Joseph D. Boyd August 15, 1969

THIS IS THE FIRST NASSGAP SURVEY REPORT

### AN EXAMINATION OF STATE EFFORTS IN REMOVING FINANCIAL BARRIERS TO POSTSECONDARY EDUCATION

#### Introduction

All of the fifty of these United States have made and will continue to make significant decisions as to how much of its State's revenue must be directed to the support of higher education. In a time of phenomenal growth of enrollments with the related facts of open access to admission, curriculum change, campus unrest on the question of governance, and the continuation of diversity in type institutions; the efforts of each State take even greater importance as we plan and build programs to meet future needs.

Never in the history of this country have so many young people sought the "open door" of college for self fulfillment and preparation for a better future. Never in our history has the cost involved in implementing their decisions been higher. Individual and public interest is involved in every decision made concerning higher education. The issues are public policy and both federal and state governments are involved. The challenge and goal our system of higher education is to be able to demonstrate by word and practice that no young American who qualifies and seeks higher education shall be denied the right to attend an appropriate post secondary educational choice simply because he lacks the dollars to make the decision a reality. The impact of one's social economic status has too often in the past determined who should or would be able to improve themselves by taking advantage of more education beyond high school. Financial barriers were real and continue to be significant for many. What is desired is a public commitment of funds to make it pure rationalization for any student to say that he simply could not afford the cost of any higher education.

For many, the American dream for higher education has another chapter. Not only should we do all we can to permit college attendance, but in addition, we should provide the financial assistance to permit freedom of college choice. Diversity (strong public and strong nonpublic institutions) is a significant source of strength to the country. Unless funds are provided for financially needy students to have the opportunity to attend nonpublic institutions, many of these colleges will cease to exist and will

add to the costs of federal and state governments to provide the funds to build and staff even more or larger public institutions. Financial aid programs directed to students not only assist them but can also have an economic advantage in diverting their enrollment to a nonpublic college of their choice and avoiding the additional general support they would have received at a public institution.

This is a time of abundant opportunities for college attendance. The opportunities are implemented into positive decisions when funds are available.

Funds for college come from the student himself (in the form of earnings and savings), from his parents if financially able to provide, from educational loans (deferred obligations), from general support from government or private funds, and from nonrepayable gift assistance provided as scholarship or grant investments in the student.

This paper will direct its major attention to those comprehensive state programs of undergraduate scholarship or gift assistance applicable to both public and nonpublic or solely to nonpublic institutions of higher education as they exist in the nineteen states having such programs. Programs of assistance categorical in nature (open only to those students with a unique human circumstance or to fulfill a distinct vocational need) are only briefly reviewed. If an award is open only to those who qualify because of a specific and delineated purpose, they were not deemed comprehensive and therefore not generally open to all residents of the state to use at either public or nonpublic institutions.

#### Purposes Of The Paper

This paper attempts to meet the following purposes:

- (1) A brief review of general and categorical support of higher education by the states
- (2) An analytical review of the comprehensive undergraduate student aid programs as they will exist in 1969-70 in the various states. This review to include:
  - A. Types and purposes of programs
  - B. Awards and dollars available
  - C. Selection procedures
  - D. Characteristics of recipients
- (3) The degree to which the demand for financial assistance has been met and an examination and estimate of future dollar needs for students

- (4) An examination as to how State and Federal programs of financial gift assistance can be coordinated
- (5) An examination of the various philosophies of programs and the evolving changes in purposes-both immediate and in the future.

An appendix has been added to indicate the names, addresses, telephone numbers and administrative personnel of the various comprehensive State programs described in the paper.

### General And Categorical Support Of Higher Education By The States To Public Colleges And Universities

It is estimated that the legislators of all states are now appropriating annually an average of about \$1100 per student to the various public colleges and universities as a form of "scholarship" to permit young people to enroll for minimal or low tuition and fee charges. This average figure (\$1100) is for general operating expenses. Large amounts of funds for buildings and capital improvements have also added to the states' role and share in providing educational opportunity. Total costs of operating the state institutions of higher learning exceed what is appropriated and most colleges must charge tuition and fees to assist in balancing the budgets. The significant issue facing every state is what should be provided from state funds and what amount of dollars should be charged to the student and/or to his family. The demands upon the treasuries of the states are increasing in all areas, and 1969 has seen large increases in tuitions charged at tax-assisted colleges and universities simply because the legislators were not approving increases requested which would have permitted tuitions to remain reasonably stable. What has happened in 1969 foretells the possibility of even more pressures in the future to pass the cost of public colleges onto the student and his family. For many students, even low or modest tuition charges were financial barriers. Only with increased gift assistance programs can the barriers of rising costs for financially needy students be overcome.

Furthermore, to compound the problem, many states have authorized programs of categorical awards (often without regard to financial need) which have waived the collection
or paid for the tuition charges for these students. In Illinois, for example, in 1968-69,
about 42,000 students (37% of all the full-time undergraduates at public 4-year universities) were waived the necessity of paying any tuition because of the receiving of a cate-

gorical award. Each state is confronted with important decisions for those attending its public or state institutions-who should and who should not be expected to pay a tuition charge for attending the respective colleges? Should financial need be a requirement for any or all financial aid programs? All the comprehensive state programs have financial need as a selection criterion. Few of the various categorical awards have financial need as a criterion.

Acting with the autonomy which is rightfully theirs, states have responded over the years with forms of categorical aid. This form of aid has a specific and delineated purpose. Often it was deemed important to provide an incentive for filling certain vocational field needs, to provide a form of compensation for previous military service or to provide assistance to the physically handicapped.

Below is a partial listing of the types of persons eligible for categorical aid as found in the fifty states:

Veterans
Children of Deceased Veterans
Widows of Deceased Veterans
Children of Disabled Veterans
Wives of Disabled Veterans
Children of Veterans
Children of Veterans
Nursing Candidates
Medical Students
Dental Students
Future Teachers
Descendants of Certain Races
Highest Ranking Senior of Each High School
Optometrist Students
Osteopath Students
Practical Nurses

Recreational Therapist Students
Pharmacy Candidates
Those Pursuing Courses Not Available
In State
Para-Medics
Lawyer Aspirants
School Psychologist Candidates
Library Scientist Students
Civil Engineer Students
Blind Students
Descendants of Confederate Soldiers or
Sailors
Future Teachers of the Handicapped
Disabled Students
Children of Disabled Parents

Many of the students awarded categorical financial aid have undoubtedly been able to attend college who would not have attended otherwise. It is equally true that for many others the award was not necessary to assure college attendance and was not required to pay the college costs the award was designed to meet. In a time of increased college costs and pressures upon the "public purse", it behooves every state to re-examine carefully the purposes and criteria for selection of all its special or categorical awards.

# Comprehensive Undergraduate State Programs Of Financial Gift Assistance Available To State Residents Attending Public And Nonpublic Institutions Of Higher Education

#### General Comments

Today, the states of California, Connecticut, Illinois, Indiana, Iowa, Kansas, Maine, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, Vermont, West Virginia, and Wisconsin have general programs of undergraduate assistance applicable to both public and nonpublic institutions of higher education.

No two of the programs are identical. They do have some common characteristics

They are supported by and authorized by an act of the legislature, open only to resident

of the respective state, and assess need of the applicant before conferring an investment

of dollars on the recipient.

Originally, most states in their comprehensive programs followed (and many continue to follow) the historic tradition of college-administered scholarships by using some measure of talent (test and/or high school record) to identify the pool of talented youth and assist the needy among the talented. Public and personal recognition of talent as well as the conferring of monetary scholarships has been and continues to be a dual purpose of many of the competitive comprehensive programs. To fully implement the dual purpose, many states confer an honorary award to those not demonstrating financial need at the college of their choice.

To encourage diversity of choice, most of the comprehensive state programs have limited their maximum awards to not exceed tuition and fees. This limitation has permitted many states to invest in students attending nonpublic colleges, and thereby indirectly contribute to their support and general welfare. Broad state programs have been a response to the support of states to promote the continuation and role of independent and private institutions.

As the analysis of each state's program is made, the reader will note that comprehensive programs are in a condition of dynamic change. New purposes are evolving and new selection variables have been introduced. A common thread of all developments is

choice without designating a specific vocational future. Diversity of state comprehensive programs gives them vitality and strength to serve the "grass roots" needs of their constituency. Continual evolution of the programs can be expected.

State educational benefits (non-repayable gift assistance) are playing and will continue to plan an even more significant role in the economics of higher education. States are investing in their financially needy youth as a special form of a welfare program. The human resources of any state are to be developed not only for the benefit of the individual, but indeed for the general welfare of the state and nation.

State programs not only permit college-going to those who might not be financially able to attend, but also significantly affect college choice. Freedom of choice and the preservation of diversity in higher education have motivated the large and comprehensive state programs.

## A State-by-State Review Of 1969-70 Comprehensive State Programs Of Gift Assistance Competitive And Non-Competitive

Below is a listing by state of the various comprehensive programs. A detailed analysis of each of the programs will be made later in the paper.

Connecticut
State Scholarship Program (Competitive)

California
State Scholarship Program (Competitive)
College Opportunity Grant Program (Non-Competitive)

Illinois
State Scholarship Program (Competitive)
Grant Program (Non-Competitive)

Indiana
State Scholarship Program (Competitive)

Iowa
State Scholarship Program (Competitive)
Tuition Grant Program For Private Colleges (Non-Competitive)

Kansas State Scholarship Program (Competitive)

<u>Maine</u> State Scholarship Program (Competitive)

Maryland
State Scholarship Program (Competitive)

Massachusetts

State Scholarship Program (Competitive)

Michigan

State Scholarship Program (Competitive) Tuition Grant Program (Non-Competitive)

Minnesota

State Scholarship Program (Competitive) Grant-in-Aid Program (Non-Competitive)

New Jersey

State Scholarship Program (Competitive)
Incentive Scholarships (Non-Competitive)
Tuition Aid Grant Program (Non-Competitive)
County (2 Yr.) College Grant Program (Non-Competitive)
Educational Opportunity Fund For Disadvantaged (Non-Competitive)

New York

Regents Scholarship Program (Competitive) Scholar Incentive Assistance Program (Non-Competitive)

Oregon

State Scholarship Program (Competitive)
Nonpublic College Grant Program (Non-Competitive)

Pennsylvania

State Scholarship Program (Competitive) Education Incentive Program (Non-Competitive)

Rhode Island

State Scholarship Program (Competitive)

Vermont

State Scholarship Program (Competitive)

West Virginia

State Scholarship Program (Competitive)

Wisconsin

State Scholarship Program (Competitive)
Tuition Grant Program (Non-Competitive)

As the reader will note, all of the nineteen states have a comprehensive competitive program. Ten of the states have added to their original program of competitive gift assistance to better meet the particular needs of its young citizens.

These specialized state programs are non-competitive and can be categorized in the following manner:

### Tuition Grants For Financially Needy Attending Nonpublic Colleges and Universities

Iowa Michigan New Jersey Wisconsin

# Grant Programs To Assist Financially Needy Students To Attend Public Or Nonpublic Institutions With Maximum Awards Equivalent In Value To Competitive Awards

Illinois Minnesota

# Incentive Programs To Financially Needy To Either Serve As A Supplement To Their Competitive Award Or Expand Educational Opportunity To All Financially Needy Attending College

New Jersey New York

#### Special Non-Competitive Program For The Economically Disadvantaged

California New Jersey Pennsylvania

#### Special Programs For Graduates Of Two-Year Colleges

New Jersey

### Special Program For All Residents Without Regard To Financial Need To Attend 4-Year Nonpublic Colleges Within The State

Oregon

A set of tables to follow will show the characteristics of the various competitive and specialized programs as well as a summary table indicating the total number of dollars and awards available in all comprehensive programs for 1969-70.

#### DIRECTORY OF TABLES A TO G

### UNDERGRADUATE COMPREHENSIVE STATE COMPETITIVE PROGRAMS FOR RESIDENTS TO ATTEND PUBLIC OR NONPUBLIC INSTITUTIONS

#### STATE - BY - STATE ANALYSIS

- TABLE A: YEAR BEGAN; 1969-70 MAXIMUM AWARD, TOTAL APPROPRIATION, NUMBER OF MONETARY AWARDS, AND AVERAGE AWARD
- TABLE B: PERCENTAGE MONETARY AWARDS AT PUBLIC, AT NONPUBLIC, IN-STATE AND OUTOF-STATE; PERCENTAGE DOLLARS-AT PUBLIC, AT NONPUBLIC; MEAN PARENTAL
  INCOME-APPLICANTS, WINNERS
- TABLE C: ESTIMATED PERCENTAGE OF HIGH SCHOOL SENIORS FOR WHICH AVAILABLE FUNDS
  PERMITTED CONSIDERATION
- TABLE D: ESTIMATED IMPACTS OF PROGRAM PERCENTAGE WHO WITHOUT AWARD NOT ABLE TO

  ATTEND ANY COLLEGE AND PERCENTAGE NOT ABLE TO ATTEND COLLEGE OF THEIR

  CHOICE
- TABLE E: SELECTION CRITERIA TEST, RANK AND/OR HIGH SCHOOL RECORD; CLASS YEARS

  AWARDS APPLICABLE; TYPE AWARDS CONFERRED
- TABLE F: CHANGES IN FUNDING FOR AWARDS COMPARING 1968-69 WITH 1969-70
- TABLE G: UNIQUE RESTRICTIONS ON AWARDS LIMITED TO TUITION AND FEES? USED

  OUT-OF-STATE? USED AT FOR-PROFIT? USED AT 2-YEAR COLLEGES? USED

  AT NON-PROFIT VOC./TECH. SCHOOLS? USED AT HOSPITAL SCHOOLS OF NURSING?

TABLE A

			<u>'0</u>		
<u>STATE</u>	YEAR BEGAN	MAX1MUM _AWARD_	TOTAL \$ APPROPRIATED FOR AWARDS	# MONETARYAWARDS	AVERAGE _AWARD_
CALIFORNIA	1956	\$2,000	\$ 11,288,475	13,680	\$ 825
CONNECTICUT	1964	1,000	877,500	1,440	609
ILLINOIS	1958	1,200	12,000,000	17,100	702
INDI ANA	1966	800	3,080,000	6,550	470
I OWA	1966	800	262,500	# <b>00</b> #	656*
KANSAS	1963	500	150,000	409	367
MAINE	1967	400	61,000	150	407
MARYLAND	1825*	1,500	2,900,000	7,250	400
MASSACHUSETTS	1958	1,025	2,000,000	3,000	667
MI CHI GAN	1964	800	7,300,000	16,780	435
MINNESOTA	1968	800	575,000	960	600
NEW JERSEY	1959	500	6,900,000	17,470	395
NEW YORK	1913	1,000	28,800,000	68,000	<b>#5</b> #
OREGON	1935	500	167,000	477	350
PENNSYLVANI A	1965	800	51,400,000	76,150	675
RHODE ISLAND	1961	1,000	1,500,000	2,000	750
VERMONT **	1965	1,000	1,099,255	2,100	523
WEST VIRGINIA	1968	600	175,000	625	280
WISCONSIN	1966	800	750,000	1,925	390
TOTALS OR AVE	RAGE:		\$131,285,730	236,466	\$ 555

<sup>\*</sup> BEST ESTIMATE

<sup>\*\*</sup> VERMONT'S PROGRAM IS BASICALLY NON-COMPETITIVE. ONLY 100 (\$100) FRESHMAN AWARDS ARE ON A STRICTLY COMPETITIVE BASIS.

TABLE B

COMPREHENSIVE STATE COMPETITIVE PROGRAMS
FOR RESIDENTS TO ATTEND PUBLIC OR NONPUBLIC INSTITUTIONS

			TARY ALI	ADDS		PERCENTA	GE-DOLLAR	S MEAN PARENTA	AL INCOME
	AT	ENTAGE-MONE AT	IN	OUT-OF-					WI NNERS
STATE	PUBLIC	NONPUBLIC	STATE	STATE	-	PUBLIC	NONPUBL !		
CALIFORNIA	50	50	100	0		15	85	?	9,800
CONNECTICUT	35	65	34	66		25*	75*	?	?
ILLINOIS	42	58	100	0		19	81	11,644	10,130
INDIANA	48	52	100	0		48	52	?	?
I OWÁ	60*	40*	100	0		50*	50*	?	?
KANSAS	77	23	100	0		69	31	6,500	6,000
MAINE	50*	50*	98	2		50*	50*	?	?
MARYLAND	60	40	100	0		60	40	?	?
MASSACHUSETTS	35	65	90	10		25	75	?	?
MICHIGAN	72	28	100	0		65	35	?	8,900
MINNESOTA	47	53	100	0		33	67	?	9,200
NEW JERSEY	65	= 35	70	30		65	35	10,599	8,219
NEW YORK	50	50	100	0		38	62	?	?
OREGON	70	30	100	0		67	33	?	?
PENNSYLVANI A	51	49	85	15		48	52	9,500	8,750
RHODE ISLAND	55	45	60	40		45	55	<b>?</b>	7,500
VERMONT	60	40	85	15		60	40	w 12 - 2	?
WEST VIRGINIA	v 90	10	100	o		78	22	7,503	5,360
WISCONSIN	<u>82</u>	<u>18</u>	100	_0		<u>83</u>	<u>17</u>	2	?
<u>WEIGHTED</u>				-					
PERCENTAGE OR AVERAGE	53	47	92	8		42	58	?	8,928
an arename	OR	OR	OR	OR		OR	OR		
4	125,262		217,434	19.032		\$55.4M	\$75.9M		
	AWARDS	AWARDS	AWARDS			- <del>-</del>	10.1		

<sup>\*</sup> BEST ESTIMATE

TABLE C

	ESTIMATED PERCENTAGE OF HIGH SCHOOL SENIORS FOR WHICH AVAILABLE FUNDS PERMITTED CONSIDERATION
STATE	FOR WHICH AVAILABLE TOTAL
CALI FORNI A	2 %
CONNECTICUT	1.4 %
ILLIN015	9 %
I NDI ANA	?
t OWA	1 %
KANSAS	.6 %
MAINE	None *
MARYLAND	20 %
MASSACHUSETTS	2.5 %
MICHIGAN	3 %
MI NNESOT A	1 🐧
NEW JERSEY	11.5 %
NEW YORK	18,843 **
OREGON	.5 %
PENNSYLVANI A	97 %
RHODE ISLAND	5 %
VERMONT	14.5 %
WEST VIRGINIA	2 %
WI SCONS I N	10 %

<sup>\*</sup> PROGRAM ONLY AVAILABLE TO 1967 WINNERS TO COMPLETE THEIR EDUCATION

<sup>\*\*</sup> FIXED NUMBER BY LAW FOR NEW FRESHMEN

TABLE D

### ESTIMATED IMPACTS OF PROGRAM ON COLLEGE GOING AND COLLEGE CHOICE

	PERCENTAGES-WITHOUT AWARDS						
<u>STATE</u>	NOT ABLE TO ATTEND	NOT ABLE TO ATTEND					
<u> </u>	ANY COLLEGE	COLLEGE OF THEIR CHOICE					
CALI FORNI A	5	50					
CONNECTICUT	?	?					
ILLINOIS	18	33					
I NDI ANA	?	*** <b>?</b>					
I OWA	30	10					
KANSAS	50	50					
MAINE	?	?					
MARYLAND	65	30					
MASSACHUSETTS	?	?					
MECHIGAN	30	35					
MI NNESOTA	14	27					
NEW JERSEY	?	,					
NEW YORK	?	?					
OREGON	?	?					
PENNSYLVANI A	?	?					
RHODE ISLAND	?	?					
VERMONT	30	?					
WEST VIRGINIA	40	5					
	10	5					

WISCONSIN

TABLE E

		ou couteble	C1.	ASS YE	ARS_			TYPE AW	ARDS
STATE	TEST	RANK OR HIGH SCHOOL RECORD	FROSH	<u>SOPH</u>	JR	SR	MONETARY	HONORARY	CERTIFICATES
CALIFORNIA	S.A.T.	REQUIRED MINIMUM	1 +	+	+	+	+		
CONNECTICUT	S.A.T.	RANK	+	+	+	+	+		+
ILLINOIS	A.C.T.	RANK	+	+	+	+	+	+	+
1 ND1 ANA	S.A.T.	RANK	+	+	+	+	+	+	
1 OWA	A.C.T.	RANK AND RECORD	+	+			+	+	
KANSAS	A.C.T.OR S.A.T.	RANK	+	+			+	+	
MAINE	S.A.T.	RANK			+	+	+		
MARYLAND	S.A.T.	RANK	+	+	+	+	+		
MASSACHUSETT	s s.a.T.	RANK	+	+	+	+	+	+	
MICHIGAN	A.C.T.**	RANK	+	+	+	+	+	+	
MINNESOTA	own S.A.T.	RANK	+	+	+	+	+	+	
NEW JERSEY	5.A.T.*	RANK*	+	+	+	- +	+		+
NEW YORK	REGENTS	NONE	+	+	4	+ +	+		•
OREGON	S.A.T.	RECORD	+	+	4	+ +	+	+	
PENNSYLVANI	A S.A.T.	None	+	+	•	+ +	+		
RHODE ISLAN	D S.A.T.	RANK	+	+	•	+ +	+	j <del>.t</del>	
VERMONT	None	None	+	+		+ +	+	+	<u> </u>
WEST VIRGIN	IIA A.C.T.C	R RANK	+	+		+ +	+		+
WI SCONS I N	HIGH SC	CHOOL SELECTS	+				+		

<sup>\*</sup> FINANCIAL NEED ALSO USED IN SELECTION PROCESS

<sup>\*\*</sup> SPECIAL FORM OF A.C.T.

TABLE F

### CHANGES IN FUNDING FOR AWARDS IN COMPARING 1968-69 WITH 1969-70 AWARD YEARS

STATE_	<u>\$ - 1968-69</u>	\$ - 1969-70	<u>C</u> H	ANGE	PERCENT	AGE OF C	HANGE
CALIFORNIA	\$ 7,700,000	\$ 11,288,475	+ \$	3,588,475	+	46.6	
CONNECTICUT	693,000	877,500	+	184,500	+	26.6	
ILLINDIS	8,140,000	12,000,000	+	3,860,000	+	47.4	
INDIANA	2,494,858	3,080,000	+	585,142	+	23.5	
I OWA	125,000	262,500	+	137,500	+	110.0	
KANSAS	150,000	150,000		-		0.0	
MAINE	61,000	61,000		- >		0.0	
MARYLAND	2,257,300	2,900,000	+	642,700	+	28.5	
MASSACHUSETTS	500,000	2,000,000	+	1,500,000	+	300.0	
MICHIGAN	6,250,000	7,300,000	+	1,050,000	+	16.8	
MINNESOTA	250,000	575,000	+	325,000	+	130.0	
NEW JERSEY	5,620,000	6,900,000	+	1,280,600	+	22.8	
NEW YORK	26,000,000	28,800,000	+	2,800,000*	+	10.8	
OREGON	167,000	167,000		-		0.0	
PENNSYLVAN I A	46,500,000	51,400,000*	+	4,900,000	+	10.5	
RHODE ISLAND	1,300,000	1,500,000	+	200,000	+	15.4	
VERMONT	893,982	1,099,255	+	205,273	+	23.0	
WEST VIRGINIA	25,000	175,000	+	150,000	+	600.0	
WISCONSIN	750,000	750,000		<u> </u>		0.0	
TOTALS	\$109,877,140	\$131,285,730	+	\$21,408,590	+	19.5	

<sup>\*</sup> BEST ESTIMATE

TABLE G

#### UNIQUE RESTRICTIONS ON AWARDS

<u>State</u> California	LIMITED TO TUITION & FEES YES	CAN BE USED  OUT-OF-STATE  NO	CAN BE USED AT FOR-PROFIT INSTITUTIONS NO	CAN BE USED AT 2-YR. COLLEGES NO	CAN BE USED AT NON-PROFIT VOC./TECH.SCHOOLS NO	CAN BE USED AT HOSPITAL SCHOOLS OF NURSING NO
CONNECTICUT	NO	YES	NO	YES	NO	NO
ILLINOIS	YES	NO	NO	YES	NO	NO e
INDIANA	YES	МО	NO	YES	NO	YES
1 OWA	YES	NO	NO	YES	NO	YES
KANSAS	YES	МО	NO	YES	NO	NO
IAINE	YES	YES	Ю	YES	NO	NO
MARYLAND	NO	NO	YES	YES	NO	NO
MASSACHUSETTS	s NO	YES	NO	YES	ii NO	YES
MICHIGAN	YES	NO	YES	YES	YES	ИО
MINNESOTA	NO*	NO	NO	YES	YES	YES
NEW JERSEY	YES	YES	NO	YES	NO	YES
NEW YORK	YES	NO	NO	YES	NO	YES
OREGON	NO	NO	NO	NO	ОИ	NO
PENNSYLVANI /	YES	YES	YES	YES	YES	YES
RHODE ISLANI		YES	NO	YES	NO	NO
VERMONT	NO	YES	NO	YES	YES	YES
WEST VIRGIN	IA YES	NO	NO NO	YES	NO	NO
WISCONSIN	i NO	NO	NO	YES	YES	YE5

<sup>\*</sup> PLUS \$100 BOOK ALLOWANCE

#### DIRECTORY OF TABLES H TO K

# UNDERGRADUATE SPECIALIZED NON-COMPETITIVE STATE PROGRAMS FOR RESIDENTS TO ATTEND PUBLIC OR NONPUBLIC OR SOLELY NONPUBLIC INSTITUTIONS

### STATE - BY - STATE ANALYSIS BY NAME OF PROGRAM

- TABLE H: YEAR BEGAN; 1969-70 MAXIMUM AWARD, TOTAL APPROPRIATION, NUMBER OF MONETARY AWARDS, AND AVERAGE AWARD
- TABLE 1: PERCENTAGE MONETARY AWARDS AT PUBLIC, AT NONPUBLIC, IN-STATE AND OUT
  OF-STATE; PERCENTAGE DOLLARS-AT PUBLIC, AT NONPUBLIC; MEAN PARENTAL

  INCOME-APPLICANTS, WINNERS
- TABLE J: ESTIMATED PERCENTAGE OF HIGH SCHOOL SENIORS FOR WHICH AVAILABLE FUNDS
  PERMITTED CONSIDERATION
- TABLE K: ESTIMATED IMPACTS OF PROGRAM PERCENTAGE WHO WITHOUT AWARD NOT ABLE TO
  ATTEND ANY COLLEGE AND PERCENTAGE NOT ABLE TO ATTEND COLLEGE OF THEIR
  CHOICE

TABLE H

### SPECIALIZED NON-COMPETITIVE STATE PROGRAMS OF UNDERGRADUATE FINANCIAL GIFT ASSISTANCE

			FOR 1969 -	70	
STATE AND	YEAR	MAXIMUM	TOTAL \$ APPROPRIATED FOR AWARDS	# MONETARY AWARDS	AVERAGE <u>AWARD</u>
PROGRAM(S)	BEGAN	AWARD	FOR AWARDS.		
CALIFORNIA  COLLEGE OPPORTUNITY GRANT	1969	TUITION & FEES PLUS \$1100	\$ 1,000,000	1,000	\$1,000 <sub></sub>
JLLINOIS GRANT PROGRAM	1967	\$1,200	14,000,000	21,375	655
IOWA Tu:TION GRANT FOR PRIVATE COLLEGES	1969	1,000	1,500,000	1,875*	800*
MICHIGAN TUITION GRANT	1966	800	5,200,000	7,250	717
MINNESOTA GRANT-IN-AID	1969	800	200,000	333	600
NEW JERSEY INCENTIVE TUITION AID GRANT COUNTY COLLEGE GRANT EDUCATIONAL OPPORTUNITY	1966 1969 1969 1968	500 1,000 1,000 800*	1,300,000 1,000,000 250,000 2,400,000	2,650 3,225 313 3,000	490 310 800 800
FUND		40	¥) Illa:	i i	ı sh
NEW YORK SCHOLAR INCENTIVE ASSISTANCE	1961	500	30,000,000	195,000	154
OREGON NONPUBLIC COLLEGE GRANT PROGRAM	1969	100	648,400	6,484	100
PENNSYLVANIA  EDUCATION INCENTIVE  PROGRAM	1969	800	500,000	1,250	400
WISCONSIN TUITION GRANT	1965	5 500	2,200,000	7.585	290
TOTALS			\$60,198,400	251,340	\$ 240

<sup>\*</sup> BEST ESTIMATE

TABLE I

SPECIALIZED NON-COMPETITIVE STATE PROGRAMS
OF UNDERGRADUATE FINANCIAL GIFT ASSISTANCE

STATE AND PROGRAMS	AT	ENTAGE-MON AT NONPUBLIC	IN- OL	ARDS IT-OF- STATE	PERCENTAGE PUBLIC N	-DOLLARS	MEAN PARENTA APPLICANTS	L INCOME WINNERS
CALIFORNIA  COLLEGE OPPORTUNITY  GRANT	96	ч.	100	0	95	5	\$ 5,500*	\$4,75 <b>0*</b>
ILLINOIS GRANT PROGRAM	53	47	100	0	24	76	9,002	8,473
I OWA					25 (0			
TUITION GRANT FOR PRIVATE COLLEGES	o	100	100	0	0	100	<b>?</b>	?
MICHIGAN Tultion GRANT	0	100	100	0	0	100	10,000*	9,000
MI NNESOTA GRANT-I N-AI D	65	35	100	o .	55	45	7,500*	¹4,500*
NEW JERSEY		o.E	100	 O	1	99	y ?	?
INCENTIVE	2	98 188	100	0	0	100	?	?
TUITION AID GRANT	0	100	100	65	65	35	?	. ?
COUNTY COLLEGE GRANT	65	35	35	ری	• •	"		
EDUCATIONAL OPPORTUNITY FUND **	?	?	?	į	9 <b>?</b>	?		?
NEW YORK								
SCHOLAR INCENTIVE Assistance	43	57	100	0	33	67	?	?
OREGON Nonpublic Grant	0	100	100	o	0	100	?	?
PENNSYLVANIA  EDUCATION INCENTIVE  PROGRAM	?	?	100	0	?	?	?	?
WISCONSIN TUITION GRANT	o	100	100	0	0	100	ş	?

<sup>#</sup> BEST ESTIMATE

<sup>\*\*</sup> THIS PROGRAM WAS ADMINISTERED BY INDIVIDUAL COLLEGES OF NEW JERSEY

#### TABLE J

### SPECIALIZED NON-COMPETITIVE STATE PROGRAMS OF UNDERGRADUATE FINANCIAL GIFT ASSISTANCE

STATE AND PROGRAMS	ESTIMATED PERCENTAGE OF HIGH SCHOOL SENIORS FOR WHICH AVAILABLE FUNDS PERMITTED CONSIDERATION
CALIFORNIA  COLLEGE OPPORTUNITY GRANT	.4 %
1LLINOIS GRANT PROGRAM	9 %
10WA TUITION GRANT FOR PRIVATE COLLEGES	?
MICHIGAN TUITION GRANT	2 %
MINNESOTA GRANT-IN-AID	.5 ≸
NEW JERSEY INCENTIVE TUITION AID GRANT COUNTY COLLEGE GRANT EDUCATIONAL OPPORTUNITY FUND	11.5 % 2 % ? ?
NEW YORK SCHOLAR INCENTIVE PROGRAM	100 %
OREGON Nonpublic Grant	?
PENNSYLVANIA  EDUCATION INCENTIVE PROGRAM	1 %
WISCONSIN	•

TUITION GRANT

TABLE K

### SPECIALIZED NON-COMPETITIVE STATE PROGRAMS OF UNDERGRADUATE FINANCIAL GIFT ASSISTANCE

STATE AND PROGRAMS	PERCENTAGE WHO WE NOT ABLE TO ATTEND ANY COLLEGE	NOT ABLE TO ATTEND  COLLEGE OF THEIR CHOICE
CALIFORNIA  COLLEGE OPPORTUNITY GRANT	50 *	7-5 *
ILLINOIS GRANT PROGRAM	24	11
10WA TUITION GRANT FOR PRIVATE COL	LEGES ?	?
MICHIGAN TUITEON GRANT	7•5*	50 *
MINNESOTA GRANT-IN-AID	?	?
NEW JERSEY	?	?
INCENTIVE Tuition Aid Grant	. ?	?
COUNTY COLLEGE GRANT	?	?
EDUCATIONAL OPPORTUNITY FUND	?	?
EBUCATIONAL OFFICE		
NEW YORK SCHOLAR INCENTIVE PROGRAM	?	?
OREGON Nonpublic Grant	7	?
PENNSYLVANIA  EDUCATION INCENTIVE PROGRAM	?	?
WISCONSIN TUITION GRANT	2	10

<sup>\*</sup> BEST ESTIMATE

# EXPLANATION OF TABLE L SUMMARY OF ALL COMPREHENSIVE STATE PROGRAMS (COMPETITIVE AND NON-COMPETITIVE) FOR RESIDENTS OF THE STATE TO ATTEND EITHER PUBLIC OR NONPUBLIC COLLEGES OR UNIVERSITIES

STATE - BY - STATE ANALYSIS

FOR 1969-70

- 1) TOTAL DOLLARS APPROPRIATED AND PERCENTAGE OF TOTAL FOR ALL STATES
- 2) NUMBER OF MONETARY AWARDS AND PERCENTAGE OF TOTAL FOR ALL STATES
- 3) AVERAGE AWARD

TABLE L

# SUMMARY OF ALL COMPREHENSIVE UNDERGRADUATE STATE PROGRAMS (COMPETITIVE AND NON-COMPETITIVE) FOR RESIDENTS OF THE STATE TO ATTEND EITHER PUBLIC OR NONPUBLIC COLLEGES OR UNIVERSITIES

FOR 1969-70 NUMBER **AVERAGE** OF TOTAL \$1S AWARD % OF TOTAL <u>AWARDS</u> % OF TOTAL APPROPRIATED STATE \$837 14,680 3.0 6.4 \$ 12,288,475 CALIFORNIA 609 1,440 •3 •5 877,500 CONNECTICUT 676 38,475 7.9 13.6 26,000,000 ILLINOIS 470 1.3 6,550 1.6 3,080,000 INDIANA 775 2,275 -5 ٠9 1,762,500 AWO I 367 .08 409 .08 150,000 KANSAS 407 .03 150 .03 61,000 MAINE 400 1.5 7,250 1.5 2,900,000 MARYLAND 667 .6 3,000 1.0 2,000,000 MASSACHUSETTS 526 4.9 24,030 6.5 12,500,000 MICHIGAN 603 •3 1,293 .4 775,000 MINNESOTA 445 5.5 26,658 6.2 11,850,000 NEW JERSEY 224 53.9 263,000 58,800,000 30.7 NEW YORK 117 1.4 6,961 .4 815,400 OREGON 671 15.9 77,400 27.1 51,900,000 PENNSYLVAN! A 750 .4 2,000 .8 1,500,000 RHODE ISLAND 523 .4 2,100 .6 1,099,255 VERMONT 280 625 175,000 .09 WEST VIRGINIA 350 1.9 9,510 1.5 2,950,000 WISCONSIN \$393 487,806 100.0 \$191,484,130 100.0 TOTALS

# The Degree To Which The Demand For Financial Assistance For Undergraduates Has Been Met In 1969-70 And An Estimate of Future Dollar Needs For Undergraduate Students

It can be estimated that 3,000,000 youth graduated from all secondary schools in the United States in 1969. About 1 of them, 1,500,000 will enter college in 1969-70 as freshmen. These entering freshmen will comprise approximately 35% of all the full-time undergraduates of about 4,285,000 students.

The mean income for all Fall 1968 entering freshmen as indicated in the March 10, 1969 issue of The Chronicle of Higher Education was approximately \$9,728. An educated guess of the author would be that approximately 50% of the students needed some form of gift assistance to attend the college of their choice. This would assume reasonable parental support, and reasonable expectations from the student in the form of earnings and modest borrowing were taken into consideration.

Therefore it can be estimated that 2,142,500 students in 1969-70 could demonstrate the need for gift assistance to attend the college of their choice. Comprehensive state programs are going to assist 490,000 of these students or 23% of them. Other gift assistance programs (federal, categorical state, private, and the colleges own program of awards) are probably assisting about 400,000 additional students or an additional 19%. This means that about 1,252,200 students or 58% are now enrolled who are in financial need and by necessity have turned either to second choice colleges, excessive borrowing, excessive hours at work, or have parents who are making unreasonable sacrifices of income or assets. If these students were to receive an average award of \$400 (the approximate average to be received by winners in all comprehensive state programs in 1969-70), the additional gift dollars required would total approximately \$500,000,000.

Many educators estimate that by 1980 we should and could have a minimum of 80% of our high school graduates in an appropriate post-secondary institution. This increase of 3% per year over the next ten years would add 90,000 additional students each year to college enrollments. Many of these will come from socio-economic backgrounds requiring large amounts of financial aid. If 75% of these new students required financial assistance of at least \$600; it would mean an additional \$40,500,000 per year to truly provide educational opportunities for this group.

Therefore if all existing sources remain relatively constant, it can be estimated that for 1970-71 an additional \$540,500,000 is needed and desirable. To allow for increases each year for a higher percentage of high school graduates in college and the ever-widening gap between personal incomes and college costs; it would seem wise and necessary to have an additional \$50,000,000 available nationally for each year thereafter in the 1970's.

A quality output of educated citizens and the extension of opportunity to attend college to thousands not now planning to attend both require a huge investment of our financial resources to permit the conservation and development of our human resources.

It is of interest to note that although the current efforts of the states in concert with other efforts, are substantial, I estimate only about ½ of the "barriers" have been removed.

### An Examination As To How State And Federal Programs Of Financial Gift Assistance Can Be Coordinated

Except for veteran's and social security educational benefits, the existing federal financial aid programs for undergraduates are designed predominately for the truly economically underprivileged. The assurance of college opportunity and not necessarily freedom of college choice has been the thrust of most federal programs of student aid. The federal government defines need relative to a

specific family income. Many states compare a wide range of incomes with a specific college cost budget to determine financial need.

States with only competitive programs of undergraduate financial aid have not been able to identify large numbers of overlap candidates with Educational Opportunity Grants (E.O.G.'s). States with non-competitive grant programs are finding a substantial number of students where the state and federal grants supplement each other to help meet the student's total need. This is because one of the truisms in these United States is the correlation between academic achievement and the financial strength of a family. As a rule, talented students are usually less in need of gift dollars to attend college than the less talented.

To fully coordinate the existing federal gift assistance program (E.O.G.) with its emphasis on very needy students and the state efforts, a dynamic new form of creative federalism is needed.

Although some states are reluctant to invest tax dollars in marginal students, others have taken the "bold" step to open college doors to all with state programs of financial aid to keep open the door. With the proper incentive of using matching or "seed money" from the federal treasury to the states to provide the much needed dollars is one possible answer. The states now providing their own "E.O.G." dollars cannot be ignored in any new creative plan. Past efforts must be recognized and expanded and new efforts must be motivated. The nineteen states with comprehensive programs represents 53.6% of the U.S. population and possibly 70% of the nation's wealth. The challenge is to attempt to involve the states with limited resources to become concerned about their young residents and reduce the impact of college opportunity being so relative to state of residence.

Additional funds could, of course, be made available to the respective colleges. In the long run this way may not best serve the needs of the individual. When a central state agency administers a financial aid program, flexibility of college

choice and a more standard appraisal of financial need are both more likely to occur. The problem of availability of dollars for a specific college choice is minimized. The development of strong and comprehensive state programs with some of the funds provided by the federal government is, in my opinion, the best long range answer as to how to administer funds provided from tax sources.

States can continue to have pregrams which are competitive and contribute greatly to the preservation of diversity of higher education within the state. They can, with federal assistance, also develop significant funds to enable all financially needy students to apply and receive gift assistance to the post-secondary institution of their choice.

To help reach this ideal, a form of creative federalism in financial aid to the disadvantaged appears wise and necessary. Without such an approach, state-by-state differences as to who can afford to attend and/or complete their education will only become greater.

### An Examination Of The Various Philosophies Of Undergraduate Financial Gift Assistance Programs

Who should qualify for financial aid? What purposes are to be served in a particular financial aid program? Are all prospective recipients to be treated alike as regards amount of award and/or eligibility to apply?

Philosophy or objectives of any financial aid program are most important considerations. Dollars invested should be means to secure agreed upon ends. The "ends" are the why of any private, institutional, state or federal program of financial aid.

In the past 15 years we have observed dramatic changes in philosophies of financial aid. The development of objective systems of need analysis have contributed greatly to new philosophies. The question as to who could or should enroll in college has also contributed greatly to the rapid changes of purpose of

investing gift money in young people in post-secondary education.

Originally there were scholarships as rewards for excellence in grade performance or measured potential. These were truly gifts! Little, if any, regard was given as to whether or not the recipient required the dollars to implement his educational choice beyond high school. This made many prospective students objects for the highest bidder. Chaos and nonsense prevailed. To make a college decision on the basis of which choice would bring the greater monetary return in gift aid was finally viewed as most unacceptable. This operating philosophy has almost disappeared from the American scene.

With the arrival of standardized and reasonably equitable objective need analysis systems, new tools were available to determine if high ability students truly possessed financial need. The situation improved. Financial need could now be relative to the ability of a family to provide dollars for a particular college choice and compare the ability to pay with the actual cost of that college choice. There continues to operate in most state competitive programs, the philosophy of financially assisting only the truly needy among the most able. To preserve the historic association of honor with high scholarship, many not qualifying on the basis of need are still given honorary scholarships (certificates of recognition).

The next giant step in philosophy change was to accept the fact that any enrollable student, regardless of past record or measured potential, should have access to gift dollars, if needy, to implement his post-secondary educational choice. For years these students had jobs or loans as their only sources of financial aid.

Each of the states has had to examine what role their programs of financial aid should serve. The rapid and recent expansion of specialized non-competitive programs at the state level are new responses for new purposes. The basic questions to be faced are:

- (1) Should there be investments in students without financial need?
- (2) Should there be investments in students to attend some college

who without assistance would attend no college?

- (3) Should there be investments in students to attend the college of their choice who need assistance to attend their choice but could have financially afforded a less expensive choice?
- (4) Are the economic interests of the state served best to divert students from attending public to attend nonpublic institutions?
- (5) Should the measured academic potential or past record of the applicant give him a priority in financial aid consideration?
- (6) Should the degree of financial need give an applicant a priority in financial aid consideration?
- (7) Does true freedom of choice mean out-of-state as well as in-state college choices qualify for gift assistance?
- (8) Does a post-secondary institution (specialized and/or for-profit) offering training for a job future not available elsewhere qualify to have its needy students receive gift assistance?
- (9) Do part-time students have financial need? If so, what different treatment is needed in relationship to full-time students?
- (10) Are too many programs confusing? For good communication of opportunity, do we not need one central program serving all the citizens of a state demonstrating financial need to attend their appropriate post-secondary institution?

Means should follow ends. Until the ends to be served are carefully defined and understood, it is not possible to establish programs which are relevant and effective. Sound philosophy must precede implementation.

#### Summary

Any generation responds to a situation experienced by a younger generation in a way they remember it when they were that age. There is a great generation gap in understanding who should go to college and who should qualify for financial aid. The "American Dream" of climbing as high on a ladder as your "God given" abilities and personal efforts can take you infers that higher education provides the important steps of the mythical ladder. Today we are attempting to open the door and provide the dollars for all to climb. The dollars needed are more and more dependent upon the treasuries of the federal and state governments. Many demands are made for the same dollars. Free higher education, fully paid by government for

all students, does not seem fiscally possible in the foreseeable future. If it were possible, the ramifications for nonpublic institutions might be undesirable and unwelcome.

The most realistic approach appears to be one of expecting parents to continue to provide what dollars they can; ask the student to invest in a realistic degree to his own future; enlist private support from business, industry and philanthropic individuals; and expect the federal and state governments to supply the remaining dollar needs. The easy answer is to continue to pass rising costs to the student and his family. The harder but necessary answer is to expect the government to provide what is realistically needed.

To go for more education after high school is becoming more than a privilege; it is a fundamental right. To go to the college of your choice is no longer limited in many states to those whose families can afford it. The unique characteristic of the higher education system of the United States is to provide for all citizens the freedom of going and freedom of college choice, without the restrain of dollars available.

Difficult decisions remain. Rich and highly industrialized are the characteristics of the states providing the dollars and programs to implement the freedoms of the preceding paragraph. The economic resources of one's family of state of residence are big determinants as to whether or not one might have access to needed dollars. Creative federalism is challenged to provide incentives or programs to better equalize the opportunities for college attendance wherever in the fifty states its citizens reside. Funds from Washington and all the state Capitols must be combined to fully extend educational opportunity to all. The development of our human resources should be our highest priority of national concern.

Few topics of conversation among parents of college-bound youth are more frequent or full of anxiety than the ever increasing cost of attending post-secondary

education. A chief concern of all legislators is how much of the tax dollars can and should go to support higher education. The prospective or enrolled college students continue to see college as the "door of opportunity" and are confronted with important choices of where and how to afford their choice. The overworked high school counselor and college financial aid officer attempt to do their best to make opportunities become alive by providing information and good counsel. Big and important decisions affecting millions of lives are being made in an everchanging and dynamic world of higher education --- admission policies, curriculum change, financial aid programs and philosophies, and administrative structures are all in a status of revolution.

Where are the funds for college cost? Where should the funding responsibility be placed? Who are the students deserving an investment of federal and/or state taxpayer dollars to help pay the costs? What role should the student play in placing himself in debt for future higher earnings? Until about 1958, almost all gift scholarship dollars for undergraduate college students were for the academically excellent or the veteran as a form of compensation for service to his country. Little regard was given to whether the recipient needed the dollars to attend college. In the past twelve years, most significant changes have taken place in financial aid practices. Financial need as a criterion has been almost universally accepted. Huge amounts of federal and state dollars have become available to largely replace the historic role of a specific college having to budget a specific amount of its funds as the major source for scholarship, loan or student employment financial aid. High academic potential or outstanding previous performance is no longer the sole criterion for those who seek to qualify for gift assistance.

The existence of financial need to attend the post-secondary institution of the student's choice is the developing single criterion of emerging state programs. The economically disadvantaged, not merely the talented, are the focus of new programs.

Talent search, early identification, and decision-making based upon assured financial

assistance are all required. To assist poor people to rise on the economic ladder requires financial gift aid for college available to the true disadvantaged. Dollars invested in average or "on paper" poor risk students is the new and frequent response to enhancing educational opportunity. The related problem of foregone earnings for low income families when a major young wage earner of the family is in college must also be faced and dealt with satisfactorily.

We can build on existing programs. The Federal government should encourage, not substitute, the non-federal sources. Certain incentives, or "seed money" must be provided to motivate the thirty-one states without comprehensive programs. It is tragically true that low income students are more frequently found in states with low fiscal capacity.

The problem is tremendous. Only in the United States of America is the problem given real concern. More dollars for higher education from tax funds to assist both the institutions and the individuals are surely one form of welfare which adds to the vitality and strength of a nation. The benefits are both immediate and long range.

#### APPENDIX

### DIRECTORY OF COMPREHENSIVE STATE PROGRAMS OF UNDERGRADUATE FINANCIAL AID

#### CALIFORNIA

California State Scholarship and Loan Commission
714 "P" Street
Sacramento, California 95814
916-445-0880

Arthur Marmaduke, Executive Director Mrs. Dortha Morrison, Assistant Executive Director

#### CONNECTICUT

State Scholarship Commission 340 Capitol Avenue P. O. Box 1320 Hartford, Connecticut 203-566-3910

06115

Dr. William H. James, Acting Secretary

#### ILLINOIS

Illinois State Scholarship Commission 730 Waukegan Road P. O. Box 607 Deerfield, Illinois 312-945-1500

60015

Dr. Joseph D. Boyd, Executive Director Dr. Leroy Noel, Associate Executive Director Ralph Godzicki, Administrative Director, Scholarship and Grant Division INDIANA

State Scholarship Commission 514 State Office Building 100 N. Senate Avenue Indianapolis, Indiana 317-633-5445

46204

Claude I. Hughes, Executive Secretary Michael B. Cracraft, Assistant Executive Secretary

IOWA

Higher Education Facilities Commission 1300 Des Moines Building Des Moines, Iowa

50309

66612

04330

W. L. Roy Wellborne, Executive Director

KANSAS

Kansas State Department of Education 120 E. 10th Topeka, Kansas

913-296-3944

207-289-2181

515-243-0569

Kenneth J. Ekdahl, Consultant

MAINE

Maine State Department of Education Education Building Augusta, Maine

Mr. Beverly Trenholm, Director of Bureau of Guidance, Special and Adult Education

MARYLAND

State Scholarship Board 2100 Guilford Avenue Baltimore, Maryland Ext. 8322 301-383-3010

21218

William Anthony, Executive Director

**MASSACHUSETTS** 

Board of Higher Education 182 Tremont Boston, Massachusetts

02111

617-727-5367

Graham Taylor, Director of Academic Planning Conrad L. Kohler, Executive Secretary

#### **MICHIGAN**

Michigan Department of Education Division of Student Financial Aids P. O. Box 420 Lansing, Michigan 517-373-3394

48910

Ronald J. Jursa, Director, Division of Student Financial Aids Patrick Cummings, Coordinator, Loans Neil Shriner, Coordinator, Scholarships Aaron Hall, Coordinator, Tuition Grants

#### MINNESOTA

Minnesota Higher Education Coordinating Commission Suite 400, Capitol Square 550 Cedar Street St. Paul, Minnesota 55101 612-221-3321

Richard C. Hawk, Executive Director
Robert E. Leestamper, Assistant Executive Director
for Programs and Planning
George B. Risty, Assistant Executive Director for
Budget Administration and Student Aids

#### NEW JERSEY

New Jersey State Scholarship Program State Department of Higher Education P. O. Box 1293 Trenton, New Jersey 609-292-4646

08625

Dr. Elizabeth L. Ehart, Director Hubert A. Thomas, Assistant Director Thomas V. Hartigan, Assistant Director Mrs. Nina R. Zachary, Supervisor

#### NEW YORK

Regents Examination and Scholarship Center
State Education Department
Albany, New York
518-474-5709

Sherman N. Tinkelman, Assistant Commissioner for Examinations and Scholarships Meldon A. Kelsey, Student Financial Aid Supervisor

#### OREGON

Oregon State Scholarship Commission 1445 Willamette Street Eugene, Oregon 503-342-1411 Ext. 2431

97410

Jeffrey Lee, Executive Director James Meinert, Grants Programs Director

#### PENNSYLVANIA

Pennsylvania Higher Education Assistance Agency
Towne House
Harrisburg, Pennsylvania 17102
717-787-1937

Kenneth R. Reeher, Executive Director
Earl R. Fielder, Deputy Director
Thomas R. Fabian, Director, Scholarship Division
Jay W. Evans, Director, Loan Guaranty Division
Harry R. Casoni, Director, Data Processing Division
Nelson P. Spengler, Director, Fiscal Affairs Division
J. William Kerr, Director, Staff Services Division
Samuel J. Johnson, Director, Field Services Division

#### RHODE ISLAND

State Department of Education Roger Williams Building 25 Hayes Street Providence, Rhode Island 401-521-7100 Ext. 675

02908

Dr. William P. Robinson Jr., Commissioner of Education Dr. Arthur Pontarelli, Deputy Commissioner Kenneth P. Mellor, Chief, Education, Personnel and Scholarship

#### VERMONT

Vermont Student Assistance Corporation 109 S. Winooski Avenue Burlington, Vermont 802-862-9406

05401

Dr. Max Barrows, Executive Director Newton Baker, Talent Search Grant Director

#### WEST VIRGINIA

Commission on Higher Education 1715 McClung Street Charleston, West Virginia 304-348-3257

25305

J. Douglas Machesney, Executive Director Jerry L. Beasley, Director, Educational Awareness Program Robert Long, Administrative Assistant Kenneth Chou, Administrative Assistant

#### WISCONSIN

Higher Educational Aids Board 115 West Wilson Street Madison, Wisconsin 608-266-2897

53703

James A. Jung, Executive Secretary
Richard H. Johnston, Administrator, Student Support
Activities
Lawrence E. Hamilton, Administrator, Institutional
Support Activities
Richard Aukema, Administrator, Educational Opportunities
Activities