduate Students Enrolled in Higher Education and Number of TSAA Grant Recipients



Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1995; Southern Regional Education Board Analysis of NCES Fall Enrollment Survey, 2001; Tennessee Student Assistance Corporation, 1996-2005.

30-Year Trend: TSAA Dollars As a Percent of Overall Higher Education Appropriations, 1974-2005



Data not available for 1981-82. Source: National Association of State Universities and Land-Grant Colleges, 1974-2003.

History of TSAA Program:

Dollars Allocated, Number of Grant Recipients, Average Award Amount by Year Since Program Inception

Year (Fiscal/ Academic)	Program Dollars (Allocated)	# of Grant Recipients	Average Award Amount
1972-73	\$1,177,093	2,002	\$588
1973-74	\$2,146,628	3,888	\$552
1974-75	\$3,370,000	5,697	\$592
1975-76	\$640,000	711	\$900
1976-77	\$1,447,000	2,309	\$627
1977-78	\$2,977,000	4,958	\$600
1978-79	\$3,668,000	6,124	\$599
1979-80	\$5,978,000	11,098	\$539
1980-81	\$6,475,000	9,001	\$719
1981-82	\$6,439,000	8,995	\$716
1982-83	\$7,221,000	16,485	\$438
1983-84	\$6,700,000	15,891	\$422
1984-85	\$8,207,000	16,638	\$493
1985-86	\$9,434,000	19,084	\$494
1986-87	\$10,618,000	19,715	\$539
1987-88	\$12,591,000	21,987	\$573
1988-89	\$11,977,000	19,000	\$630
1989-90	\$12,977,000	n/a	n/a
1990-91	\$13,487,000	19,893	\$678
1991-92	\$12,793,000	18,228	\$702
1992-93	\$14,270,000	19,388	\$736
1993-94	\$16,755,000	19,388	\$864
1994-95	\$18,239,450	21,768	\$838
1995-96	\$18,780,504	21,925	\$857
1996-97	\$18,652,127	20,069	\$929
1997-98	\$20,438,157	20,787	\$983
1998-99	\$20,647,769	17,983	\$1,148
1999-2000	\$21,382,923	18,104	\$1,181
2000-01	\$29,303,534	22,537	\$1,300
2001-02	\$37,320,053	25,893	\$1,441
2002-03	\$45,726,011	28,657	\$1,596
2003-04	\$41,833,379	23,303	\$1,795
2004-05	\$42,645,415	22,917	\$1,861
2005-06	\$38,447,877	18,713	\$2,055
Total	\$524,764,920	523,136	n/a

Grant recipients data reports unique recipients per year. Source: National Association of State Student Grant & Aid Programs, Annual Surveys, 1972-1995. Tennessee Student Assistance Corporation, 1996-2005.

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