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An examination of Florida statewide financial aid programs: Policy goals and outcomes

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AN EXAMINATION OF FLORIDA STATEWIDE FINANCIAL AID PROGRAMS: POLICY GOALS AND OUTCOMES

By

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This dissertation is dedicated to my partner and faithful supporter, Charles A. Stryker and to my mother, Helen L. Tripp who taught me to keep my commitments.

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This dissertation reports an investigation of Florida's three largest student financial aid programs. The programs include the Florida Student Assistance Grant (FSAG), the Florida Undergraduate Scholarship Fund (FUSF), and the Florida Gold Seal Diploma (Gold Seal). This is the first study on the outcomes of the three programs as well as their cumulative impacts. The program costs have risen 252% between 1987-88 and 1991-92 and are expected to continue to grow.

The study relies on social investment theory which asserts that there are calculable social and economic benefits for postsecondary education (Bowen, 1977; Leslie and Brinkman, 1988). This study analyzes the 31,327 public community college and university recipients for the Fall, 1991 semester.

The four research questions included the following: 1) What are the policy objectives of the FSAG, FUSA, and Gold Seal financial aid programs? 2) What are the SES characteristics of the three aid program recipients using the Fall, 1991 data? 3) What is the overlap between the recipients of the need based program (FSAG) and the merit awards (FUSA, Gold Seal)? 4) What is the institutional distribution pattern of the three aid programs between two year

and four year colleges and among regional universities and research universities?

The findings demonstrated that FSAG is serving the most needy students which was its intent. There is little linkage to the merit based programs, however, which could provide a better prepared student for college attendance. The FUSF program is meeting its twofold goals of encouraging more students to complete a rigorous college preparatory curriculum and also retaining high achieving students within Florida. The program is not adequately reaching minority groups nor poorer students.

The Gold Seal program is rewarding a more diverse ethnic and racial spectrum of students but it is in its first year of operation and its profile needs examination. The program looks promising both in terms of student composition as well as its inclusion of vocational-technical operations.

The cumulative analysis demonstrated that research universities are attracting 40% of the awards and 52% of the dollars. Community colleges gather 39% of the awards and a smaller 25% of the dollars. The community colleges show the greatest disparity between their share of the total enrollment (50%) and both the number of awards (39%) and proportion of dollars (25%).

Florida's financial aid programs are successful in terms of their individual policy objectives, however, they leave a large gap in meeting the needs of older, non-traditional citizens. In addition, while the aid programs are meeting statutory intent, new information on academic preparation and student success calls for including a better match between merit and need based programs.

Chapter 1

PROBLEM STATEMENT

Background

The State of Florida adopted student financial aid programs for both needy and academically talented students. The Florida Student Assistance Grant (FSAG), the Florida Undergraduate Scholarship Fund (FUSF), and the Florida Gold Seal Scholarship (Gold Seal) comprise the three largest statewide aid programs. The outcomes of state financial aid policies haven't been assessed to determine whether they are meeting state policy objectives. This dissertation analyzes the recipients of Florida's three largest state financial aid programs using data on the Fall, 1991, students.

The results of the descriptive statistical analysis were compared to the original policy objectives. This dissertation examined each of the three individual programs and as well as the cumulative effects of the three. The analyses identified policy gaps between the intended outcomes and the program results both individually and cumulatively.

Social and Economic Benefits of Higher Education

The study of policy objectives and outcomes for state financial aid programs is important for the policymakers who designed and financed them. However, the real importance of this study emanates from the

social and economic benefit theory postulated for postsecondary education.

The debate over the social vs individual economic benefits for higher education is an ongoing one among policymakers. The discussions culminate in decisions about who pays for postsecondary education, the state or the individual . Typical questions within the debate include: is postsecondary education primarily an individual good where the recipient of the good (education) should pay (or bear the debt) associated with the consumption? Or is postsecondary education a societal good which benefits the community and economy as a whole and therefore merits public investment? The corollary question for financial aid programs is how effective is student financial aid in promoting educational opportunity? (Leslie and Brinkman, 1988).

The application of economic thought to education policy developed in the 1960's as part of the theory of "human capital" (Denison, 1964; McPherson, 1982). Investment in "human capital" became a part of the economic equation and another competitor for scarce private resources (Leslie and Brinkman, 1988, p. 6). According to Leslie and Brinkman (1988, p. 6), individuals choose among alternative investments, selecting education when the expected stream of resulting lifetime earnings exceeds the stream of anticipated costs by a margin

sufficient to yield a rate of return greater than anticipated returns from alternatives.

A careful study by economist, Howard Bowen (1977) concluded that educational attainment does have a substantial impact on lifetime earnings but that the societal impacts of education exceeded the individual's economic reward. Bowen (1977) warns that the societal impact of the role of higher education poses a dilemma for "equality". He notes that prior to 1920, education among our citizenry ranged from illiteracy and the fourth grade. Bowen believes that the education gap has and will widen further between high school dropouts and college graduates. Low education achievement is associated with race and socioeconomic variables; therefore, unless a successful intervention is adopted to meet this trend, higher education could prove to be anti-democratic.

Leslie and Brinkman (1988) found that college does pay off for the individual who invests in higher education (Leslie and Brinkman, 1988, p. 8). Conventionally measured, the internal rate of return (ROI) on the private investment in an undergraduate degree is of the order of 11.8 - 13.4 percent (Leslie and Brinkman, p. 9). While, the private calculus is positive according to Leslie and Brinkman (1988), the social benefits are also in "the black". Leslie and Brinkman examined the social benefits in three ways: through social rates of return, the contributions of higher education to the national economy, and the economic impacts of

collegiate institutions upon their communities (Leslie and Brinkman, p. 10). Leslie and Brinkman (1988) found that as measured by social rates of return, society receives a positive payoff on its investment in higher education (p. 11). The rate of return for undergraduate education is between 11.6 and 12.1 percent (Leslie and Brinkman, p. 11). Leslie and Brinkman concluded that non-monetary benefits in the form of consumption benefits such as demands for cultural events and investment benefits such as lower crime and welfare rates would double the ROI from roughly 12 percent to 24 percent (Leslie and Brinkman, 1988, p. 12).

Importance of the Study: Florida and Beyond

Like other states, Florida adopted financial aid programs over the past twenty years. It is important to review the impacts of the State's financial aid programs for at least two reasons. First, costs quadrupled over the past four years and the results need checking. Secondly, the 1992 reauthorization of the Federal Higher Education Act and the financial aid programs within it obliges states to reexamine their programs to assure compatibility and identify new or emerging policy gaps.

Research Questions

The background description illustrates the importance of state financial aid policies. This study examines the following research questions for FSAG, FUSF, and Gold Seal programs.

1. What are the policy objectives of the FSAG, FUSF, and Gold Seal financial aid programs?

2. What are the socioeconomic (SES) characteristics of the three aid program recipients using the Fall, 1991 data?

- gender
- race, ethnic background
- age
- family contribution (income indicator)
- high school profile (free and reduced lunch indicator as a proxy for high and low SES schools)

3. What is the overlap between the recipients of the need based program (FSAG) and the merit awards (FUSF, Gold Seal)?

4. What is the institutional distribution pattern of the three aid programs between two year and four year colleges and among regional universities and research universities?

College Costs: Financial Aid as a Means of Access

Policymakers are concerned about the rising college education costs and their impact on higher education access. Nationally, federal grant and loan assistance programs target the most needy students. States developed their own financial aid programs largely to supplement federal aid. State legislatures subsidize college attendance by keeping tuition low. State government revenues provide the majority support for public universities and community colleges. However, tuition charges

have been rising sharply since the early 1980's. In fact, the index of tuition charges rose 30 percentage points from 1981-1988 (NCES, 1990, p 89). Private college tuition costs increased even more sharply rising 40 percentage points in constant 1971 dollars from 1981-1988 (NCES, 1990, p. 89).

Student financial aid programs are designed for several purposes including rewarding academic achievement and equalization of educational opportunity. The aid is frequently targeted on low income families to allow higher participation rates among underrepresented groups. Student aid does increase access (Schwartz, 1985, 1986; Leslie and Brinkman, 1988; St. John's, 1989). Further, students receiving financial aid are as likely to persist in college as higher income non-aid students (Astin and Cross, 1975; Moline, 1987; Voorhees, 1985).

There are significant differences among the packaging or types of aid, access and persistence. Grants and work-study are more powerful than loans (Olivas, 1985). Findings from surveys conducted by the Federal Reserve System between 1959 and 1983 consistently show that those with the lowest incomes have the most negative attitudes about borrowing (Mortenson, 1988).

The largest form of student financial aid is tuition which is controlled by State Legislatures. States control public institutional tuition costs. They have balanced federal and state aid policies with tuition and fees. Since public institutions constitute 80% of the baccalaureate

students, they have been important players in determining access to college education (Layzell and Lyddon, 1991, College Board, February, 1991).

Demographic Imperatives

While student aid does have a positive effect on access and persistence, students from low income homes continue to be underrepresented in higher education generally and four year colleges specifically. Despite the billions of dollars going to aid from states, the playing field hasn't been leveled.

The increasing multi-cultural make up of traditional college aged students offers its unique set of challenges to state and federal policymakers. Because we know that higher education both benefits the individual and the society, how can the growing percentage of non-white, lower income students gain access to higher education? Nearly one-third of the U.S. student aged population is black, Hispanic or other minority groups, however, college attendance rates are far below the proportion of college aged minority students. The challenge to colleges is to attract more qualified minority students.

Between 1976 and 1986, the ethnic and racial composition of the public schools underwent considerable change caused by a rapidly increasing minority population. The greatest expansion was among Hispanic and Asian students. These increases portend a greater degree of cultural and language differences (NCES, Conditions, 1990, p. 54).

Nationally, blacks and Hispanics have a 25% lower college participation rate than white students. (44-45% compared to 58%) (NCES, Conditions, 1990, p. 16) . Further, when degree completion is added to the analysis, ethnic differences are clearer. Completion of four year degrees is 50% less for Blacks and Hispanics compared to whites. When the underrepresentation in enrollment is added to degree completion rates, the data underscores concern that college campuses have not adjusted to a more diverse student body.

Florida Student Aid Programs and their Policy Objectives

Florida's financial aid programs have multiple policy objectives. The FSAG targets aid to needy students. The FUSF provides scholarships to students who achieve a high school grade point average and a competitive SAT or ACT score. Gold Seal awards scholarships to students who complete a job preparation high school program, demonstrate competency, and achieve a high grade point average in high school. To summarize, the policy objectives for Florida's financial aid programs include increasing educational opportunity to low income students and underrepresented minority groups, providing incentives for high academic and vocational program achievement, and retaining and high performing students at Florida higher education institutions.

Description of Florida Financial Aid Programs

Florida Student Assistance Grant (FSAG)

The FSAG program is a State program that provides need based grants ranging from $200 to $1,500 to full-time Florida undergraduate students with demonstrated financial need (Chapter 240, F.S.). Although state administered, FSAG receives partial funding from the federal State Student Incentive Grant program (SSIG) (Florida Auditor General, December 13, 1990). The SSIG program is authorized under Title IV of the Higher Education Act of 1965 and is a matching fund program that encourages states to develop student aid programs (Florida Auditor General, December 13, 1990). The SSIG requires a minimum 50/50 match by the states. The FSAG has three components: public, private and proprietary technical institutions. A description of FSAG is displayed in Table 1.

Table 1

FSAG: Sources of Revenue, 1988-89 to 1990-91 SSIG and FSAG

(in thousands of dollars)

Years	Federal	%	State	%	Total
1988-89	2275	12	17,278	88	19,554
1989-90	2248	10	19,278	90	21,527
1990-91	1851	7	24,989	93	26,839

Continuation from Table 1; Note. The data is from Performance Audit of the Florida Student Assistance Grants Program Administered by the Department of Education by the Florida Office of the Auditor General, 1990, Tallahassee, Florida.

Sections 240.409(2)(a), 240.4095(2)(a) and 240.4097(2)(a), F. S., require all students receiving grant awards to be full-time students and meet the general requirements for student eligibility for aid as provided in s. 240.404, F. S. (Florida Auditor General, December 13, 1990). These requirements include: participation in the CLAST examination, residency for no less than one year preceding the award. Renewal students must complete 12 credits per term and maintain a cumulative grade point average of 2.0 on a 4.0 point scale (Florida Auditor General, December 13, 1990).

FSAG applicants must apply for Federal Pell Grants. The federal award is deducted from the student need when conducting an assessment of the student's total and family resources. Pell grants are considered the first source of aid to needy students (Florida Auditor General, December 13, 1990). The Florida Department of Education contracts for needs analysis using the Congressional methodology for financial aid applicants (Florida Auditor General, p. 5).

The number of FSAG awards is shown in Table 2. The trend shows a 82% increase in the number of awards and a 67% spurt in the expenditures in the past five years. The number of recipients outstripped growth in expenditures. Under the statute, the awards are prorated when more applicants qualify. The result is that the FSAG award hasn't kept pace with tuition increases and represent a smaller percentage of the students' education resources.

Table 2

FSAG: Awards and Expenditures, 1987-88 to 1991-92

(in thousands of dollars)

Year	Number of Awards	Appropriation
1987-88	15,648	$15,775
1988-89	19,620	$19,510
1989-90	20,100	$21,556
1990-91	20,100	$21,475
1991-92	28,425(1)	$26,656

(1) Note. 78% of the awards went to State Universities and Community Colleges

Florida Undergraduate Scholars' Fund (FUSF)

The FUSF program is a scholarship program for high performing public and private high school students. It can be used in either public community colleges or private or public colleges and universities. The program goals include retaining Florida's academically talented high school graduates within the State and motivating students to achieve higher academic standards.

The FUSF was enacted in 1980; the scholarships program awarded $1200 for up to four years (OSFA, Department of Education, 1991). The original criteria established to determine academic achievement was: (a) recognition by the National Merit Scholarship Corporation as a scholar, finalist, semifinalist or commended student, or (b) a 3.5 g.p.a. and ranking in the upper two percent of the graduating class (OSFA, Department of Education, 1991, p. 3).

Subsequent legislation revised the FUSF award amount, and the types of diplomas, certificates, commendations and other methods of measuring academic excellence used to determine scholastic eligibility (OSFA. Department of Education, 1991, p. 3). In 1988, two award levels were established: $2500 for a 3.5 g.p.a. and 1200 SAT or 29 ACT score or $1000 for a 3.0 g.p.a. and an 1100 SAT or 27 ACT score.

Other refinements include modification of grade requirements to a 3.2 g. p. a. for up to 7 honors classes and the addition of the International Baccalaureate graduates into the program.

Students must earn a minimum cumulative g. p. a. of 3.2 on a 4.0 scale for all college work and earn a total of 24 semester or 36 quarter hours for the academic year to maintain their award eligibility. A participant who fails to meet the requirements is not eligible for reinstatement. Renewal recipients receive the full $2500 award since all students have the same college g. p. a. and completed hours requirements (OSFA, Department of Education, p. 5).

Students can claim the award within one year from their high school graduation. Further, if a student initially begins their education outside of Florida, they can return and claim the award as long as the grade point average and minimum credit hour requirements were met.

Table 3 provides information on the number of applicants, recipients and expenditures for the period 1987-1991. The number of applicants nearly tripled in the past five years. The number of eligible students followed the same trend. The Legislature has treated the FUSF as an entitlement program and fully funded the awards. The dramatic increase from 1988-89 over 1987-88 a result of the change in award from $1,200 to $2,500 for up to four years as well as the upward spiral of applicants.

Table 3

FUSF: Program Participants and State Expenditures: 1987-88 TO 1990-91

(in thousands of dollars)

Year	Applicants(1)	Awards	Expenditures
87-88	5,635	3,578	$3,834
88-89	7,773	5,041	$11,079
89-90	10,694	6,661	$14,748
90-91	13,813	8,366	$19,377
91-92	15,951	9,565	$23,948(2)

(1) Includes initial awards, renewals and reinstatement of applicants

(2) amount appropriated for 1991-92

Note. From the Florida Undergraduate Scholars' Fund 1989-91: Biennial Report by the Florida Department of Education, Office of Student Financial Assistance, 1991, Tallahassee, Florida.

Florida Gold Seal Diploma

The Florida Gold Seal Diploma was adopted by the Legislature in 1989. The first eligible students were awarded $2,000 annual scholarships in the 1991-92 academic year. Students must complete a 3 credit job preparation program with a 3.5 g. p. a. in the course of study,

attain a 3.0 g. p. a. overall, and demonstrate competency in their job preparation area. The Gold Seal award is the first statewide scholarship which can be used for a A.S. or technical certificate program at a private or public institution. The State had several policy goals in mind for the program. First, policymakers wanted to increase the number of students pursuing postsecondary vocational-technical training by providing a scholarship incentive. Secondly, the framers sought to motivate students to higher achievement levels.

Some 1206 students qualified for the award in the first year and the Legislature appropriated $2.7 million.

Chapter 2

LITERATURE REVIEW

Magnitude of State and Federal Aid

State and Federal financial aid represent significant expenditures. State aid has grown rapidly over the past five years as state governments tried to fill the policy gaps left by a Federal policy which relied heavily on student indebtedness as opposed to student grants. The rapid increase in need and merit based aid as well as state mandated institutional aid over the past five years is illustrated in Table 4 (Florida Department of Education, Office of Student Financial Aid). Florida's statewide programs have tilted towards merit based aid over need based aid in recent years.

Table 4

Trends in Florida State Financial Aid to Public Institutions from State Appropriations (in millions of dollars)

	87-88	88-89	89-90	90-91	91-92
Need	7.3	11.3	13	19	18.6
Merit	2.6	8.7	12	19	23.5
Institutional	10.0	11.0	27	25	28.0
Total	19.9	31.0	52	63	70.1

Continuation of Table 4: Note. Data is from the Office of Student Financial Aid, Florida Department of Education

Florida has not been alone in its adoption and funding of state grant programs. The trend in national cumulative state aid between 1980-81 to 1988-89 is displayed in Table 5 in current dollars.

Table 5

Grants Awarded to Postsecondary Students through State Appropriations

	80-81	83-84	85-86	87-88	88-89
Grants	801	1,106	1,311	1,503	1,642

Note. From "Trends in student aid: 1963-64 to 1988-89" by G. L. Lewis, 1989, Research in Higher Education, 30, p. 548.

Recent reports show that state grants continue to rise (Chronicle of Higher Education, March 25, 1992). The total appropriations amounted to $1, 918 in 1990-91 and $1,993 in 1991-92 or a 3.9% increase (Chronicle, March 25, 1992, p. A28).

The significance of State grants has received scant attention in the literature perhaps due to its relative small percentage level compared to federal aid. Primary federal aid programs include the Guaranteed Student Loans (GSL) and the Pell Grants. The GSL loans provide

access to funds, an interest subsidy but an ultimate financial obligation for the loan amount . The Pell grants are awarded to the lowest income families and are a grant much like the state developed grant awards.

The relationship between the federal GSL program, Pell grants and state grants is shown in Table 6. The table shows that all three programs have nearly doubled during the 1980-81 to 1988-89 period in constant dollars. The program proportions compared to the total expenditures have remained constant with GSL at two-thirds, Pell at 25% and the state grants with 10% of the total. The ratio of federal to state amounts has hovered around the 3:1 mark.

Table 6

GSL Loans, Pell Grants and State Grants Awarded to Postsecondary Students: Percentages of Program Totals and Ratios between Pell Grants and State grants (current dollars in millions)

	80-81	%	83-84	%	85-86	%	87-88	%	88-89	%
GSL Loans	6203	67	7576	66	8839	64	11385	68	11874	66
Pell Grants	2387	25	2792	24	3567	27	3739	23	4460	25
State Grants	801	8	1106	10	1311	10	1503	9	1642	9
Totals	9391		11474		13717		16627		17976	
Ratio Pell: State Grants	3:1		2.5:1		2.7:1		2.5:1		2.7:1	

Continuation from Table 6: Note. From "Trends in student aid: 1963-64 to 1988-89" by G. L. Lewis, 1989, Research in Higher Education, 30, p. 548.

Research has demonstrated that grant programs increase representation from lower income groups and improve the probability of lower SES students going to college (Schwartz, 1985, 1986; St. John's, 1989; Leslie and Brinkman, 1988). These findings contrast with research on loan programs, where the literature strongly suggests that student indebtedness does not improve the representation of lower SES students (Mortenson, November, 1988). As a consequence, state grants are more important than the 10% of the total student aid they represent and warrant closer study. This is especially true because of the distribution of federal aid between the private proprietary and other postsecondary institutions (Lewis, 1989) .

According to Lewis (1989, p. 553), while little data are available on aid awarded to students in different sectors of postsecondary education, there has been a shift in the Pell Grant dollars from public and private 2 year and 4 year college students to proprietary trade and technical students. Pell Grants awarded to proprietary students amounted to 7% of the awards in 1973-74 compared to 27% by 1987-1988. This fact is especially compelling since Pell Grants in 1973-74 totaled $50 million compared to $3, 739 billion by 1987-88. Florida state appropriated

grants are awarded to public and private 2 year and 4 year college students. The Gold Seal Diploma is the first Florida state merit scholarship which can be spent in a proprietary technical school.

The importance of state grants needs reexamination once sector distribution analysis is factored into the discussion. Specifically, the ratios of Pell Grants to state grants changes radically when the proprietary sector is subtracted from the Pell Grants. Table 7 recasts the data from Table 6 with the proprietary sector deducted from the Pell Grant totals.

Table 7

Ratio: Non-Proprietary Sector Pell Grants to State Appropriated Grants (current dollars in millions)

	80-81	87-88
Pell Grants	2112	2730
State Grants	801	1503
Ratio Pell: State Grants	2.6:1	1.8:1

Note. From "Trends in student aid: 1963-64 to 1988-89" by G. L. Lewis, 1989, Research in Higher Education, 30, p. 548.

In summary, the study of state financial aid programs are important because there has been little research on the subject and the magnitude of state grant aid has increased significantly. The growth of Florida's state financial aid grants have outstripped the national percentages. While state grant programs slightly more than doubled in the five year period from 1980-81 to 1988-89 (Lewis, 1989, p. 548). Florida State need and merit based statewide grants quadrupled in the latest five year period from 1987-88 to 1991-92 (Florida Office of Student Financial Aid, Department of Education).

Financial Aid: Does it Make a Difference?

A review of the literature shows that the studies divide into three main research areas. The first is access to undergraduate college education. The primary questions are: Do low tuition and financial aid improve access and attendance for low income and minority students? How are public subsidies best employed to achieve the goals of equity?

The second topic is specific to student financial aid. The predominant literature regards federal student guaranteed loans and Pell grants. The key study questions are: (a) Is student financial aid having its intended effect: to reduce monetary costs and therefore increase attendance and persistence of targeted populations? (b) How effective is financial aid, by type of aid (loans, grants, work-study)?

The third topic is tuition costs. Low tuition costs are subsidized by

undergraduate education affordable to targeted populations (Astin, 1975; Breneman and Finn, 1973). The key questions are: (a) how do tuition costs effect students' decisions to go to college? and (b) what effects do changes in tuition levels have on targeted populations.

This literature review is divided into the three above listed topics. The summary will examine the findings across the three subtopics and discuss what we know from the literature and what we need to know.

Access to Undergraduate Education

Jackson (1988) puts the issue of access into perspective by reporting the stability of enrollments between 1970-1980. The aggregate enrollments of high school seniors going to college ranged from 58% to 62% in the ten year period. A regression analysis using longitudinal data sets for 1972 and 1980 demonstrate that financial aid played a small part compared to academic and socioeconomic variables. Although, aid does account for 15-25% of the increased enrollment rates over the decade and is the only variable in the Jackson study that is controllable by public policy. The Jackson study does not disaggregate the impact of aid on targeted low income and minority students.

Schwartz (1985, 1986) found that publicly provided grants show a positive correlation with a student's decision to attend college. Grants increase enrollments from lower income households. The studies utilize the High School and Beyond 1980 survey results; they apply a utility

maximization model which calculates the probability that college attendance is chosen over other non-college options.

Student grants tended to equalize college attendance probabilities across household income and promote wealth neutrality (defined as the equal chance of college attendance between low and high income students) (Schwartz, 1986). However, equal probability was not achieved since grants only partially offset household income differences (Schwartz, 1980).

Seneca and Taussig (1987) found that higher tuitions have a negative impact on access, and financial aid has a positive impact on college attendance by targeted groups. However, like Schwartz (1980), the researchers found that family income is strongly correlated to access. The team collected data from 30 institutions on student quality (measured by SAT and GPA) and the attendance of various socioeconomic quartiles. A two stage simple equation model was used to correlate (1) quality and access and (2) access and financial aid (Seneca and Taussig, 1987).

In 1988, Hearn used the High School and Beyond 1980 database to conduct a multi-variate analysis on the relationships between the quality of the college chosen and SES variables when academic backgrounds and qualifications are controlled. Hearn found that there is a continuing moderate correlation between cost and institutional quality,

however, socioeconomic (SES) variables only account for 15% of the variance between student choice and institutional quality (Hearn, 1988).

Schafer (1986) found that differential financial aid packages appear to have an influence on enrollment for majority students but not under-represented minority students. These results were obtained by comparing enrollment decisions for a sample of accessible students given three types of financial aid packages at the University of Colorado, Boulder Campus.

Financial Aid: Effects on Access and Persistence

The decision to attend college is only one step to improving access to targeted populations; the second is persistence demonstrated by degree attainment (Astin, 1975). How does financial aid induce students to attend college?

To what extent does financial aid reach its target population, low income groups and does it increase student persistence? Stampen and Cabrera (1988) utilize cross-sectional and longitudinal data sets to determine whether aid reaches the target populations and assess what combination of grants, loans, and work study awards are allocated based on the students' ability to pay. Stampen and Cabrera conclude that "yes" financial aid is distributed to low income students and it effectively compensates for the economic disadvantage of low income students. The authors demonstrate that these students are as likely to persist in college as higher income non-aid students. One criticism of the study is

that it equates independent "needy" students to dependent "needy" students; the independent students may not come from disadvantaged backgrounds.

Four institutional specific studies ask similar questions to Stampen and Cabrera (Jensen, 1984; Olivas, 1985; Moline, 1987; Voorhees, 1985). Jensen (1984) traces the degree attainment of 475 Wisconsin State freshman; the population was divided into three groups: student financial aid recipients, students denied financial aid, and a control group. The researcher found a small positive effect on student persistence with financial aid and a negative effect if aid is denied (Jensen, 1984).

The packaging of financial aid made a difference in the correlation statistics between student persistence and aid. A grant or loan alone showed weak association with degree attainment. The financial aid package with the highest correlation with student persistence was a combination of a grant, loan, and work-study. The control group, however, had a higher persistence rate than either the financial aid recipients or those denied aid. Olivas (1985) used a combination of the Hispanic Talent Search files and counselor questionnaires to look at financial aid packaging (the mixture between grants, loans, work-study and merit based scholarships). The researcher found that one type of aid, primarily the Pell Grant, was frequently the only aid "package" offered to the Hispanic students in the sample.

Penn (1987) studied financial aid packaging and its effect on persistence. He studied a sample of Oberlin students who received financial aid. The purpose of the study was to investigate the relationship between aptitude, financial aid packaging and persistence or nonpersistence of black students enrolled at a predominantly white, selective liberal arts college. The conclusions drawn from the study suggest that adequate financial aid packaging emphasizing a balance between loans, work-study awards, and grant aids is significantly related to persistence to graduation for black students attending predominantly white colleges.

Moline (1987) also looks at persistence. The study tracks 227 full time freshman at the University of Minnesota who received financial aid. Path analysis and the relationship between variables which have been shown to be related (SES variables and academic background) are used to analyze student persistence. Path analysis accounts for only 35% of the variance between student persistence and variables. The most significant factors in predicting student persistence are high school rank and college GPA; student aid was not a significant predictor.

Voorhees (1985) studied 343 campus based aid recipients at a Southwestern university and found that all types of aid have an impact on freshman persistence regardless of the types or amount.

Tuition: Effects on Student Choice and College Attendance

Price is regarded as a tool to control access to higher education.

Demand studies measure the relationship between changes in price to the changes in enrollment (Leslie and Brinkman, 1987; St. John, 1989). Economists Leslie and Brinkman (1989) conducted a meta-analysis of 25 demand studies. A probability model is used to relate changes in enrollment per $100 increase in tuition. The researchers conclude that tuition influences enrollment more than financial aid.

St. John (1989) takes exception to Leslie and Brinkman's (1987) methods and findings. He indicates that the 1987 meta-analysis looked at the potential eligibility and enrollment of the 1980 High School and Beyond students, not their actual attendance or receipt of financial aid. Further, many more of the 25 demand studies cited in the Brinkman and Leslie (1987) work were largely prior to full implementation of the Pell grants. The St. John's study applies price response coefficients to a 4335 sophomore student cohort of the 1982 High School and Beyond survey who attended college and received student aid. The researchers pose three questions: have price response coefficients changed over time as the result of federal, state and institutional aid?; are college applicants less sensitive to student aid including tuition decreases? and are college applicants responsive to increases in loans, grants and reduction of tuition?.

St. John's findings show that all forms of financial aid are effective in promoting enrollment. He finds that financial aid per $100 increase has more influence than tuition decrease per $100. The researcher

concludes that the increased sources of financial aid from state, institutions, and the full implementation of federal loan guarantees and Pell grants necessitate a longitudinal investigation on the impacts of changes in net price on low income student enrollment.

Hearn and Longanecker (1985) found that reasonable increases in tuition without student financial aid to offset the increase impacted on low and middle income students. Using data from the 1980 High School and Beyond survey, Hearn (1988) investigates whether socioeconomic variables affect the likelihood of enrolling in higher cost institutions which may impact future opportunities for disadvantaged youth. The researchers hypothesize that private colleges are not as open to disadvantaged students because of higher tuitions and that there is a positive correlation between cost and institutional quality. While higher SES students are more likely to attend higher cost institutions, the study found that after controlling for academic variables, SES variables were not significant in determining access to higher cost institutions. They conclude that the smallness of the direct income effect may be attributed to the growth of financial aid programs.

Earlier studies on public and private college choice by Tierney (1980, 1982) found that financial assistance is an efficacious mechanism for increasing competition between the sectors. Student financial aid reduced the monetary cost for college attendance and increased access for targeted populations.

Young (1986) examined the distribution of financial aid to determine if there were any distributional inequities in student financial aid among various ethnic groups. These groups include American/Alaskan Indians, Asian/Pacific Islanders, blacks, Hispanics, and whites. The second issue Young (1986) studied is to determine, apart from financial aid, whether student aid recipients' school choice patterns vary among ethnic groups. Young (1986) used marketing theory to conceptualize student choice behavior. The study used the Public Higher Education Student Aid Recipient Data Base (Stampen, 1986).

Statistical tests demonstrated that financial aid is distributed equitably among the ethnic groups, however, significant differences occur in the institutional choice patterns among the ethnic groups. Black recipients have higher participation rates in two year institutions and lower rates in research universities than white financial aid recipients. These findings suggest that while student financial aid treats all recipients equitably, other factors erode any positive effect that aid may have on equalizing participation patterns among ethnic groups. The marketing perspective suggests that these factors may be non-monetary as opposed to monetary.

Summary and Conclusions of Literature Review

This literature review demonstrates an overall finding that financial aid has increased the access to higher education for targeted populations. Aid and tuition policies have improved the parity between

low and high SES groups but have not leveled the playing field between them. Student academic achievement does account for a good deal of the differences between targeted groups and non-aid students. In other words, the literature indicates that aid and low tuition alone will not bring about equal access.

The literature has several considerable threats to its validity. First, much of it predates the full impact of federal financial aid and the more recent trend towards state aid (Astin, 1975; Astin and Cross, 1979; Hoenack, 1971; Tierney, 1980). Secondly, several studies are either single institutions or utilize studies from them (Leslie and Brinkman, 1987) and the replication in method or research questions is limited (Jensen, 1981; Moline, 1987; Olivas, 1985; Voorhees, 1985; Penn, 1987). The research is limited on comparisons between aided and unaided students and typically do not track student patterns of need throughout their college careers.

The national High School and Beyond surveys offer researchers a rich, longitudinal picture of student choices and costs. The subject research in this review relies heavily on these sources. Stampen and Cabrera (1988) suggest that with the increase in state aid programs, data collection methods should take additional care to measure the impacts of state low income assistance as well as merit based aid. While, the research demonstrates that financial aid positively affects student persistence, more study is needed to understand why.

The issue of choice of institutions continues to be a concern. Hearn (1988) notes that 66% of high school seniors enter postsecondary education within two years of graduation; 80% of these seniors will enter sometime in their lives. How do they make choices? The rationality of student-parent decisions about higher education has received little attention in the literature. The demand studies especially beg the question, what rationale is the buyer using to decide to enroll or not to enroll based on price? Are parents and students adequately informed about prices, the moderating affects of financial aid, and the relative quality of the institutions (Astin and Cross , 1979; Bean , 1982; Stampen and Cabrera, 1988; Young, 1986)?

Chapter 3

RESEARCH METHODS AND PROCEDURES

The research method for this dissertation is descriptive quantitative study (Light, et al, 1990). The rationale for this approach is that there is a pressing need to understand the relevant facts about the distribution of State financial aid before a relational or experimental study is completed. No major study of the individual programs or cumulative distribution patterns of State aid has been made since the inception of the programs and specifically since the rapid increase in the merit and award programs as discussed in Chapter 2. It is expected that areas identified here will be utilized in future causal analyses.

Qualitative techniques were also considered for this study which could include observation, interviews with student recipients and financial aid professionals as well as case studies. Qualitative study could enrich the meaning of the descriptive statistical data. There are areas where important indirect effects are going unnoticed because of an overdependence on quantitative research on financial aid (Keller, 1987).

The selection of variables is critical to this study. In addition, the findings could provide a baseline to generate hypotheses regarding causal relationships between the variables (Light, et al, 1990). The selection of variables is based on the literature review in Chapter 2. This

dissertation builds on the work of others and applies their constructs to this study of Florida's financial aid programs. The research questions attempt to follow the same line of questioning utilized in the latest research on the impact of financial aid on access and student persistence (St. Johns, 1991; Leslie and Brinkman, 1988).

Research Questions and Variables

Selection of Programs for Study

What are the policy objectives of the FSAG, FUSF. and Gold Seal financial aid programs? The three named programs were chosen because they form the largest and most general forms of State financial aid. Smaller, more special purpose grants, loans and work-study programs exist. For example, there are teacher loan forgiveness programs and grants targeted towards Hispanic and African-American students. However, the targeted amounts are small serving under 100 students for the Hispanic and African-American grants or are so specialized in the case of the teacher programs, that they have little impact on the Statewide financial aid policies.

Legislative history, Department of Education administrative rules, reports issued by state agencies, and documents available through the Office of Student Financial Aid (OSFA) were used to describe the policy objectives. Some policies have shifted overtime and those changes will were reviewed also. The dissertation documents these policy objectives through primary and secondary sources.

Time Period: Rationale for Selection

The time period selected is based on important policy changes and the availability of valid and accurate data. The Fall, 1991 public institutional award recipients were selected as the target group for this study. In effect, the examination will be a "snapshot" of the three programs. This "freeze frame" can be used as a baseline to set up longitudinal databases and make midcourse corrections.

The FSAG database has the most complete socioeconomic (SES) variables. Students must qualify by demonstrated financial need and therefore, their economic status is readily available. The FUSF database for First Time in College (FTIC) will be complete to the extent that these award recipients completed a Need Analysis Form. Since 1991, the State has provided the analysis without cost which has resulted in many more students filling out the forms. Renewal and reinstatement students may be lacking data on income variables since need is not a condition of the FUSF program.

Another rationale for for using the Fall, 1991, study period is because this is the first time the Gold Seal diploma was awarded. Early review of student demographics demonstrated some striking demographic differences from the FUSF program. The database for the Gold Seal diploma may also be lacking income variables unless the needs analysis form was completed. Gold Seal recipients, like FUSF students aren't required to demonstrate financial need.

An additional "income" proxy indicator was evaluated which helps to assess the distribution of financial aid programs. It is a high school profile variable which is developed by using the percentage of students receiving free and reduced school lunch. This proxy has some limitations because it is known that a number of qualified high school students will not sign up for free and reduced school lunch because of a negative social stigma among their peers. Still, an indicator of which schools are "benefiting" from financial aid is an important question in terms of the social investment theory used to underpin much of the research and concern about financial aid.

Public Institutions and Public High School Students

The groups to be studied represents an important decision in the research design (Light, et. al., 1990). The validity related to the target group is of critical importance. The use of public institutions and public high school students is well justified based on that criteria. Some 12% of high school students attend private school in Florida; the largest enrollments are at the elementary level. In addition, private colleges provide 15% of the enrollment which includes non-residents. The financial aid generally follows the above described trend, except that the private colleges get a larger proportion of the three subject financial aid programs. A special FSAG appropriation is made for the private colleges which is not included in this study. There were only a few Gold Seal

students who opted to attend a private college in its first year of operation.

Study of the approximately 31,327 public institutional award recipients for Fall, 1991, should provide valid patterns and findings.

Socioeconomic (SES) Variables Used in the Study

Variables are chosen as good predictors of the effects for whatever outcomes are being studied (Light, et. al., 1990). Policy objectives for Florida's financial aid programs include increasing educational opportunity to low income students and underrepresented minority groups; providing incentives for high academic and vocational program achievement, and retaining and rewarding high performing students at Florida higher education institutions. The study of SES variables helps determine the extent to which the financial aid programs are increasing educational opportunity to low income students and underrepresented minority groups.

The SES variables selected for the study include gender, race and ethnic background, age of student, year of college, award status, family contribution, and a high school SES.. Gender, race and ethnic origin are generally used in the studies of financial aid and increasing college access. The age of students is important given the increasing numbers of non-traditional, adult students who are returning to college. Only the FSAG program includes students who aren't directly out of high school.

The year of college (first through fifth for FSAG and first through fourth for FUSF and Gold Seal) is related to data availability in the FUSF program and in the cumulative analyses of the three programs. The award status variable provides a look at the mix of recipients and whether their SES variables are shifting in any perceptible way. The year of college and award status are the only two factors of giving some historical balance to the study but are also the most likely to point out some gaps in available data.

The family contribution variable is a calculation which determines the amount of dollars the family or individual can contribute towards the cost of education. The Congressional Needs Analysis Methodology is used to calculate the figure. The formula reviews assets, income, a theoretical percentage parents or individuals should expend as a proportion of their net assets and income which results in a family contribution dollar figure. This number is matched against the cost of education for a specific institution. The net figure is the eligible amount of financial aid the individual is entitled to through state aid. The cost of education figures are developed by statewide consensus and distinguish between those students who live at home or away from home as well as the type of institution, i. e. community college or state university.

Prior to an FSAG award, the student's Pell Grant is calculated as a deduction to the net figure. This step assures that the State dollars supplement the federal entitlement and maximize the aid package to the

student. These family contribution calculations are completed for the FSAG program but not the FUSF or the Gold Seal programs. FSAG recipients are eligible for either academic achievement award without regard to need.

Institutional Type by Award Program

Attendance patterns by award recipients is important to understanding the overall impact of financial aid programs. These patterns will need further study to understand their meaning. There are several critical questions to examine following this study on distribution.

Cumulative Patterns Across FSAG, FUSF, Gold Seal

What is the overlap between the recipients of the need based program (FSAG) and the merit awards (FUSF, Gold Seal)?The policy objectives for the three programs are quite different, therefore, this study begins with an analysis of the individual programs. The sum of the parts needs analysis to determine whether the policy objectives are compatible or competitive.

For example, studies have shown that where students have similar ability and achievement that the gap between access and persistence narrows dramatically (St. John, 1991). If lower SES students achieve academically, and state financial aid merit awards are added to the need based grant, then a more powerful package is likely. The overlap between FSAG, FUSF and the Gold Seal recipients is important to assess whether this phenomenon is active.

What is the institutional distribution pattern of the three aid programs between two year and four year colleges and among regional universities and research universities. The Gold Seal award is the first one where vocational-technical schools are eligible. However, what is the expenditure pattern? How does it match with the distribution of FTE within public higher education?

Data Limitations

Cumulative program data will also be developed using the SES variables discussed above. These data will give an overall view of who is receiving state financial aid. It will not reveal the converse, who is not. The State University System (SUS) has a complete financial aid record for its students. However, the Community College system (CC) does not. Since some 80% of Florida's baccalaureate students are intended to enter through the two year colleges, an analysis of who isn't getting financial aid would lack validity without the CC data.

A similar issue exists with the match between those who aspire to attend postsecondary institutions and those who receive financial aid. A general population profile isn't readily available for Florida's adult population. This study does examine the issue for the 1991 public high school graduates using the Florida Department of Education 1990-91 annual survey of postsecondary plans for high school seniors. The survey data will give us a trend line to gauge the demand for postsecondary education by various SES variables; however, the data

only cover 1990-91 graduates compared to the database which is more diverse. The measure is a rough one but it does help assess the wants of our recent high school graduates.

Data Sources and Concerns

The Office of Student Financial Assistance (OSFA) has the database for the elements referenced within the study. The FSAG database is the most complete. The FUSF will have data gaps on some SES variables for third and fourth year students. The High School SES profile is available from the Student and Staff Database within the Department of Education, Division of Public Schools. The College Aspiration Study of 1991 graduates is available from the Department of Education.

Data on family contribution variables is available from the OSFA through the contract it has on the Student Needs Analysis Service. High school students who graduated in 1991 are more likely to have filled it out because it was free to them and the data files are accessible through the OSFA contractors. FSAG applicants must fill out the form, but merit program applicants aren't required to complete it.

CHAPTER 4

PRESENTATION OF DATA: ANALYSES AND IMPLICATIONS

The data used in this Chapter is from the student financial aid database maintained by the Florida Department of Education, Office of Student Financial Assistance. The Fall, 1991 database for FSAG, FUSF, and Gold Seal recipients consisted of 31,327 students. These students attended a public university, community college, or a public vocational-techical school.

Limitations of Data

The research design described in Chapter 3 was followed. The high school SES codes weren't used because of missing data and validity issues. The high school codes for FSAG students only matched 1,600 out of the 22,437 recipients. Two reasons appear to account for the missing and inaccurate data. First, the high school code data isn't a required element on the College Needs Analysis form and secondly, only recent high school graduates are asked for the code and the FSAG recipients include students of all ages.

A more direct variable, EFC (expected family contribution) was available for Gold Seal and FUSF recipients. This data element is more reliable as a test of the students ability to pay the High School SES was discarded in the data presentation and analysis.

Florida Student Assistance Grant (FSAG)

The data for the following tables came from the Fall, 1991 Office of Student Financial Assistance database. There are 22,437 public community college and university recipients. The student characteristics for the awards are summarized in Table 8.

The first variable is gender. Women received 56% of the awards and males 31%.even though they comprise 54% and 47% respectively of the community college and State University System full time enrollments.

Table 8

FSAG Student Characteristics for Fall, 1991 Awards Compared to Total Fulltime CC and SUS Enrollments (n=22,437)

GENDER	Number	(%)	CC(1)	SUS(2)
Male	6951	31%	46%	53%
Female	12,591	56%	54%	47%
Unreported	2895	13%		

(1) Note. Total Fulltime CC Enrollments from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida.

(2) Note. Total Fulltime SUS Enrollments from the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

The racial and ethnic composition of FSAG recipients is presented in Table 9. While white students receive the largest percentage of the awards, it is considerably below the representation of whites within the State Community College and State University System. On the other hand, African - American students and Hispanic students are over-represented compared to the percentage of minority students who are enrolled across the State.

Table 9

FSAG: Race and Ethnic Background of Fall, 1991 Recipients Compared to CC and SUS Full Time Enrollments

	Number	(%)	CC	SUS(1)
White, non-Hispanic	11,676	52%	70%	73%
African-American (non-Hispanic)	5,155	23%	10%	13%
Hispanic	4,004	18%	14%	9%
Asian-Pacific Islander	902	4%	2%	3%
Native American	116	.5%	(1)	
Unreported/Other	584	2.5%	4%	2%

(1) Note. less than 1%

Continuatoin of Table 9: Note. Total Fulltime CC and SUS Enrollments from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida and the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

Students qualify for FSAG awards based on expected family contribution (EFC) criteria. Some 66% of the students are 16-24 or recent high school graduates (see Table 10). Older and returning students do not appear to be accessing the FSAG awards. The 12 hour requirement and work demands of older students may be skewing their representation. Age data is shown in Table 10.

Table 10

FSAG: Age of Students for Fall, 1991 Recipients

	Number	(%)
16-24 years old	14,534	66%
25-29 years old	3,199	14%
30-34 years old	2,054	9%
Over 35 years old	2,272	10%
Unreported	378	2%

When age and race are combined, other noteworthy relationships occur. White students represent 66% or more of the three age groups between 25-29, 30-34 and 35+ compared to the 16-24 age group where nearly 53% of the students are African-American, Hispanic and Asian.

Table 11

FSAG: Percentage Race and Age of Fall, 1991 Recipients

Race	Age of Students			
	16-24	25-29	30-34	35+
White, non-Hispanic	44	67	68	66
African-American (non-Hispanic)	28	14	14	11
Hispanic	20	12	13	18
Asian-Pacific Islander	5	3	1	1
Native American	.4	1	1	1

The year in college for the 22,437 recipients is reported in Table 12. Some 60% are within their first two years of college; 71% received their initial award in the current year. The clustering of awards within the first two years of college may be indicative of either changing economic conditions where student or family income exceeds the $3000 EFC cutoff, fewer credit hours which disqualify students for future awards, or attrition where students are no longer in a Florida public college or university.

Table 12

FSAG: Year in College and Award Status of Fall, 1991 Recipients

Year in College	Number	(%)
First	8,265	37%
Second	5,330	24%
Third	4,155	18%
Fourth	4,678	21%

Award Status	Number	(%)
First Time	15,919	71%
Renewal	5,132	23%
Reinstatement	1,386	6%

The family contribution calculation estimates the amount a family or an independent student is expected to be able to pay for education. An independent student is one who demonstrates that the he or she is not financially dependent on his parents. The lower the contribution, the less a student or family can contribute. The cutoff amount for the Fall, 1991 term was $3,000; this amount equates to some $30,000 in family income. The data show that for the Fall, 1991 term, that fully 71% of the students were able to contribute less than $1000 towards their education

and were in fact the neediest applicants. All students who met the $3,000 limit were funded for the Fall, 1991 term.

Table 13

FSAG: Expected Family Contribution for Fall, 1991 Recipients

	Number	(%)
0 - $999	11,067	71%
$1000 - $1999	7,020	23%
$2000 - $3000	4,350	6%

Table 14 reveals that FSAG recipients attend community colleges and universities in equal numbers. The community college award is $760 annually compared to $1,300 for state universities; these differences account for the fees charged in the two systems and are intended to cover the tuition cost for two terms. Until the 1990 academic year, the grant covered tuition for the universities, however, recent tuition hikes raised the cost to $1500 annually, $200 above the FSAG maximum award. The community college grant still covers the tuition costs.

The FSAG recipients show a preference for attending research universities over regional institutions with some 58% of the grantees.m. However, this pattern may be a function of more part-time students attending regional and community colleges and a student must attend full time to be eligible for the award. Later in this chapter, the part time vs

full time issues will be reviewed as a part of the cumulative impact discussion.

Table 14

FSAG: Institutional Choices for Fall, 1991 Recipients Compared to Percentage of Total Fulltime CC and SUS Enrollment

Institutional Type	Number	(%)`	Total Enrollment(1)
Community College	11,027	50	50%
Regional University	3,664	16	17%
Research University	6,500	29	29%
FAMU	1,246	5	4%

Note. Total Fulltime CC and SUS Enrollments from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida and .the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

Table 15 cross tabulates the institutional choices of students with gender. Males choose State universities at a rate of 40% compared with the 36% of FSAG awards they receive. Females choose State

universities at a 60% rate compared to their receipt of 64% of the awards. Conversely, females choose community colleges at a higher rate (70%) than males (30%). Overall, this skew in college choices compared to number of awards by males and females does not affect the dollar volume split between genders. Women receive 64% of the dollars awarded under FSAG compared to 36% for males, the same proportion of overall FSAG awards.

Table 15

FSAG: Gender and Institutional Choices for Fall, 1991 Recipients in Percentages

Institutional Type	Gender	
	Male	Female
Community College	30%	70%
State University	40%	60%
Percentage of Grants	36%	64%
% $ Volume of Awards	37%	63%

Florida Undergraduate Scholars Fund Award (FUSF)

The FUSF database includes 8,075 scholarship award recipients for Fall, 1991, from the Office of Student Financial Aid who attended public university or a community colleges. The FUSF database was matched against the College Need Analysis files to collect SES data about the students. Some 68% of the 8,075 award recipients hadn't filed a need analysis application to qualify for need based awards. It is likely that these students would be above the $3,000 Expected Family Contribution (EFC) and therefore didn't file for either FSAG or Pell grants. Other factors could have been that the FUSF scholarship covered the college tuition which negated further need based aid and/or that the student received additional merit based aid from the institution or other sources which again took care of the student's financial needs.

Table 16 shows the gender characteristics for scholarship recipients; the awards fairly match the graduating senior profile with females outnumbering males 52% to 48%. Females are underrepresented in the SUS system with 47% attending compared to 53% males and overrepresented in the CC with 54% female enrollment compared to 46% males (Florida Department of Education, Report for Florida Community Colleges:The Fact Book, 1990-91, p. 7 and Florida Board of Regents, Fact Book 1990-91).

The racial and ethnic makeup of the Fall, 1991 group is also displayed in Table 16. Whites dominate the profile with 86% of the

awards followed by Hispanics at 6%, Asians-Pacific Islanders at 5% and only 2% of African - Americans garnering the scholarship. These scholarships are used by recent high school graduates; therefore, it makes sense to look at class representation and racial/ethnic characteristics for the 1991 high school graduating class. The class make-up has been stable over the past four years and so the cumulative profile for the 8,075 students is relevant and appropriate for the analysis.

The data reveal the dramatic under-representation of African Americans with only 2% of the awards compared to 20% of the public high school graduates. Hispanics fare better; they receive 6% of the scholarships and comprise 11% of the 1991 public high school graduates.

Asian - Pacific Islanders out pace their percent of high school graduates and earn twice the FUSF awards compared to their high school representation.

Table 16

FUSF: Student Characteristics for Fall, 1991 Recipients Compared to Total Fulltime CC and SUS Enrollment (n = 8075) (percentages are rounded)

Gender	Number	(%)	Total Enrollment CC	SUS
Male	3,864	48%	46%	53%
Female	4,211	52%	54%	47%
Race and Ethnic Background				
White, non-Hispanic	6959	86%	70%	73%
African-American (non-Hisp)	184	2%	10%	13%
Hispanic	462	6%	14%	9%
Asian-Pacific Islander	448	5%	2%	3%
Native American	17	(1)	(1)	(1)
Unreported/Other	5	(1)	4%(2)	(1)

(1) Note. less than 1%

(2) Note. Non-Resident Alien Students

Note. Total Fulltime CC and SUS Enrollments from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida.

Continuation from Table 16: Note. Total Fulltime CC and SUS Enrollments from the *Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990,* Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

Table 17 provides cross tabulation between gender and race to determine if males and females from different racial and ethnic backgrounds exhibit important distinctions. African-American students exhibit notable gender differences; females comprise 59% of the recipients compared to 41% males. This difference tracks the high school graduation rates of black females compared to black males which was 55% compared to 45% for the 1991 graduating class (FDOE, Student Data by District - 1990 - 1991 Data).

Table 17

FUSF: Percentage by Gender and Racial/Ethnic Background for Fall, 1991 Recipients

	White	African/Amer	Hispanic	Asian
GENDER				
Male	47%	41%	52 %	52%
Female	53%	59%	48%	48%

FUSF awards by year in college are displayed in Table 18. The scholarship provides up to four years of college. If students fail to meet the required 3.2 g.p.a. or 12 semester hours per term requirement, the student loses the scholarship without any reinstatement provision. Students can claim their FUSF award within one year of the qualification. For example, a student could enter a Florida public or private college within the first 4 quarters of the academic year or go out of state for up to 4 quarters and then decide to return to a Florida school and claim the award. If the student went out of state, he or she would still need to have taken 12 hours and earned a 3.2 g.p.a.

First time award recipients are the largest group because of two reasons. The primary one is that the number of new applicants continues to rise as more students work for and qualify for the award. The second reason is the increasingly attractive financial incentive the scholarship represents to stay close to home. An additional factor that has been noted in recent reports on FUSF (OSFA, 1992) is attrition from the program. After the first year, students fail to maintain a 3.2 in every term and may drop below 12 semester hours.

Table 18

FUSF: Year of College and Award Status for Fall, 1991 Recipients

Year of College	Number	(%)
First	3,351	42%
Second	2,109	26%
Third	1,457	18%
Fourth	1,158	14
Award Status	**Number**	**(%)**
First Time	3,403	42%
Renewal	4,672	58%

The FUSF student files were matched with the need analysis file in Table 19. It shows that less than 11% filed for need based aid and were qualified for aid. Another 22% filed for aid but were above the $3,000 cutoff point. For 68% of the recipients, no need based forms were found. Students qualifying for the FUSF merit award are considerably more likely not to qualify for the State's need based program, FSAG.

Table 19

FUSF: Expected Family Contribution for Fall, 1991 Recipients

	Number	(%)
0 - $999	228	3%
$1000 - $1999	326	4%
$2000 - $3000	295	4%
Over $3000 (1)	1,752	22%
Not Available(2)	5,474	68%

(1) Note. Not eligible for 1991 FSAG award

(2) Note. No Scholarship Service Form on file

A total of 846 FUSF students qualify for the FSAG award; this represents just 4% of the total 22,437 FSAG population. Table 20 analyzes the 846 FUSF/FSAG recipients. Asian and Hispanic students are clustered in the "most needy" categories with 78% of the qualifying students able to contribute less than $2,000.

Table 20 also demonstrates the relative "need" of students by racial/ethnic characteristics. Only 9% of the white FUSF students qualify for need based aid compared to 23% of African - Americans. Hispanics and Asian students also double the white percentages in their use of the FSAG as well as the FUSF awards. The combination of these merit and

need based awards may be very important to both the students' impetus for achievement and their ability to attend college.

Table 20

FUSF: FSAG Recipients for Fall, 1991, Percentages by Racial/Ethnic and Expected Family Contribution Rate (n=846)

	White	African-Amer.	Hispanic	Asian
0 - $999	25%	24%	34%	34%
$1000 - $1999	38%	39%	44%	44%
$2000 - $3000	37%	37%	22%	22%

FUSF Qualified for FSAG by Racial/Ethnic Characteristics

	White	African-Amer.	Hispanic	Asian
0 - $3000	9%	23%	17%	22%

The college choices for FUSF students are shown in Table 21. State universities are the overwhelming choice with only 9% attending community colleges. Further, the three research universities are preferred by these students with 73% opting for Florida State, University of South Florida or University of Florida. African - American students especially prefer universities with no students attending a community college.

Table 21

FUSF: Institutional Characteristics for Fall, 1991 Recipients Compared to Total Fulltime CC and SUS Enrollment (n = 8075)

Institutional Type

	Number	(%)	Total Enrollment
Community College	713	9%	50%
Regional University	1,375	17%	17%
Research University	5,892	73%	29%
FAMU	100	1%	4%

Note. Total Fulltime CC and SUS Enrollments from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida. and from the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

Florida Gold Seal Scholarship

The database for the Florida Gold Seal Scholarship is from the Office of Student Financial Assistance. The database was matched with the needs analysis file to assess the overlap between the FSAG and Gold Seal students. The first Gold Seal awards were made to 1991 high school graduates; 815 are attending public universities, community

colleges and vocational-technical schools. This is the first award which can be used in a vocational - technical school to obtain a certificate/non-degree program.

The characteristics of the Gold Seal recipients are exhibited in Table 23. Females comprise slightly better than two-thirds of the awardees. This ratio far exceeds the percentage of female 1991 graduates. The courses of study for the Gold Seal diploma include office management and marketing job preparatory programs where young women dominate enrollments, however, the strong representation of women and under-representation of males needs further review as the program progresses.

Race and ethnic characteristics show that 77% of the recipients were white and 23% were racial and ethnic minorities. This representation is considerably different from the FUSF profile where 86% are white and only 14% are minorities. The most striking difference is the representation of African - Americans in the two merit based programs. African - Americans comprise 2.3% of the FUSF recipients compared to 11% of the Gold Seal awardees. However, the gender participation rates are striking with 89% of the African - American recipients being female.

Table 22

GOLD SEAL: Student Characteristics for Fall, 1991 Recipients Compared to Total Fulltime CC and SUS Enrollments (n = 815)

(percentages are rounded)

Gender	Number	(%)	Total Enrollment CC	SUS
Male	196	24%	46%	53%
Female	619	76%	54%	47%
Race and Ethnic Background				
White, non-Hispanic	627	77%	70%	73%
African-American (non-Hisp)	92	11%	10%	13%
Hispanic	66	8%	14%	9%
Asian-Pacific Islander	25	3%	2%	3%
Native American	3	.4%	(1)	(1)
Unreported/Other	3	.4%	(2)4%	(1)

(1) Note. less than 1%

(2) Non-Resident Alien

Note. Total Fulltime CC and SUS Enrollments from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida.

Continuation for Table 22: Note. Total Fulltime CC and SUS Enrollments from the *Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990,* Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

Some 22% of Gold Seal recipients qualify for FSAG awards (see Table 23). The largest percentage (9%) can contribute less than $999 towards their education. Twice the number of Gold Seal recipients receive FSAG compared to FUSF students (see Table 19).

Table 23

GOLD SEAL: Expected Family Contribution for Fall, 1991 Recipients

	Number	(%)
0 - $999	74	9%
$1000 - $1999	57	7%
$2000 - $3000	47	6%
Over $3000	220	27%
No Need Analysis filed	417	51%

Gold Seal recipients choose community colleges at a higher rate than universities or vocational - technical schools which is shown in Table 24. Some 65% attend a community college compared to 33% at universities. The community colleges have the two-year A.S. degree programs which are most likely to link to the job preparatory program

begun in high school. Among the university choices, research schools attracted the most students. A review of the job preparatory courses shows a link between the engineering computer and health related high school programs and those within the research universities.

Table 24

GOLD SEAL: Institutional Choices for Fall, 1991 Recipients

Institutional Type	Number	(%)
Community College	531	65%
Regional University	96	12%
Research University	144	18%
FAMU	29	3%
Vocational - Technical	15	(1)

(1) Note. less than 1%

Research Questions and Data Analysis

The first section of this chapter reported the data based on the Fall, 1991 recipients for the three subject programs. This section will examine the results of the descriptive statistical analysis, answer the four research questions for this study, and review the findings in terms of the relevant literature.

This study began with four research questions applied to the State's three largest financial aid programs. The research design was

followed with the exceptions noted earlier in this chapter. The findings must be considered a snapshot since only one data point was chosen, but the findings can also provide a baseline for policymakers to strengthen implementation of the program goals.

The first section of the analysis discusses the first two research questions: 1) What are the policy objectives of the FSAG, FUSF, and Gold Seal financial aid programs and are they being met? and 2) What are the SES characteristics of the three aid program recipients using the Fall, 1991 data?

The second section discusses the cumulative effects of the three programs and responds to the following research questions: 3) What is the overlap between the recipients of the need based program (FSAG) and the merit awards (FUSF, Gold Seal) and how could the programs work more effectively together? and 4) What is the institutional distribution pattern among the research, regional and community colleges and what are the cumulative impacts of the three programs on institutional equity?

Are the policy objectives for FSAG, FUSF, and Gold Seal being met?

Florida Student Assistance Grant

The policy goal of the FSAG is to provide needy students a grant to help pay for their cost of education. The student must demonstrate a deficit through the Congressional Needs Analysis methodology between what they or their families are able to pay and the "cost of education".

The FSAG is piggybacked onto the Federal Pell Grants and is supplementary to the federal grant.

A subsidiary policy goal is to assure that the needy students are making satisfactory academic progress by requiring recipients to pass the CLAST examination, earn at least 12 credits per term and maintain a cumulative grade point average of 2.0 on a 4.0 point scale (Florida Auditor General, December 13, 1990). Students can receive awards for up to five years; their eligibility must be reestablished annually.

The maximum statutory amounts for each academic year at a public postsecondary institutions are $760 for community colleges and $1,300 for public universities; vocational - technical schools are not eligible. The law directs the Office of Student Financial Assistance to establish eligibility criteria for the amount of expected family contribution (EFC) and to pro-rate the appropriated amount among the qualified applicants.

The FSAG grant is serving the most needy students. Some 71% of the recipients can contribute under $999 and fully 94% under $2000 annually (see Table 13).

The racial and ethnic composition of FSAG recipients is displayed in Table 9, page. While white students receive the largest percentage of the awards (52%), it is considerably below the representation of whites within the State Community College (70%) or the 73% for the State

University System (Florida Department of Education, Fall, 1991 and Board of Regents, unpublished draft, February, 1992).

On the other hand, African - American, Asian-Pacific Islander and Hispanic students are over-represented compared to their percentage of enrollment. The contrast between the percentage of enrollment and FSAG awards is presented in Table 25. Underrepresented minority groups are qualifying in higher proportions than majority students.

Table 25

FSAG: Percentage of Fall, 1991 Awards Compared to Percentage of Full Time SUS and Community College Enrollment

Racial/Ethnic Group	% FSAG	% Enrollment	
		CC(1)	SUS(2)
African-American	23%	10%	12%
Hispanic	18%	12%	9%
Asian-Pacific Islander	4%	2%	3%
White (non-Hispanic)	52%	70%	73%

(1) Note. From the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida

Continuation for Table 25: (2) Note. From the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

The data show that the FSAG award is targeting the most needy full time students in the public university and community college system and therefore the program is meeting its policy objectives. Further, the over-representation of African-Americans and Hispanics as FSAG recipients demonstrates that the aid is reaching the most underrepresented racial and ethnic groups in terms of the general population and 1991 public high school graduates (see Table 32). The concentration of females, African-Americans, Hispanics and Asians in the under $999 EFC category reinforces the conclusion that lower SES groups are benefiting from the award.

Florida Undergraduate Scholars' Fund (FUSF)

The policy objectives for the FUSF program are twofold. The first is to retain Florida's top ranked 2% of its high school graduates within Florida postsecondary colleges and the second is to encourage more students to complete a rigorous college prep curriculum. Recipients must sustain both high academic standards in college by maintaining a 3.2 g.p.a. and make steady progress by completing 24 semester hours per academic year.

An increasing number of high school graduates are applying and qualifying for the award. Some 3.5% of the (3,351 out of) 87,539 1991 public high school graduates. When the college bound students are used to compare FUSF recipients (3351 out of 41,267) , the results are even better with nearly 8% completing the academic requirements.

The numbers of 1991 graduates completing the curriculum are even higher when private college attendance is added as well as those who choose a college outside the State. The findings show that the FUSF program is contributing to more students completing a rigorous college prep curriculum. Some two-thirds of the high achieving FUSF students are going to college in Florida. This proportion in addition to the increase in the qualified applicant pool has all but reversed the "brain drain" which was a driving force behind the 1980 legislative enactment.

The FUSF recipients are quite different in their SES characteristics from the FSAG students. The students exhibit limited financial need. In fact, some 68% of the 8,075 award recipients hadn't filed an application to qualify for need based awards. This may mean that these students would be above the $3,000 Expected Family Contribution cutoff and therefore didn't file for FSAG or other federally funded need based aid. It could also mean that the scholarship covered much of their need or the students received other campus based merit awards.

A total of 846 FUSF students qualify for the FSAG award; this represents just 4% of the total 22,437 FSAG population. Table 20 analyzes the 846 FUSF/FSAG recipients. Asian and Hispanic students are clustered in the "most needy" categories with 78% of the qualifying students able to contribute less than $2,000.

Table 20 also reports the relative "need" of students by racial/ethnic characteristics. Only 9% of the white FUSF students qualify for need based aid compared to 23% of African - Americans. Hispanics and Asian students also double the white percentages in their use of the FSAG as well as the FUSF awards. The combination of these merit and need based awards may be very important to both the students' impetus for achievement and their ability to attend college.

Sustained achievement and academic progress can be measured by student retention. The latest biennial report on FUSF (Florida Department of Education, January, 1992) reports some disturbing data on student attrition from FUSF. The data in Chapter 4 also shows that 68% of the recipients are first or second year students (Table 19). Students are disqualified after falling below the 3.2 g. p. a. for the requisite credit hours and there are no procedures for reinstatement. The attrition data needs to be more closely studied to determine why students are falling off the program in significant numbers.

College choices for FUSF students is displayed in Table 22. State universities are the overwhelming choice with only 9% attending

community colleges. Further, the three research universities are preferred by these students with 73% opting for Florida State, University of South Florida or University of Florida. African - American students especially prefer universities with no students attending a community college.

Florida Gold Seal Diploma

The Florida Gold Seal Diploma was adopted by the Legislature in 1989. The first eligible students were awarded $2,000 annual scholarships in the 1991-92 academic year. Students must complete a three credit job preparation program with a 3.5 g. p. a. in the course of study, attain a 3.0 g. p. a. overall, and demonstrate competency in their job preparation area. The Gold Seal award is the first statewide scholarship which can be used for a A.S. or technical certificate program. The state is trying to increase the number of students pursuing postsecondary vocational-technical courses by providing an achievement based award. Some 1206 students qualified for the award and 815 chose public vocational-technical, community colleges or state universities. The first year appropriation is $2.7 million.

Table 23 exhibits the characteristics of the Gold Seal qualifiers. Females comprise slightly better than two-thirds of the awardees. This ratio far exceeds the percentage of female 1991 graduates (52% compared to 48% males). The courses of study for the Gold Seal diploma include office management and marketing job preparatory

programs where young women dominate enrollments, however; the strong representation of women and under-representation of males needs further review as the program progresses.

Race and ethnic characteristics show that 77% of the recipients were white and 23% were racial and ethnic minorities. This representation is considerably different from the FUSF profile where 86% are white and only 14% are minorities. The most significant difference is the representation of African - Americans in the two merit based programs. African - Americans comprise 2.3% of the FUSF recipients compared to 11% of the Gold Seal awardees. However, the gender participation rates are striking with 89% of the African - American recipients being female.

Gold Seal recipients choose community colleges at a higher rate than universities or vocational - technical schools (see Table 26). Some 65% attend a community college compared to 33% at universities. The community colleges have the two-year A.S. degree programs which are most likely to link to the job preparatory program begun in high school. Among the university choices, research schools garnered the most students. A review of the job preparatory courses shows a link between the engineering computer and health related high school programs and those within the research universities.

The policy goals of the Gold Seal Diploma are difficult to assess since it is the first year of the award. An estimated 3,000 applicants are

expected for the Fall, 1992 term (Florida Department of Education 1992-93 Budget Estimates). The rapid growth from under 1,000 to over 3,000 qualified applicants would demonstrate the program's effectiveness in encouraging students to take job preparatory curriculums.

What are the cumulative impacts of the three State financial aid programs?

The second set of analyses address two research questions: 1) What is the overlap between the recipients of the need based program (FSAG) and the merit awards (FUSF, Gold Seal)? 2) What is the institutional distribution pattern of the three aid programs between two year and four year colleges and among regional universities and research universities?

Table 26 shows that there is little overlap between either of the two merit based programs and the FSAG need based grant. Only 4% of the FUSF recipients received the FSAG.

Table 26

Overlap between FSAG, FUSF and Gold Seal Recipients for Fall, 1991 Recipients for Fall, 1991 Recipients

	FSAG
FUSF	849 (4%)
GOLD SEAL	76 (9%)

What is the institutional distribution pattern of the three aid programs between two year and four year colleges and among regional

universities and research universities? This question is important to understanding the cumulative program impacts on the SUS and community colleges.

The cumulative pattern for the 31,327 award recipients is displayed in Table 27. Fully 89% of the Community College awards come from the FSAG compared to a 50-50 split between merit and need-based awards for research universities. Regional university students earn grants primarily from FSAG (71%) compared to research settings at 50%. Some 90% of FAMU recipients are need based.

Table 27

Cumulative Pattern of Award Recipients from FSAG, FUSF and Gold Seal by Type of Institution for Fall, 1991 Recipients (n = 31,327)

	Number of Awards				$ Volume (in millions)
	FSAG	FUSF	GS	Total	Total
Vocational Technical	N/A	N/A	26	26	.05
Community Colleges	11027	713	662	12402	11.48
Regional Universities	3,664	1375	99	5138	8.40
Research Universities	6,500	5892	156	12548	23.45
FAMU	1,246	100	31	1377	1.93
Totals:				31427	45.31

Program totals and dollar award volume are compared in percentages in Table 28. The research universities are attracting 40% of the awards and 52% of the dollars. Community Colleges gather 39% of the awards and a smaller 25% of the dollars

Table 28

Comparisons of Percentage of Awards and Dollar Volume of Awards by Postsecondary Sector

	Number	$ Vol (in 000)	% of awards and $
Vocational Technical	26	.05	(1) / 1
Community Colleges	12402	11.48	39/25
Regional Universities	5138	8.40	16/18
Research Universities	12548	23.45	40/52
FAMU	1377	1.93	4/4
Totals:	31427	45.31	

(1) Note. less than 1%

The equity of distribution among the institutions needs examination. How did the type of institution fare in their award and dollar receipts compared to their proportion of full time enrollment? The data

in Table 29 compares the percentages of full time enrollment by the four sectors with their proportion of awards and percentage of dollars.

Table 29

Percentage Comparison : Total Fulltime Enrollment, Awards and Dollar Volume by Institutional Type (1) (n = 186,848)

	CC	Research	Regional	FAMU
% of total enrollment(2)	50%	29%	17%	4%
% of number of awards	39%	41%	16%	4%
% of dollar volume	25%	52%	18%	4%

(1) Note. Total enrollment figures are for Fall, 1990 and award and dollar volume are from Fall, 1991 recipients.

(2) Note. From the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida. and from the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

The Community Colleges show the greatest disparity between their share of the total enrollment (50%) and both the number of awards (39%) and proportion of dollars (25%).. Several issues are evident.

First, the cost of community college attendance is lower than the State Universities so the demonstrated student need for the FSAG award may not be as great. Second, the FSAG Community College award is 42% lower than the university award ($760 compared to $1,300) . The third factor is that only 9% of the FUSF students chose community colleges which affects the sector share. The Gold Seal profile is quite different with 65% of the qualifiers choosing community colleges. The Gold Seal program is new with only 815 public institution awards for the first year; its future impact on institutional distribution needs examination.

Regional universities match nearly perfectly between enrollment, number of awards and dollar volume as does FAMU. However, the proportion of full time and part time degree seeking students within the sectors must be considered to fairly assess the distribution among the groups. The part time vs full time factor is important because all three State financial aid programs require full time attendance (12 credit hours) per term.

The proportion of part time and full time degree seeking students is displayed in Table 30 Community colleges and regional universities have similar ratios of part time to full time students (1:1). On the other hand research institutions have a 3:1 ratio between full time to part time students. The part time students cannot qualify for the state awards which may result in further under-representation of community college students. The part time attendance pattern for regional universities could

also be masking under-representation for these colleges which isn't apparent through the figures in Table 30.

Table 30

Percentage of Part Time vs Full time Headcount for 1990-1991 by

Institutional Type	CC (1)	Research	Regional	FAMU
PART TIME	48%	27%	49%	13%
FULL TIME	52%	73%	51%	87%

(1) Note. all students are degree seeking

Note.Data from the Report for Florida Community Colleges: The Fact Book, 1990-1991 by the Florida Department of Education, Division of Community Colleges, Fall, 1991, Tallahassee, Florida. and the Student Headcount by Part-Time/Full-Time, Sex, Race, and Level, Fall, 1990, Board of Regents, Florida Department of Education, 1992, Tallahassee, Florida.

Match Between College Aspirations and State Financial Aid Program

The distribution patterns for State financial aid need to be examined in terms of the student demand for college attendance. The question is what are the college aspirations of students and how well does the financial aid match the desires of our potential customers?

Over the past several years, the Florida Department of Education has been collecting data on the aspirations of students to attend postsecondary educational institutions (Florida Department of Education, 1990-91 Survey of Data). The questions differentiate between the type of institution, i. e. community college, university or vocational - technical schools. Table 31 displays the data by gender, race and ethnic group along with institutional choice.

Table 31

Public Postsecondary Aspirations of 1991 Public High School Graduates in Percentages (n = 87,539 standard diplomas)

	Number	(%)
College Bound	41,267	47%
Gender		
Male	17,815	43%
Female	23,452	57%
Race and Ethnic Background		
White, non-Hispanic	27,487	47%
African-American (non-Hisp)	7,268	41%
Hispanic	5,277	55%
Asian-Pacific Islander	1,142	58%

Continuation of Table 31

INSTITUTIONAL CHOICE		
Vocational Technical	3,074	7%
Community Colleges	26,735	65%
State University	11,458	28%

The college plans for college bound students is instructive for researchers and policymakers. In Table 32, two aspects are reported. The first is the college bound aspirations by gender and the second aspect is the students institutional choices.

There is little difference by gender across the types of institutions. Community colleges are favored by 66% of the females and 62% of the males. A similar 7-8% of females and males plan vocational - technical postsecondary education.

There are some important differences in institutional choices among racial and ethnic groups. African - American graduates have a higher than average interest in vocational - technical and SUS training. Hispanics favor community colleges at a 69% rate, much higher than any other racial or ethnic group. Asian students show little desire for vocational - technical education.

Table 32

Percent of 1991 Public College Bound Students by Gender, Racial and Ethnic Variables and Institutional Choice (n = 41,267)

	Vocat-Tech	CC	SUS
Gender			
Male	8%	62%	30%
Female	7%	66%	27%
Race and Ethnic Background			
White, non-Hispanic	6%	67%	27%
African-American (non-Hispanic)	11%	57%	32%
Hispanic	11%	69%	20%
Asian-Pacific Islander	3%	49%	48%

These data (see Table 32) can be matched with the data in Table 28 on the proportion of awards, dollar volume by institutional sector. The weakness in this analysis is that it is difficult to assess whether the 31,437 students in the financial aid database are comparable to the 1991 public high school graduate college aspirations database. There is no hard evidence that student plans are a good measure of college

readiness or a sincere intent to enroll. Follow up studies on these data could help validate the information and improve the linkage between the secondary and postsecondary systems.

A comparison of the public graduates plans with the distribution of enrollment and aid reveal that the high school senior plans match the enrollment trends in Table 31 and therefore, have the same mismatch with the award distribution for community colleges. Less than 1% of the financial aid awards are made for vocational - technical programs since they are only eligible through the newer Gold Seal award. However, 7-8% of the students plan to attend such training.

Findings: How well do they match the Literature?

The literature review demonstrated that financial aid increases the access to higher education for targeted populations (Voorhees, 1985; Schwartz, 1985; Leslie and Brinkman, 1987; Jackson, 1988; Stampen and Cabrera, 1988 St. John, 1989). Aid and tuition policies have improved the parity between low and high SES groups but have not leveled the playing field between them (Seneca and Taussig, 1987). Data on the three subject financial aid programs is consistent with these conclusions.

For example, African-American, Hispanic and Asian students are over-represented in the FSAG award recipients compared to their share of enrollment (see Table 27,) (Young, 1986). High school aspiration survey data in Table 33 demonstrate that similar pluralities of racial and

ethnic groups plan to attend postsecondary institutions. In fact, the largest number plan to attend a public institution. But the students are not enrolled at the same rate as their intentions. Perhaps as the literature suggests, aid and tuition policies help but don't create parity.

The literature further showed that student academic achievement does account for a good deal of the differences between targeted groups and non-aid students (Stampen and Cabrera, 1988). If students are academically prepared for postsecondary work, their rates of persistence are similar to the non-aid population (Astin and Cross, 1979; Penn, 1987). The Florida financial aid programs offer the opportunity to link academic merit awards (FUSF or Gold Seal Diploma) with the need based FSAG award to create both the power of academic preparation and significantly increase the resources for needy students. However, in Table 27, little overlap is evident. The Gold Seal Diploma may have a stronger link because of the profile of its recipients which have more African-American and Hispanic participants (see Table 23).

Data presented in Tables 32 and 33 show that high school students plan to attend postsecondary institutions in much larger numbers than actually do. How are decisions being made about the institution? Hearn (1988) notes that 66% of high school seniors enter postsecondary education within two years of graduation; 80% of these seniors will enter sometime in their lives. How do they make choices? The rationality of student-parent decisions about higher education has

received little attention in the literature. The demand studies especially beg the question, what rationale is the buyer using to decide to enroll or not to enroll based on price (Astin and Cross , 1979; Bean , 1982; Stampen and Cabrera, 1988; Young, 1986)?

The findings match the literature as well as raise new questions which will be discussed in Chapter 5 : Summary and Implications .

CHAPTER 5

SUMMARY OF FINDINGS AND IMPLICATIONS

The State of Florida has adopted student financial aid programs for both needy and academically talented students. The three largest Statewide programs are the Florida Student Assistance Grant (FSAG), the Florida Undergraduate Scholarship Fund Scholarship (FUSF), and the Florida Gold Seal Diploma (Gold Seal). The outcomes of state financial aid policies have not been studied to determine whether they are meeting state policy objectives. This dissertation analyzes the recipients of Florida's three largest state financial aid programs using data on the Fall, 1991, students. The results of the descriptive quantitative analysis were assessed to determine whether the State's policy objectives are being met. In addition to the review of each of the three programs, the dissertation examined the combined effects to determine interrelationships between the aid programs and identify policy gaps between the intended outcomes and the cumulative program results.

Research Questions

1. What are the policy objectives of the FSAG, FUSA, and Gold Seal financial aid programs?

2. What are the SES characteristics of the three aid program recipients using the Fall, 1991 data?

3. What is the overlap between the recipients of the need based program (FSAG) and the merit awards (FUSA, Gold Seal)?

4. What is the institutional distribution pattern of the three aid programs between two year and four year colleges and among regional universities and research universities?

Significance of the Study

It is important to review the impacts of the State's financial aid programs for at least two reasons. The first is the spiraling program costs which have quadrupled over the last four years (Florida Department of Education, Office of Student Financial Assistance, 1991). Secondly, the 1992 reauthorization of the Federal Higher Education Act and the financial aid programs within it obliges states to reexamine their programs to assure compatibility and identify new or emerging policy gaps (College Board, 1991; Lewis, 1989).

The context for the study relies on social investment theory which asserts that there are calculable social and economic benefits for postsecondary education (Bowen, 1977; Leslie and Brinkman, 1988). Therefore, the access to postsecondary education is as much a societal goal as an individual one (Bowen, 1977, Leslie and Brinkman, 1988).

Literature conclusions upon which the Study is Based

The literature review demonstrated that financial aid increases the access to higher education for targeted populations (Voorhees, 1985; Schwartz, 1985; Leslie and Brinkman, 1987; Jackson, 1988; Stampen and Cabrera, 1988 St. John, 1989). Aid and tuition policies have improved the parity between low and high SES groups but have not leveled the playing field between them (Seneca and Taussig, 1987). The findings on the three subject financial aid programs is consistent with these conclusions.

Student academic achievement does account for a good deal of the differences between targeted groups and non-aid students. Where student achievement is equal, however, SES variables are not significant variables for access and persistence (Stampen and Cabrera, 1988).

The Policy Objectives for Florida's Financial Aid Programs

The policy objectives for Florida's financial aid programs include increasing educational opportunity to low income students and underrepresented minority groups; providing incentives for high academic and vocational program achievement, and retaining and rewarding high performing students at Florida higher education institutions. The FSAG targets aid to needy students (Florida Auditor General, 1990; Florida Postsecondary Education Commission, 1991). The FUSF provides scholarships to students who achieve a high school

grade point average and a competitive SAT or ACT score (Florida Department of Education, Office of Student Financial Aid, 1991; Florida Postsecondary Education Commission, 1991). Gold Seal awards scholarships to students who complete a job preparation high school program, demonstrate competency, and achieve a high grade point average in high school.

Research Methods and Procedures

The research method for this dissertation is a descriptive quantitative study. The rationale for this approach is that there is a pressing need to understand the relevant facts about the distribution of State financial aid before a relational or experimental study is completed (Light, Singer, and Willett, 1990). No major study of the individual programs or cumulative distribution patterns of State aid has been made since the inception of the programs.

The Fall, 1991 public institutional award recipients were selected as the target group for this study. A database of some 31,327 public institutional award recipients was used for the study which will provide generalizable patterns and findings. There are 22,437 FSAG, 8,075 FUSF and 815 Gold Seal recipients within the database used for this study. The databases are maintained by the Florida Department of Education, Office of Student Financial Assistance. The size of the database results in generalizable findings about the three individual programs and their cumulative impacts (Light, Singer and Willett, 1990).

The SES variables selected for the study include gender, race and ethnic background, age of student, year of college, award status, expected family contribution (EFC), and a high school SES (Hearn, 1988; Mortenson, 1988; Penn, 1987; St. John, 1991; Young, 1986). The expected family contribution variable is a calculation which determines the amount of dollars the family or individual can contribute towards the cost of education.

The type of institution was also analyzed (Jackson, 1986; Leslie, 1984; St. John, 1990; Schwartz, 1985) . Five categories are used in the study. Community colleges, research universities, regional universities, FAMU and vocational - technical schools. Research universities include the University of Florida, Florida State University, and the University of South Florida. Regional universities include the University of Central Florida, the University of West Florida, the University of North Florida and Florida Atlantic University. FAMU was separately analyzed because it has a unique mission and its attendance patterns are distinctive within the SUS.

Program Findings and Data Analyses

Florida Student Assistance Grant (FSAG)

The racial and ethnic composition of FSAG recipients is predominantly white, however, the percentage is considerably below the representation of whites within the State Community College and State University System. On the other hand, African - American students

and Hispanic students are over-represented compared to the percentage of minority students who are enrolled across the State.

FSAG recipients are largely younger with two-thirds of the recipients between the ages of 16-24. Older, returning students do not appear to be accessing the award. The 12 hour requirement and work demands of older students may be disqualifying the non-traditional, older students from receiving the award. The bulk of awards are within the first two years of college which may indicate changing economic circumstances over the four to five year college program.

Students at the lowest Expected Family Contribution levels receive the majority of the FSAG awards. Some 71% can contribute $999 or less and fully 94% can contribute less than $1,999.

FSAG recipients attend community colleges and universities in equal proportions. Research universities are favored over regional institutions. The ratios of full time to part time college attendance is quite different between the two sectors with a 3:1 relationship within the research universities of full time to part time compared to 1:1 fulltime to part time within the regional universities.

There are gender differences among institutional choices. Female FSAG recipients attend community colleges at a rate of 70% compared to 30% of the males.

Florida Undergraduate Scholarship Fund (FUSF)

The racial and ethnic makeup of the FUSF students is

overwhelmingly white, some 86% compared to only 2% African-Americans and 6% Hispanic. These scholarships are used by recent high school graduates; therefore, it makes sense to look at class representation and racial/ethnic characteristics for the 1991 high school graduating class. The class composition has been stable over the past four years and so the cumulative profile for the 8,075 students is relevant and appropriate for the analysis.

The data reveal dramatic under-representation of African - Americans with only 2% of the awards compared to 20% of the public high school graduates. Hispanics fare better with 6% of the awards and 11% of the 1991 public high school graduates. Asian - Pacific Islanders out pace their percent of high school graduates who earn FUSF awards at a rate double their number of public high school graduates (5% of awards compared to 2% of the graduates).

The student population are all within four years of high school graduation. Therefore, no older adults are eligible for the academic award. The students demonstrate less economic need than the FSAG applicants. Less than 11% filed for federal or State based need grants and qualified for the FSAG. However, the 846 students who did qualify for the FSAG are clustered in the "most needy" categories with 78% able to contribute less than $2,000 towards the "cost of education".

Ethnic and racial minorities dominate the FSAG qualifiers. Only 9% of the white FUSF students qualify for need based aid compared to

23% of African - Americans. Hispanics and Asian students also double the white percentages in their use of the FSAG as well as the FUSF awards. The combination of these merit and need based awards may be very important to both the students' level of achievement and their financial ability to attend college.

FUSF recipients clearly prefer research universities with 73% attending this type of institution. Only 9% chose a community college.

Gold Seal

The racial, ethnic, and gender characteristics for the Gold Seal recipients is unique among the three programs. Females comprise 77% of the recipients compared to 52% of the 1991 graduating seniors. Some 23% were racial and ethnic minorities. African - Americans make up 11% of the Gold Seal awards compared to 2.3% of the FUSF merit program.

Gold Seal recipients choose community colleges at a higher rate than universities or vocational-technical schools. Some 65% attend community colleges compared to only 9% of the FUSF students. This is the only one of the three awards which can be used at a vocational-technical school; 2% use their scholarship with such an institution.

Policy Objectives and Program Performance

The FSAG is serving the most needy students which was its intent. There is little linkage to the merit based programs, however, which could provide a better prepared student for college attendance. Under-

represented minority groups are qualifying in higher proportions than majority students which is creating more parity for college attendance by lower SES groups.

The FUSF program is meeting its twofold goals of encouraging more students to complete a rigorous college preparatory curriculum and also retaining high achieving students within Florida. The program is not adequately reaching minority groups nor poorer students even though the award could provide the academic stimulus to better prepare under-represented students.

The Gold Seal program is rewarding a more diverse ethnic and racial spectrum of students but it is in its first year of operation and its profile needs examination. The program looks promising both in terms of student composition as well as its inclusion of vocational-technical operations. Students are choosing to attend community colleges and universities as opposed to vocational - technical schools These choices need study to determine the link between high school job preparation programs and college decisions.

Cumulative Patterns among the three State Financial aid Programs

The sum of the three programs needs analysis to determine whether the policy objectives are compatible or competitive. There are at least three ways to look at the cumulative impacts. First, what is the institutional distribution pattern of the three aid programs? Second, what

are the characteristics of the cumulative recipient group? And, third, how do the college "demands" match the financial aid distribution patterns?

A cross program institutional review shows research universities are attracting 40% of the awards and 52% of the dollars. Community colleges gather 39% of the awards and a smaller 25% of the dollars. The community colleges show the greatest disparity between their share of the total enrollment (50%) and both the number of awards (39%) and proportion of dollars (25%).

The percentage of enrollment and awards appear to match for Regional universities. However, when part time vs full time enrollment is considered, Regional universities are underrepresented within the financial aid programs. All three programs require full time attendance. Regional universities have a ratio of 1:1 fulltime to part time compared to research universities which have a 3:1 fulltime to part time ratio.

The match between college "wants " by high school students and the attendance pattern can help illuminate how well the programs match the need. The Florida Department of Education 1990 - 1991 Survey results shows that 47% of the public high school graduates plan to attend college. College aspirations among racial and ethnic groups are quite similar. Hispanic and Asian students display the highest demand with 55% and 58% respectively planning to attend postsecondary education. The institutional choices by ethnic and racial groupings demonstrate the

highest demand for community college attendance at 65%, state university at 28% and vocational - technical, 7%.

The distribution of the three program awards do not match the college demand tables. More study is needed to understand why this is the case.

Data Sources and Limitations

The Office of Student Financial Assistance (OSFA) has the database for the elements referenced within the study. The High School SES profile is available from the Student and Staff Database within the Department of Education, Division of Public Schools. The College Aspiration Study of 1991 graduates is available from the Department of Education.

The High School SES data set could not be used in the study. High school SES code was reported on less than 10% of the FSAG files. The SES reported levels were also too disparate among school districts to be reliable. In addition, several large county high school data sets were missing which increased concern about data validity. The High School SES code wasn't critical to the study. The more reliable and valid EFC data element was available for all FSAG candidates. This variable provided student specific data to measure the students' "economic need".

Implications for Future Research

State aid is growing in importance as governments step into shore

up the federal loan and grant programs. There has been limited study about the impacts of state aid programs. What is their role, complementary to federal policy or stand alone, state policy decisions to promote specific state goals? States and the federal government need to sort out their roles and responsibilities.

State Implications

Florida's financial aid programs are successful in terms of their individual policy objectives, however, they leave a large gap in meeting the needs of older, non-traditional citizens. While the FSAG is theoretically available regardless of age, the overwhelming number of awards go to traditionally aged students. The demographic trends discussed in Chapter 1 aren't being addressed by the program. We need to understand why and further study is warranted.

In addition, while the aid programs are meeting statutory intent, new information on academic preparation and student success calls for including a better match between merit and need based programs. The Federal reauthorization act recognizes early intervention programs which target minority students for better academic services in the middle grade area to prepare them for postsecondary education (College Board, 1991).

Another area for future research is the demand variables for various types of postsecondary institutions and the mismatch with where financial aid is expended . The college plans of high school students

may not be the best measure of demand but other means need development for financial aid planners and policy makers. Two areas where institutional awards are below the student demand and enrollment are community colleges and vocational - education schools. Vocational - education students are only eligible for the Gold Seal awards. The demands in this sector should be closely analyzed to determine policy options to bring vocational-education choices to the forefront. The under-representation of community colleges also needs examination to determine whether these colleges actively promote the availability of the awards or recruit the FUSF and Gold Seal recipients.

The enrollment patterns in regional vs research universities compared to proportions of financial aid call for review. The heavy part time nature of urban colleges needs to be weighed with the design of State financial aid programs. Even among the research universities, USF gets a smaller share of the merit and need based dollars and its ratio of part time to full time students is similar to that of the regional institutions (1:1). The award level might need to be adjusted, but attention must also be given to the growing part time student populations attending our urban regional universities and community colleges.

In summary, the individual programs are meeting their policy goals. While the merit programs are successful in meeting policy expectations, decision makers should review the applicant pool to check whether adequate efforts are planned to recruit minorities.

The cumulative patterns among the three largest programs need reassessment. Policy gaps are especially prevalent within the institutional patterns. Equity among the sectors needs discussion to form a consensus among the policymakers.

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APPENDIX A

CHARACTERISTICS OF FULL TIME UNDERGRADUATE STUDENTS FOR COMMUNITY COLLEGES, RESEARCH, REGIONAL UNIVERSITIES AND FAMU

	CC	Research	Regional	FAMU
GENDER				
Male	43,290	26,887	14,145	2,913
Female	50,282	27,930	17,536	3,865
Totals	93,572	54,817	31,681	6,778
% of total enrollment (n = 186,848)	50%	29%	17%	4%
RACIAL/ETHNIC				
White	65,817	45,757	22,229	316
African-Amer (non-Hisp)	9,430	3,507	1,906	6,225
Hispanic	12,757	3,007	5,114	106
Asian	1,816	1,651	1,100	36
Other	3,752*	895	1,402	94

*3334 of these are non-resident aliens

APPRENDIX B

CHARACTERISTICS OF FULL TIME UNDERGRADUATE STUDENTS

	SUS	Research	Regional	FAMU
GENDER				
Male	43,945	26,887	14,145	2,913
Female	49,331 47%	27,930	17,536	3,865
Totals	93,278	54,817	31,681	6,778
RACIAL/ETHNIC				
White	68,302 73%	45,757	22,229	316
African-Amer	11,839	3,507	1,906	6,225
(non-Hisp)	13%			
Hispanic	8,222 9%	3,007	5,114	106
Asian	2,787 3%	1,651	1,100	36
Other	2,162 2%	895	1,402	94

CONTINUATION OF APPENDIX B

	SUS	Research	Regional	FAMU
PROPORTION OF HEADCOUNT				
Part Time	52,146	20,224	30,739	991
Full Time	93,278	54,814	31,681	6,778

APPENDIX C

CHARACTERISTICS OF FULL TIME UNDERGRADUATE STUDENTS AT RESEARCH UNIVERSITIES

	UF	FSU	USF	Totals
GENDER				
Male	11,655	8869	6,363	26,887
	54%	46%	45%	
Female	9,816	10,279	7,835	27,930
	46%	54%	55%	
				54,817
RACIAL/ETHNIC				
White	17,564	16,452	11,741	45,757
	82%	86%	83%	
African-Amer	1,472	1,363	672	3,507
(non-Hisp)	7%	7%	5%	
Hispanic	1,268	812	927	3,007
	6%	4%	6%	
Asian	833	334	484	1,651
	4%	2%	3%	
Other	341	180	374	895
	1%	*	3%	

CONTINUATION OF APPENDIX C

% of HEADCOUNT	UF	FSU	USF	Totals
Part Time	4,412	3,716	12,096	20,224
	17%	16%	46%	
Full Time	21,473	19,148	14,198	54,817
	83%	84%	54%	

APPENDIX D

CHARACTERISTICS OF FULL TIME UNDERGRADUATE STUDENTS AT REGIONAL UNIVERSITIES

	FIU	UCF	FAU	UNF	UWF	Totals
GENDER						
Male	3,942	5,232	2,110	1,336	1,525	14,145
Female	5,063	5,859	2,611	1,753	2,250	17,536
						31,681
RACIAL/ETHNIC						
White	3,337	9,290	3,642	2,606	3,354	22,229
African-Amer (non-Hisp)	781	392	351	213	169	1,906
Hispanic	3,928	698	332	99	57	5,114
Asian	274	461	147	125	93	1,100
Other	675	330	249	46	102	1,402

*less than 1%

CONTINUATION OF APPENDIX D

	FIU	UCF	FAU	UNF	UWF	Totals
Part Time	10,500	7,460	6,398	3,539	2,842	30,739
Full Time	9,005	11,091	4,721	3,089	3,775	31,681

APPENDIX E

240.402 Florida Undergraduate Scholars' fund.--

(1) There is created a Florida Undergraduate Scholars' Fund, to be administered by the Department of Education. The department shall award scholarships to each Florida student who:

(a)1. Is recognized by the merit or achievement programs of the National merit Scholarship Corporation as a scholar or finalist;

2. Has obtained a 3.5 unweighted grad point average on a 4.0 scale, or the equivalent, in high school subjects acceptable for credit toward a diploma and has scored 1,200 or above on the combined verbal and quantitative parts of the Scholastic Aptitude Test of the College Entrance Examination or an equivalent score on the American College Testing Program;

3. Has attended a home education program during grade levels 9 through 12 according to the provisions of s. 232.02(4) and has scored 1,250 or above on the combined verbal and quantitative parts of the Scholastic Aptitude Test of the College Entrance Examination or an equivalent score on the American College Testing Program;

4. Has been designated by the state Board of Education as a Florida Academic Scholar, pursuant to the provisions of s. 232.2465; or

5. Has been awarded an International Baccalaureate Diploma from the International Baccalaureate Office.

(b) Meets the general requirements for student eligibility as provided in s. 240.404, except as otherwise provided in this section.

(c) Receives a Florida high school diploma, or its equivalent as described in s. 229.814. Any student who is enrolled on a full-time basis in the early admission program of an eligible postsecondary institution or has attended a home education program during grade levels 9 through 12 according to the provisions of s.232.02 (4) shall be exempt from this requirement. Also exempted shall be the dependents of Florida residents who are on military or public service assignments away from Florida when such dependents live with such Florida residents and receive high school diplomas from non-Florida schools after May 1, 1989.

(d) Files an application for an award during his last year in high school within established time limits.

(e) Attends, on a full-time basis, a state university or community college authorized by Florida law; a nursing

diploma school approved by the Board of nursing; or any Florida college, university, or community college which is accredited by a member of the Council on Postsecondary Accreditation the credits of which are acceptable for transfer without qualification to state universities.

(f) Enrolls as a first-time-in-college student. Any student who earns postsecondary academic credit prior to or during the summer immediately subsequent to receiving a high school diploma, who is dually enrolled in secondary and postsecondary educational institutions, or who is enrolled in the early admission program of a postsecondary institution shall be exempt from this requirement.

(2) Awards shall be distributed in the following manner:

(a) The department shall give the highest priority in the distribution of awards to eligible renewal applicants who file timely applications. The department shall accept applications for renewal awards postmarked between February 15 and April 1 of each year. In the event sufficient funds are not available to provide each such eligible renewal applicant with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(b) The department shall accept applications for initial awards postmarked between February 15 and April 1 of each year. From the funds that remain after all eligible timely renewal applicants have been awarded, the department shall make full awards to each eligible initial applicants who files a timely application. In the event sufficient funds are not available to provide each such eligible initial applicant with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(c) The department shall accept late applications that are postmarked no later than June 1 of each year from both renewal and initial applicants. After making full awards to eligible applicants who timely filed applications, the department shall make full awards to each eligible late applicant. In the event sufficient funds are not available to provide each eligible late applicant with a full award, the department shall prorate available funds and make a partial award to each late applicant.

(d) The department shall not make awards to applicants who submit application that are postmarked after June 1. The department shall notify such applicants of their ineligibility to receive awards.

(e) Students who apply for awards no later than June 1 during their last year in high school may later reapply to receive awards during subsequent application periods when they either do not accept their initial awards or when they do not receive initial awards for lack of sufficient funds. Similarly, students who receive initial awards and

who later do not apply for or accept renewal awards may reapply to receive awards during subsequent application periods. Students who apply under this paragraph must submit reinstatement applications within 3 years of filing their initial applications. The department shall accept reinstatement applications postmarked between February 15 and June 1 of each year and shall determine the eligibility of such applicants in the same manner as first-time applicants, except that students who apply pursuant to this paragraph shall be exempt from the provisions of paragraph (1)(f) and shall be required to have maintained the equivalent of a 3.2 cumulative grade point average on a 4.0 scale for all college work attempted. Each reinstatement applicant determined to be eligible shall be awarded a full scholarship from funds that remain after each eligible timely renewal and initial applicant has received an award. In the event sufficient funds are not available to provide each eligible reinstatement applicant with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(3)(a) The annual award to a student shall be $2,500; however, students designated as Florida Academic Scholars who obtain less than a 3.5 unweighted grade point average on a 4.0 scale, or the equivalent, shall receive initial awards as follows:

1. A student who has completed seven or more credits toward a diploma in advanced placement courses; international baccalaureate courses; dual enrollment courses in mathematics, science, social studies, English, and foreign language; or those courses designated as honors courses in the State Course Code Directory, and obtains at least a 3.2 unweighted grade point average on a 4.0 scale, or the equivalent, shall receive an initial award of $2,500.

2. A student who has not satisfied the criteria of subparagraph 1. shall receive an initial award of $1,000 if attending an institution with annual tuition and registration fees of $2,000 or less, and shall receive an initial award of $1,500 if attending an institution with annual tuition and registration fees of more than $2,000.

Renewal awards shall be $2,500 annually for eligible applicants. Payment of an award shall be transmitted, on behalf of the student, to the president of the college, university, community college, or nursing diploma school which the recipient is attending or to his representative in advance of the registration period.

(b) Within 15 days of the end of regular registration, inclusive of a drop-add period, institutions shall certify to the department the eligibility status of each awarded student. The eligibility status of each student to receive

a disbursement shall be determined by each institution as of this date. Institutions shall not be required to reevaluate a student's eligibility status after this date for purpose of amending eligibility determinations previously made. However, an institution shall be requested to make refunds for students who receive award disbursements and terminate enrollment for any reason during the academic term when an institution's refund policies permit a student to receive a refund under these circumstances.

(c) Institutions shall certify to the department the amount of funds disbursed to each student and shall remit to the department any undisbursed advances within 60 days of the end of regular registration.

(4) A recipient shall maintain the equivalent of a 3.2 cumulative grade point average on a 4.0 scale, or shall maintain an approved equivalent student progress evaluation plan, on at least 12 hours per quarter, trimester, or semester in order to be eligible for a continuation of the award. No student may receive a Florida Undergraduate Scholars' Fund award for more than the equivalent of 8 semesters or 12 quarters. However, a student enrolled in a 5-year undergraduate degree program may receive an award for the equivalent of 10 semesters or 15 quarters. The award may be renewed annually upon documentation by the recipient that he meets the necessary qualifications. If any recipient transfers from one accredited Florida college, university, community college, or nursing diploma school to another eligible institution, his award will be transferable, provided he is otherwise eligible for the award.

(5) Advertising or notification to students, teachers, parents, guidance counselors, and principals or other relevant school administrators of the criteria and application procedures for the award shall be the responsibility of the department. Such advertising or notification shall begin no later than September of each year.

(6) The Department of Education shall administer this fund under policies and rules established by the State Board of Education.

(7) The department shall report to the state board and the Legislature on or before February 15, 1988, and biennially thereafter, on the effectiveness of the Florida Undergraduate Scholars' Fund. Such report shall include, but is not limited to:

(a) An evaluation of the effectiveness of the award criteria.

(b) An estimate of the number of high achievers retained in this state as a result of the program.

(c) An evaluation of the individual award levels.

(d) An evaluation of the overall support needs of the

program.

(e) Recommendations for any necessary modifications to the program.

(8) There is created the Florida Undergraduate Scholars' Trust Fund to be administered by the Department of Education. The Legislature shall appropriate, from general revenue, funds to be deposited into the Florida Undergraduate Scholars' Trust Fund, as created herein, for the purpose of funding this act. Notwithstanding the provisions of s. 216.301 and pursuant to s. 216.351, any balance in the trust fund at the end of any fiscal year shall remain therein and shall be available for carrying out the purpose of this section.

History.--ss. 1, 2, ch. 80-314; s. 157, ch. 81-259; s. 2, ch. 82-136; s. 114, ch. 83-217; s. 2, ch. 83-291; s. 114, ch. 84-336; s. 2, ch. 86-195; s. 24, ch. 87-212; s. 1, ch. 87-541; ss. 5, 6, ch. 89-207; s. 58, ch. 91-105. to enroll in postsecondary vocational or technical programs in the state.

240.4021 Vocational Gold Seal Endorsement Scholarship Program.--

(1) There is created the Vocational Gold Seal Endorsement Scholarship Program to encourage outstanding high school graduates.

(2) The Vocational Gold Seal Endorsement Scholarship Program is to be administered by the Department of Education. The State Board of Education shall adopt rules for administering the program.

(3) The department is authorized to make awards to a student who:

(a) Meets the general requirements for student eligibility as provided in s. 240-404, except as otherwise provided in this section;

(b) Files an application for the scholarship within established time limits; and

(c) Enrolls:

1. As a full-time certificate-seeking or degree-seeking student at a public state university, community college, or area vocational-technical school authorized by law or a nonpublic postsecondary vocational, technical, trade, or business school, which school is accredited by the National Association of Trade and Technical Schools, the Association of Independent Colleges and Schools, the Accrediting Bureau of Health Education Schools, or the Southern Association of Colleges and Schools, which accrediting association maintains membership in the Council on Postsecondary Accreditation, and which schools has never has its accreditation removed for any reason, has been in continuous operation for at least 5 years, has been issued a biennial license under s. 246-217, has not been the subject of a finding of probable

cause and subsequent disciplinary action under s. 246-226 or s. 246-228, is not required by the Federal Government to apply for reimbursement for Title IV funding, and is located in and chartered by the state; or

2. In an institution that has been licensed continuously for the preceding 5 years by the State Board of Independent Colleges and Universities, or has met the requirements of s. 246-085(2) (a), and is accredited by the National Association of Trade and Technical Schools, the Association of Independent Colleges and Schools, the Accrediting Bureau of Health Education Schools, which accrediting association maintains membership in the Council on Postsecondary Accreditation, and which school has not been the subject of a finding of probable cause and subsequent disciplinary action under s. 246.111, s. 246.226, or s. 246.228; has been issued a license under s. 246.217; is not required by the Federal Government to apply for reimbursement for Title IV funding; and is located in and chartered by the state.

(b) Is enrolled in a course or program of at least 900 clock hours, 36 quarter hours, or 24 semester hours which awards diploma as defined in s. 246.203.

1. A student enrolled in a nonpublic school must be enrolled in a program which is comparable and compatible, as determined by the State Board of Independent Postsecondary Vocational, Technical, Trade, and Business Schools, with a public job-preparatory vocational-technical program and the program standards, including curriculum framework and student performance standards, as provided by rule of the State Board of Education.

2. A student enrolled in a nonpublic school must meet the same basic skills requirements as a student enrolled in public postsecondary adult vocational education as provided by rule of the State Board of Education.

(4) Beginning with the 1991-1992 academic year, an award may be made to an initial applicant who:

(a) Files an application during his last year in high school; and

(b) Receives a standard high school diploma with a Florida gold seal vocational endorsement from a Florida public school.

(5) To be eligible for the renewal of an award, an applicant each academic year must:

(a) Maintain a minimum cumulative grade point average of 3.0 on a 4.0 scale, or the equivalent;

(b) Earn the equivalent of 12 semester credits for each term of the academic year for which he received the award; and

(c) Continue to enroll in a vocational or technical program of studies.

(6) Awards shall be distributed in the following manner:

(a) The department shall give the highest priority in the distribution of awards to eligible renewal applicants who timely file applications. The department shall accept applications for renewal awards postmarked between February 15 and April 1 of each year. If sufficient funds are not available to provide such eligible renewal applicants with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(b) The department shall accept applications for initial awards that are postmarked between February 15 and April 1 of each year. From the funds that remain after all eligible timely renewal applicants have been awarded, the department shall make full awards to each eligible initial applicant who files a timely application. If sufficient funds are not available to provide such applicants with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(c) The department shall accept late applications that are postmarked no later than June 1 of each year from both renewal and initial applicants. After making full awards to eligible applicants who timely filed applications, the department shall make full awards to each eligible late applicant. If sufficient funds are not available to provide such applicants with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(d) The department shall not make awards to applicants who submit applications that are postmarked after June 1. The department shall notify applicants of their ineligibility to receive awards.

(e) Students who apply for awards no later than June 1 during their last year in high school and who meet all eligibility requirements to receive awards may later reapply to receive awards during subsequent application periods when they either do not accept their initial awards or when they do not receive initial awards for lack of sufficient funds. Similarly, students who receive initial awards and who later do not apply for or accept renewal awards may reapply to receive awards during subsequent application periods. Students who apply under this paragraph must submit reinstatement applications within 3 years after filing their initial applications. The department shall accept reinstatement applications postmarked between February 15 and June 1 of each year and shall determine the eligibility of such applicants in the same manner as first-time applicants, except that students who apply pursuant to this grade point average on a 4.0 scale for all college work attempted. Each reinstatement applicant determined to be eligible shall be awarded a full

scholarship from funds that remain after each eligible timely renewal and initial applicant has received an award. If sufficient funds are not available to provide each eligible reinstatement applicant with a full award, the department shall prorate available funds and make a partial award to each such applicant.

(7)(a) The annual award to each recipient shall be a maximum of $2,000. Payment of an award shall be transmitted in advance of the registration period each semester on behalf of the student to the representative or to the director of the area vocational-technical school which the recipient is attending, or his representative, except that the department may withhold payment if the receiving institution fails to report or to make refunds to the department as required in paragraphs (b) and (c).

(b) Within 30 days after the end of regular registration each semester, institutions shall certify to the department the eligibility status of each student who receives an award. The eligibility status of each student to receive a disbursement shall be determined by each institution as of this date. Institutions are not required to reevaluate a student's eligibility status after this date for the purpose of revising an eligibility determination previously made. However, an institution must make refunds for students who receive award disbursements and terminate enrollment for any reason during the academic term when the institution's refund policy permits a student to receive a refund.

(c) An institution that receives funds from the Vocational Gold Seal Endorsement Scholarship Program shall certify to the department the amount of funds disbursed to each student and shall remit to the department any undisbursed advances within 60 days after the end of regular registration.

History.--s. 7, ch. 89-302; s. 1, ch. 91-186.

240.409 Florida Public Student Assistance Grant Fund; eligibility for grants.--

(1) There is hereby created a Florida Public Student Assistance Grant Fund to be administered by the Department of Education in accordance with rules of the state board.

(2)(a) State student assistance grants from the fund may be made only to full-time degree-seeking students who meet the general requirements for student eligibility as provided in s. 240.404, except as otherwise provided in this section. Such grants shall be awarded for the amount of demonstrated unmet need for tuition and fees and may not exceed a total of $1,500 per academic year, or as specified in the General Appropriations Act, to any applicant. A demonstrated unmet need of less than $200 shall render the applicant ineligible for a state student assistance grant. Recipients of such grants must have been accepted at a state

university or community college authorized by Florida law. No student may receive an award for more than the equivalent of 9 semesters or 14 quarters in a period of not more than 6 consecutive years, except as otherwise provided in s. 240.404(3).

(b) A student applying for a Florida public student assistance grant shall be required to apply for the Pell Grant. The Pell Grant entitlement shall be considered by the department when conducting an assessment of the financial resources available to each student.

(c) The criteria and procedure for establishing standards of eligibility shall be determined by the department. The department is directed to establish a rating system upon which to base the approval of grants, and such system shall include a certification of acceptability by the state university or community college of the applicant's choice and the use of a nationally recognized system of need analysis. Priority in the distribution of grant moneys shall be given to students with the lowest total family resources, as determined pursuant to this subsection, taking into consideration the receipt of Pell Grants and student contributions to educational costs.

(d) The department is directed to establish, for fall enrollment, an initial application deadline for students attending all eligible institutions and an additional application deadline for community college applicants who apply after the initial application deadline. The second community college deadline shall be at the close of each institution's drop-add period. The department shall reserve an amount to be designated annually in the General Appropriations Act for the purpose of providing awards to community college students who apply for a student assistance grant after the initial application deadline. Community college applicants who apply during the initial application period and are eligible to receive an award, but do not receive an award because of insufficient funds, shall have their applications reconsidered with those community college applicants who apply after the initial application deadline. The provisions of this paragraph shall take effect beginning with the 1990-1991 academic year.

(3) Based on the unmet financial need of an eligible applicant, the full amount of a Florida public student assistance grant must be between $200 and $1,500 per academic year or the amount specified in the General Appropriations Act. When funds are not sufficient to make full awards to all eligible applicants, the department shall reduce the amount of each recipient's grant award pro rata. For any year in which a pro rata grant reduction is necessary, such adjustment shall be made by reducing the second semester or the second

and third quarter award disbursements to grant recipients. In each such instance, institutions shall notify students of award adjustments.

(4) In the event that a Florida public student assistance grant recipient transfers from one institution eligible under this section, s. 240.4095, or s. 240.4097 to another, his eligibility shall be transferable upon approval of the department. When approved by the department, the amount of the unmet need shall be recalculated for the new institution and shall be adjusted accordingly.

(5)(a) Payment of Florida public student assistance grants may be transmitted to the president of the state university or community college which the recipient is attending, or to his representative, in advance of the registration period. Institutions shall notify students of the amount of their awards.

(b) Institutions shall certify to the department, within 30 days of the end of regular registration, the eligibility status of each awarded student. The eligibility status of each student to receive a disbursement shall be determined by each institution as of the end of its regular registration period, inclusive of a drop-add period. Institutions shall not be required to reevaluate a student's eligibility status after this date for purposes of amending eligibility determinations previously made. However, an institution shall be required to make refunds for students who receive award disbursements and terminate enrollment for any reason during the academic term when an institution's refund policies permit a student to receive a refund under these circumstances.

(c) Institutions shall certify to the department the amount of funds disbursed to each student and shall remit to the department any undisbursed advances within 60 days of the end or regular registration.

[1](6) There is created a State student Assistance Grant Trust Fund to be administered by the Commissioner of Education. Funds appropriated by the Legislature for state student assistance grants shall be deposited in the Florida Public Student Assistance Grant Trust Fund. Notwithstanding the provisions of s. 216.301 and pursuant to s. 216.351, any balance in the trust fund at the end of any fiscal year shall remain therein and shall be available for carrying out the purposes of this section.

(7) The State Board of Education shall [2]adopt rules necessary to implement this section.

History.--ss. 1, 2, 3, ch. 72-199; s. 70, ch. 72-221; s. 4, ch. 73-273; s. 1, ch. 78-66; s. 68, ch. 79-222; s. 6, ch. 83-291; s. 43, ch. 84-336; s. 69, ch. 87-224; s. 15, ch. 89-207; s. 3, ch. 89-367; s. 6, ch. 90-236; s. 22, ch. 91-55; s. 4, ch. 91-186.

[1]**Note.**--As created by s. 3, ch. 89-367. Section 240.409(6) was also created by s. 15, ch. 89-207. The ch. 89-367 version is published here as the last expression of the legislative will (see 1989 House Journal page 1550 and 1989 Senate Journal page 996). Section 240.409(6), as created by s. 15, ch. 89-207, reads:

(6) There is created a Florida Public Student Assistance Grant Trust Fund to be administered by the Commissioner of Education. Funds appropriated by the Legislature for Florida public student assistance grants shall be deposited in the Florida Public Student Assistance Grant Trust Fund. Notwithstanding the provisions of s. 216.301 and pursuant to s. 216.351, any balance in the trust fund at the end of any fiscal year shall remain therein and shall be available for carrying out the purposes of this section and as otherwise provided by law.

[2]**Note.**--The word "adopt" was substituted by the editors for the word "establish."

Note.--Former s. 239.461.

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