

Student Financial Aid and Access Programs Annual Report 2011-12 and 2012-13

December 2013

Report Contact Information

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EXECUTIVE SUMMARY

Although recent declines in state funding to public institutions have resulted in rising tuition rates, Washington's commitment to student financial aid has remained steadfast. Student financial aid has been critically important during the years of the recent recession as more people have turned to postsecondary education to improve their employability and more students have needed help to afford rising tuition and other educational expenses.

The Washington Student Achievement Council administers the majority of state student financial aid programs, including the State Need Grant, State Work Study, College Bound Scholarship, Passport, and a variety of workforce-oriented conditional scholarship, loan, and loan repayment programs.

This annual report covers the 2011-12 and 2012-13 fiscal years and provides a summary of aid-related legislation, key data highlights, updates from college access programs managed by the Council, program expenditures, and budget information. This report also contains additional background for each program. Finally, this report also contains two additional, required legislative reports: State Need Grant Less-than-Half-Time and Aerospace Student Loan.

Key affordability highlights from this report include the following:

- Applications for financial aid have risen 65 percent in five years, but the rate of increase has slowed.
- In 2012-13, about 170,000 needy resident undergraduate students received \$1.8 billion in total financial assistance.
- The federal share of total student aid has decreased in two years due to increasing state and institutional aid and changes to Pell Grant policies.
- There has been a 48 percent increase over five years in the number of enrolled students eligible for State Need Grant, reaching over 106,000 students in 2012-13.
- The proportion of the total unserved SNG students represented by the two-year sector has decreased as a result of enrollment declines.
- Funding reductions and employer-match increases have led to fewer off-campus State Work Study placements and fewer opportunities for graduate students.
- After several years of increases, both the number of students borrowing student loans and the average amount borrowed remained relatively constant in 2012-13.

1. LEGISLATIVE UPDATES

Legislation in 2012 and 2013 required several program evaluations and implemented a number of important changes to student financial aid programs.

2012 Legislation

State Need Grant Studies

The Legislature directed the Council (E2SHB 2483) to report on the effectiveness of the State Need Grant (SNG) program in meeting the higher education needs of low-income students and in achieving the state's higher education goals by December 2014. In 2012, a workgroup of financial aid administrators, convened by staff of the Council, undertook a review of the State Need Grant program to identify policy options for consideration in future decisions about the program. The workgroup report may serve as a resource for the 2014 study. <http://www.wsac.wa.gov/sites/default/files/SNG-PolicyReviewReport.pdf>

The Legislature required two reports on SNG by the Washington State Institute for Public Policy (WSIPP). The reports include an evaluation of the academic outcomes of SNG students, a longitudinal study to determine the extent to which SNG has increased access and degree attainment, and an analysis of whether the funding has been efficiently utilized. The first phase of this study was completed in December 2012, and the second is due to be released in January 2014.

http://www.wsipp.wa.gov/ReportFile/1113/Wsipp_State-Need-Grant-Student-Profiles-and-Outcomes_Full-Report.pdf

Higher Education Loan Program Report

The 2012 operating budget required the Council to convene a workgroup of technical experts to identify finance and program design options. The report noted two options for initial and ongoing funding, identified populations with gaps in college financing needs, and reviewed program design components.

http://www.wsac.wa.gov/sites/default/files/HELP_Report-2012.pdf

Passport to College for Foster Youth

The Passport to College Promise program was created in 2007 as a six-year pilot and was made permanent with SHB 2254. The bill required that all foster youth in grades 7 to 12 be automatically enrolled in the College Bound Scholarship. The Council and the Department of Social and Health Services completed this electronic data exchange in 2012 and update the data annually. The bill also requires information-sharing to improve educational outcomes for youth in care.

Financial Aid Counseling

The Council is required to provide financial aid counseling curriculum via a website to higher education institutions that in turn will provide the information to State Need Grant recipients (SSB 6121). The counseling must include information on scholarships, work-study, student loan options, financial literacy, peer perspectives, and resources. Since institutions label financial aid under the Opportunity Pathways umbrella and include the link on award letters, the Council redirected the www.opportunitypathways.wa.gov website to meet the counseling requirements. The curriculum was developed and included in the new Ready Set Grad website. The second version with improvements to the counseling landing page will be available in January 2014.

2013 Legislation

Western Governors University Washington Participation in State Need Grant

The State Need Grant program statute was amended to permit Western Governors University Washington (WGU) to participate in the SNG program (SSB 5195). WGU applied in July 2013, and Council staff reviewed and approved materials related to their fiscal viability; administrative and systems capability; and data related to enrollments, student loan defaults, completion, and placement. WGU sent five staff members to the agency to receive training in November 2013. Council staff anticipates WGU will begin active participation in state aid programs in early 2014.

College Bound Students Receive Priority in State Need Grant

In order to ensure coordination with State Need Grant (SNG) and to reduce costs to the College Bound Scholarship (CBS), the 2013 operating budget required CBS students to receive priority. Institutions are required to provide the maximum SNG award under state policies to CBS students, as long as SNG funds have not been exhausted.

Health Professionals Loan Repayment Program Private Funding

The Council is required to issue a competitive contract with a fundraiser to solicit private funding for the program (SSB 5615). The fundraiser would be paid on a contingency fee basis on a sliding scale not to exceed 15 percent of the total. The Council issued a Request for Information in October 2013.

Cosmetology Schools Retain Federal Financial Aid Eligibility

Institutions authorized through the Department of Licensing, such as cosmetology schools, are recognized as institutions of postsecondary education and therefore retain eligibility for federal financial aid (HB 1683).

2. AFFORDABILITY TRENDS AND HIGHLIGHTS

Over the last decade, college has become less affordable for nearly all families. During this time, Washington's economy has suffered through a period of economic recession that has negatively impacted employment rates, available public funding, and household incomes. One outcome has been a significant reduction in the share of instructional costs paid by the state through appropriations versus the costs charged to students through tuition. The large tuition increases, coupled with income and employment stagnation, have resulted in significant increases in the numbers of families applying for need-based financial aid in recent years.

The Council's Roadmap to increase educational attainment in Washington (www.wsac.wa.gov/Roadmap) addresses affordability through proposing that the state 1) adopt a state funding policy for postsecondary education to guide appropriations to public institutions, tuition policy, and financial aid program policy and funding, and 2) fully fund all College Bound Scholarship students and commit to full funding of eligible State Need Grant students.

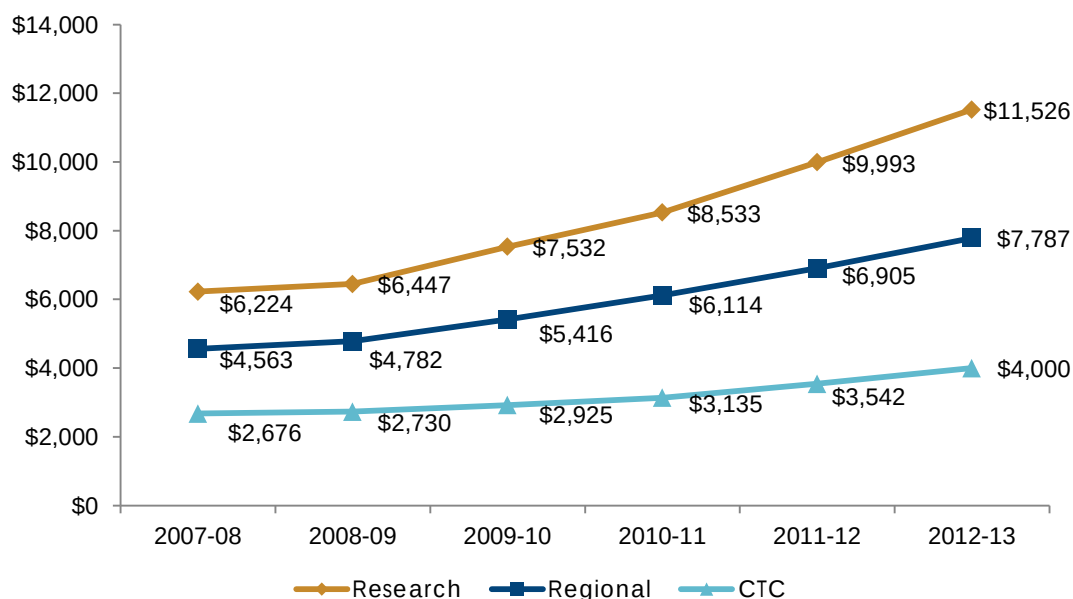
This section includes various data highlights related to student affordability in Washington.

Increases in Public College and University Tuition

Since fiscal year 2007-08, the annual full-time tuition levels at public colleges and universities have increased by an average of nearly 70 percent (see Figure 1). The increase has been 49 percent at the two-year community and technical colleges, 71 percent at the regional universities, and 85 percent at the research universities. The Legislature took an important step to curb this trend through increasing funding to public institutions and preventing any tuition increases in 2013-14.

These recent tuition increases, combined with decreasing average incomes, have likely influenced the numbers of students who have applied for financial aid, putting pressure on limited financial aid programs.

Figure 1 - Annual Full-Time Tuition Rates over Time



Increases in Financial Aid Applications

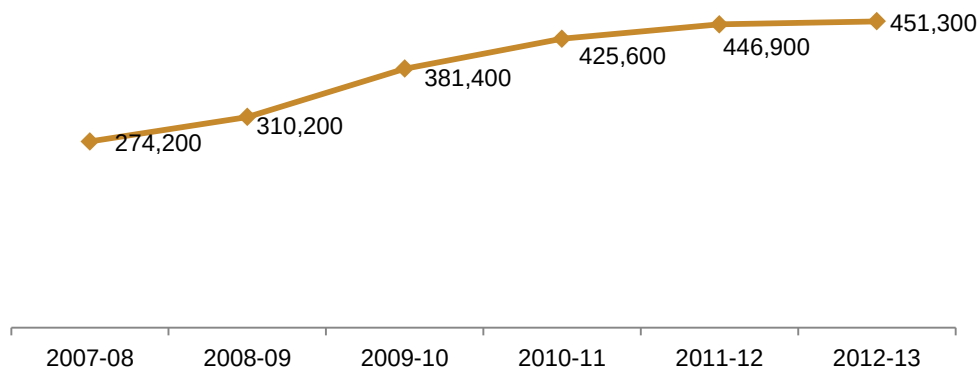
Submission of the Free Application for Federal Student Aid (FAFSA) is required for determining eligibility for federal, state, and most institutional financial aid programs. Overall, the number of Washington students submitting the FAFSA has increased by 65 percent, from over 274,000 in 2007-08 to more than 451,000 in 2012-13 (see Figure 2).

This is likely the result of several factors:

- The impact of the recession on family income levels and families' ability to cover educational expenses.
- The impact of significant increases in tuition at public colleges and universities.
- The impact of significant new outreach activities to encourage FAFSA filing.

Beginning in 2011-12, however, the rate of increase in FAFSA submissions slowed considerably, perhaps due to the strengthening of the Washington economy.

Figure 2
FAFSA Filing Over Time



Total Aid Received by Needy Washington Undergraduates

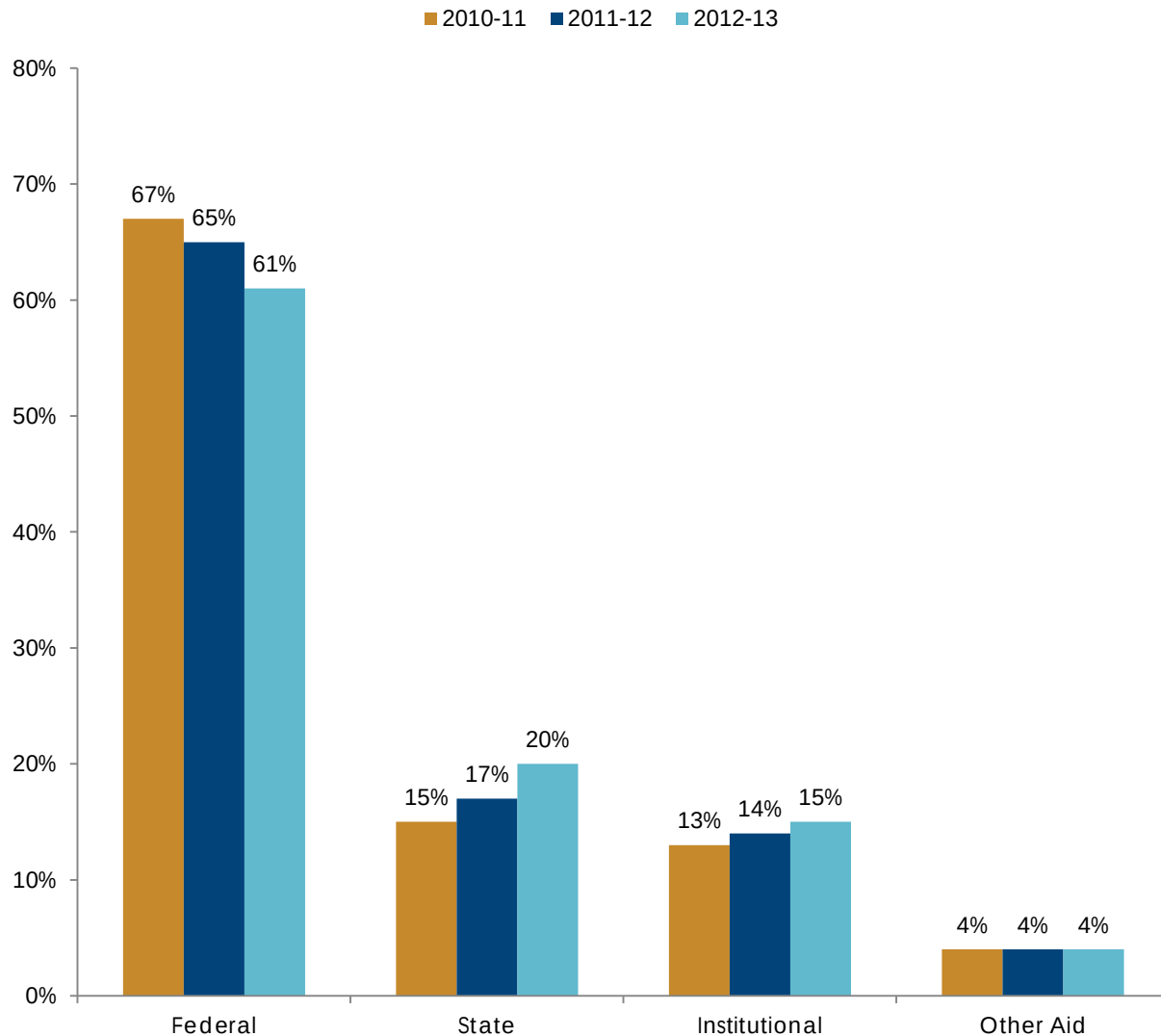
In 2010-11, over 150,000 needy Washington resident undergraduates received over \$1.6 billion in student financial assistance from both need-based and non-need based programs. This included aid from federal, state, institutional, and private aid programs.

In each of the ensuing two years, both the number of recipients and total aid received increased. By the 2012-13 year, an additional 10,000 undergraduates received over \$1.8 billion in financial aid, an increase of over \$220 million in a two-year period. About half of the increase was the result of additional state expenditures through the State Need Grant and College Bound Scholarship programs.

Sources of Financial Aid

In 2010-11, 67 percent of aid was from federal sources. By 2012-13, the federal share of total was 61 percent. Accordingly, both the state and institutional shares increased, five and two percentage points, respectively (see Figure 3).

Figure 3
Total Aid by Source over Time
Needy Resident Undergraduate Students



The federal share of aid did not hold steady, in part because student loan limits did not change and average loan amounts borrowed by students did not increase significantly.

In addition, changes to Pell Grant eligibility resulted in a decrease in federal funding over this time period. The year-round Pell Grant provision was removed and students are no longer eligible for Pell if they do not have a high school diploma through a previously authorized “ability to benefit” provision. Because of these changes, Washington students received \$456 million in Pell Grant in 2012-13, a reduction of \$14 million from 2010-11.

The state share of aid increased primarily due to the significant increases in the State Need Grant program over this time period and initial payouts to the College Bound Scholarship students in 2012-13.

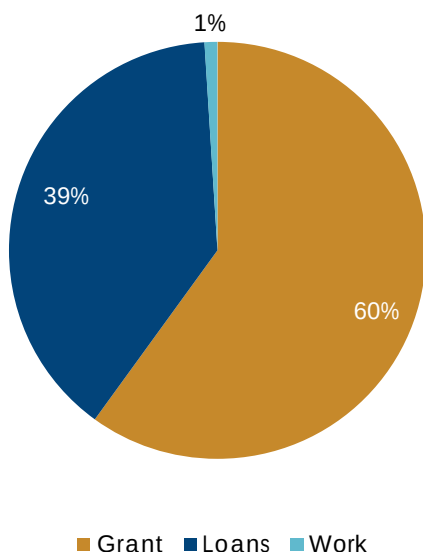
The share of institutional funds also increased more rapidly, due in part to the requirement that public four-year colleges and universities increase their spending on need-based financial aid from 3.5 percent of tuition revenues to 4.0 percent of tuition revenues in 2011-12. The six public baccalaureate institutions provided information regarding institutional financial aid, summarized and submitted by the Council of Presidents to the Legislature (http://www.councilofpresidents.org/index-2_r_d.html).

Types of Financial Aid

Figure 4 shows the portion of total assistance to needy resident undergraduate students in 2012-13 by type of aid. Grant aid, which includes grants, tuition waivers, and scholarships, represented 60 percent of the total aid received by needy resident undergraduates in 2012-13. This represents a two percentage point increase in two years, largely due to the additional state funds provided through the State Need Grant and the College Bound Scholarship programs and additional grants and scholarships provided by institutions.

Loan assistance, which includes both student borrowing and parent borrowing, represented 39 percent of funds in 2012-13. Work assistance, which includes primarily federal and state work-study programs and some institutional employment funding, represented 1 percent in 2012-13.

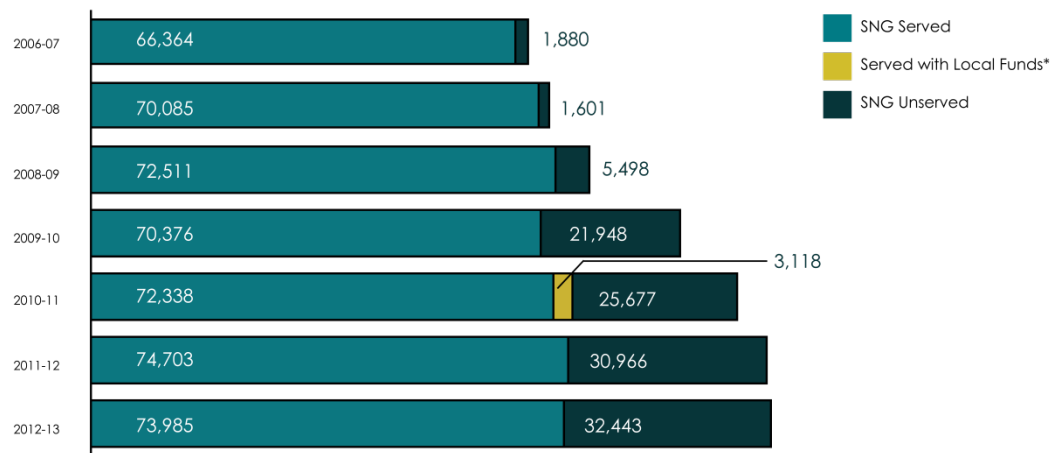
Figure 4
Aid by Type 2012-13



Increases in State Need Grant Eligibility

Since fiscal year 2007-08, the number of students eligible for the State Need Grant (SNG) program increased 48 percent. Nearly 98 percent of all eligible SNG students received funds in 2007-08, compared to only 70 percent in 2012-13. During this same period of time, average awards increased by 58 percent from nearly \$2,600 in 2007-08 to \$4,100 in 2012-13.

Figure 5
State Need Grant Eligible Students
2006-07 through 2014-15



Public institutions only

Source: Washington Student Achievement Council. *State Need Grant Final Interim Reports*.

Differences in Unserved SNG Students

Students without SNG are less likely to persist and re-enroll the following year. These students are also less likely to attend full-time and for the entire academic year. Students without SNG also borrow more student loans than those with SNG assistance. Supporting low-income students with tuition assistance is expected to increase their rates of postsecondary degree attainment.

- Retention is significantly higher if eligible students receive SNG in the community and technical colleges (82 percent compared to 72 percent).^a
- Low-income students in the research sector are more likely to persist during the year if they receive SNG (86 percent compared to 76 percent).
- Served students are more likely to re-enroll in the following academic year.
- Served students are more likely to enroll full-time and attend the full academic year.
- Low-income students attending four-year institutions without SNG borrow \$2,700 more on average.

^a A Descriptive Study of Washington State Need Grant Eligible Students Enrolled in Community and Technical Colleges in 2011-12. State Board for Community and Technical Colleges. March 2013.

SNG Service by Sector

The majority of students served in the State Need Grant program attended the two-year public colleges (64 percent) and over one-quarter were in the public four-year institutions (28 percent), as shown in Figure 6. However, as enrollments declined in the community and technical colleges in the 2012-13 academic year, these institutions were able to serve a greater portion of their unserved students and therefore the percentage of unserved students by sector is slightly different than served.

Figure 6
2012-13 SNG Recipients by Sector

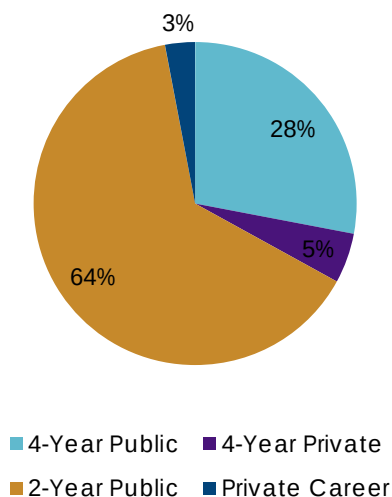
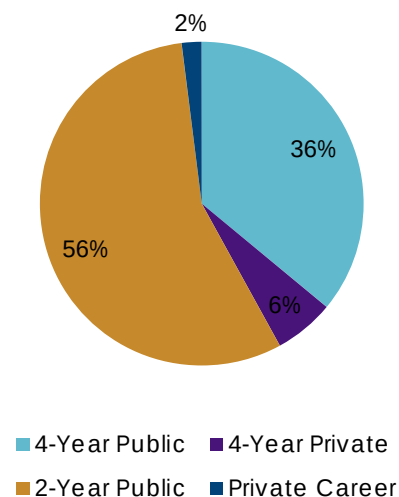


Figure 7
2012-13 SNG Unserved Students by Sector

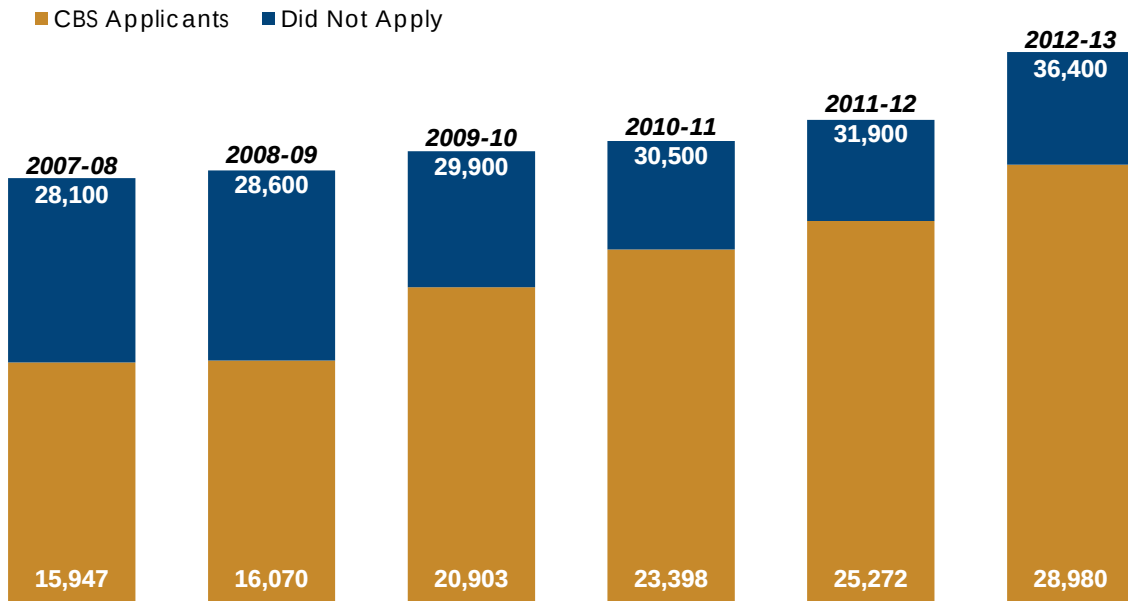


College Bound Scholarship Highlights

Since the College Bound Scholarship was created in 2007, over 152,000 students have applied (as of November 2013). College Bound Scholarship students enroll during 7th or 8th grade and pledge to graduate from high school with a 2.0 cumulative GPA, have no felony convictions, and file a Free Application for Federal Student Aid (FAFSA) to determine income eligibility prior to entering college.

The statewide sign-up rate has risen 24 percentage points in five years. More 8th grade students (36,400) were eligible for the program in academic year 2012-13 than in prior years. 80 percent—the highest percentage to date—applied for the scholarship. In that same year, the highest percentage of 7th grade students applied as well (52 percent).

Figure 8
College Bound Scholarship Applications by Eligible Students
2007 to 2013 (Year of 8th Grade Application)



CBS 2012-13 Enrollments

The College Bound Scholarship appears to make a difference in improving high school graduation and college enrollment rates for students from low-income families. Graduation rates were higher (78 percent) for College Bound students in the class of 2012 than the state average (77 percent). The graduation rate was 19 percentage points higher than that of low-income peers who did not apply for the scholarship (59 percent).

In the 2012-13 academic year, 7,910 students enrolled in college, with 4,690 receiving the scholarship award. Of the recipients, 49 percent attended four-year colleges. Of the 3,220 students who did not receive a scholarship, 592 attended out-of-state colleges; 67 attended colleges in Washington not eligible to participate in state aid; and 2,561 were not eligible due to income, received other state aid to meet the maximum award, or received aid in excess of financial need.

CBS 2013-14 Enrollments

As of November, 7,106 are receiving the scholarship in 2013-14. Of these, 3,765 are from the 2012 cohort (including 459 students who delayed enrollment one year) and 3,341 are from the 2013 cohort. An additional 5,500 students are enrolled in 2013-14.

State Work Study Program Highlights

Washington's State Work Study (SWS) program is designed to assist low- and middle-income students with subsidized work opportunities. SWS also serves as a complement to grant and scholarship aid. SWS work experiences often relate directly to academic or career interests, providing students with the opportunity to pay for college while developing real-world job skills for future careers.

Participating employers pay the students and are reimbursed for a portion of these earnings, typically between 40 and 70 percent depending on employer type. Currently, fifty-five institutions and about one thousand employers contract to participate in the SWS program.

The 2012-13 SWS appropriation was approximately 65 percent lower (\$15 million) than it was in 2009-10. To maximize limited resources and minimize student and employer service reductions, the Legislature directed the agency to raise employer matching requirements and eliminate service to non-residents.

In 2012-13, about 4,750 students earned nearly \$13.4 million through SWS. The employer match represented more than \$5.3 million of this total, or just under 40 percent of total earnings. The average SWS student earned just over \$2,800.

Since 2010-11, the share of student earnings paid by the state declined from a historical average of 75 percent to about 60 percent in 2011-13. Larger employer contributions allow for additional student service at a lower cost to the state. The 2011-13 employer contributions funded SWS participation for nearly 2,000 additional students in each year.

Still, program funding reductions, combined with increased enrollments of needy resident students, have had a negative impact on overall student service levels. Prior to these changes, SWS served about 1 in 12 needy resident students. In 2012-13, the service level dropped to 1 in 35.

As campuses have responded to the funding reductions and employer match rate increases, their job placement decisions and student behavior have resulted in several notable trends:

- More students are earning SWS funds working in on-campus positions versus off-campus positions.
 - In 2009-10, 40 percent of SWS dollars were earned off-campus.
 - In 2012-13, 32 percent of earnings were associated with off-campus positions.
- SWS opportunities have declined for graduate students. SWS is the only state need-based financial aid program serving graduate students.
 - In 2009-10, nearly 1,200 graduate students earned about 19 percent of SWS dollars.
 - In 2012-13, about 400 graduate students earned less than 11 percent of SWS dollars.

Annual Student Borrowing

Annual Loan Borrowing by Resident Undergraduates

While the number of student loan borrowers increased by five percent in the two-year period from 2010 to 2012, the average amount borrowed did not change significantly. Corresponding with tuition rates, the average amount borrowed is higher for students attending four-year institutions (see Figure 9).

Figure 9
Annual Student Borrowing 2012-13 by Sector
Needy Resident Undergraduates*

	Borrowers	Avg. Amount
Research	21,559	\$7,167
Regional	17,482	\$7,012
Private 4 Year	10,543	\$7,380
CTC	35,335	\$5,611
Private 2 Year	4,755	\$7,380
Total	89,674	\$6,775

* Does not include parent PLUS loans.

There are an additional 10,515 non-needy resident undergraduate borrowers who are not receiving need-based aid but are borrowing unsubsidized federal student loans. They borrow about the same amount on average; however, amounts are slightly higher for students attending four-year institutions and slightly lower for students attending two-year institutions (see Figure 10).

Figure 10
Annual Student Borrowing 2012-13 by Sector
Non-Needy Resident Undergraduates*

	Borrowers	Avg. Amount
Research	3,235	\$7,899
Regional	3,208	\$7,094
Private 4 Year	1,121	\$7,893
CTC	2,756	\$4,627
Private 2 Year	195	\$5,801
Total	10,515	\$6,756

* Does not include parent PLUS loans.

PLUS Loan Borrowing for Washington Residents

Parent Loans for Undergraduate Students (PLUS) is a program used by parents to assist with the educational costs of their dependent children. In 2010-11, 11,621 parents of Washington undergraduate students borrowed average annual PLUS loans of \$10,689.

Eligibility changes were made by the federal government in October 2011 to increase the due diligence that lenders needed to apply to determine that parents were credit worthy. This resulted in a seven percent reduction of PLUS loan borrowing over two years, where 10,848 parents borrowed during the 2012-13 year. On the other hand, those who did obtain PLUS loans increased their annual borrowing by 18 percent in two years, borrowing average loans of \$12,595 in 2012-13.

Annual Loan Borrowing by Graduate Resident Students

In 2010-11, 13,309 Washington resident graduate students borrowed \$283.4 million from subsidized and unsubsidized loan programs for average annual loan borrowing of \$21,294 per student. During the 2012-13 year, 12,206 Washington residents borrowed nearly \$298.1 million primarily from unsubsidized loan programs for average annual loan borrowing of \$24,420.

One significant change affecting graduate students is the elimination of subsidized federal student loans for graduate students, effective July 2012. Graduate students are no longer able to have interest waived while they are in school and during a grace period and will have a higher repayment obligation as a result.

3. COLLEGE ACCESS PROGRAMS HIGHLIGHTS

The Council provides direct services and college access information through access and support programs. These programs and services are designed to provide support for those Washingtonians who are in the pipeline for postsecondary education and those who are already in pursuit of postsecondary completion. They are an integral part of the strategies identified in the ten-year Roadmap to increase educational attainment.

GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs)

GEAR UP is a federally funded program that provides services to low-income schools across the state. The Governor has appointed the Council to administer the Washington State GEAR UP. GEAR UP works in partnership with local school districts, University of Washington, the College Success Foundation, USA Funds, and Washington State Employees Credit Union. Together, they provide tutoring, mentoring, college and career counseling, college visits, family activities, financial aid awareness, and other research-proven and evidence-based activities and services to help more students enroll and succeed in postsecondary programs. It also provides professional development opportunities to teachers, counselors, and administrators.

According to a study by the Social & Economic Sciences Research Center at Washington State University, 72 percent of GEAR UP's high school graduates enrolled in higher education programs during their first year after high school compared to the state average of 45 percent of students who receive free or reduced price lunches at school.

Washington State GEAR UP serves about 8,000 students in 42 schools in 28 school districts across the state. Major school-based outcomes include:

- **3,289** students participated in tutoring and homework support activities, averaging over 21 hours per student.
- **1,351** students received comprehensive mentoring services, averaging 5.5 hours per student.
- **1,124** students engaged in rigorous academic curricula activities, averaging more than 19.2 hours.
- **3,086** students participated in financial aid counseling or advising workshops.
- **4,390** students averaged 7.4 hours of participation in counseling, advising, academic planning, and/or career counseling activities.
- **20 percent** of families have participated in at least one family event.
- **56 percent** of current 12th grade students in the priority model schools completed the FAFSA, as verified with the federal FAFSA completion data from the Institutional Student Information Record (ISIR) from the US Department of Education.
- **57 percent** of current seniors have submitted an application to a postsecondary institution.
- **94 percent** of 8th grade students took the ACT-EXPLORE and **100 percent** of 10th grade students took the ACT-PLAN, two college readiness and career advising assessments.

College Bound Scholarship Program

The College Bound Scholarship (CBS) is an early commitment of state funding intended to alleviate the financial barriers preventing low-income middle school students from considering higher education as a possibility. CBS will combine with other state financial aid students receive to cover the average tuition (at comparable public college rates) some fees, and a small book allowance.

The Council partners with College Success Foundation staff—College Bound regional officers—to help schools utilize the College Bound Scholarship to increase early college awareness in middle schools and college readiness in high schools. Regional officers assist schools with the CBS application process, provide guidance regarding academic issues, and help students with completing college applications and filing the FAFSA.

There are other statewide partners that engage in the College Bound work of assisting students to apply, understand the eligibility requirements to receive the scholarship, and complete admissions applications and the FAFSA. These groups include the Washington College Access Network, Tacoma College Support Network, Seattle College Access Network, GEAR UP, TriO, Alliance for Education, and Community Center for Education Results.

Middle and high school superintendents, principals, counselors, and staff play a key role. In addition to encouraging eligible students to apply, they provide support and monitor progress towards meeting eligibility criteria. Schools may access the College Bound program portal to view a list of their students who have complete applications and see if those students have filed their FAFSA in their senior year. Select private nonprofit organizations that apply and are approved by the Council also have access to the some portal information.

The Council also works collaboratively to exchange data with other state entities. The Office of the Superintendent for Public Instruction and the Council exchange data so that schools and select private nonprofit organizations may provide support services to College Bound students who have complete applications. The Department of Social and Health Services exchanges foster youth records in order to automatically enroll them in the program.

The Council provides online resources on how to sign up middle school students, what students need to do to meet the scholarship eligibility requirements, and the scholarship rules. The Council also provides training and presentations at the annual conference for counselors to ensure school staff receive program updates.

Ready Set Grad

The Washington Student Achievement Council launched the new Ready, Set, Grad website in 2013. The site provides Washington's students, families, and teachers comprehensive college planning, application, and financial aid information. The Ready, Set, Grad website serves as a clearinghouse for useful, vetted online resources made accessible through a portal-like interface. The consumer-friendly website offers grade-specific information, starting from the 6th grade through college, including those who are continuing education. The site has sections for students, parents, families, and educators, offering information on college and career preparations, college applications, financial literacy, and financial aid.

Combining the latest technology and social media tools, the website incorporates social networking and interactive features. ReadySetGrad.org connects with other existing web resources such as CareerBridge.wa.gov and CheckOutACollege.com.

The Ready, Set, Grad website is the result of a multi-year effort funded through federal investment. A marketing campaign to promote the website and to engage schools to use the content is underway.

American College Application Campaign

The American College Application Campaign (ACAC) is a national effort to increase the number of first-generation and low-income students pursuing a college degree or other higher education credential. The primary purpose of this effort is to help high school seniors navigate the complex college admissions process and ensure they apply to at least one postsecondary institution. Thirteen statewide schools participated in the campaign, along with several other events in the south Seattle RoadMap school districts and WSU Tri-Cities area.

College Goal Washington

College Goal Washington (CGW) is part of a national drive to help more low-income students complete the Free Application for Federal Student Aid (FAFSA) form. Data show that students who complete the FAFSA form have a much better chance of enrolling in college. The Council works with partners to continue to expand the campaign and support.

The program will be administered by the Council beginning in 2014. Currently more than 70 sites have agreed to participate with more than 1,000 students and their families expected to participate. The Council has invited all financial aid directors and their staff to volunteer, along with University of Washington Dream Project students.

theWashBoard.org

TheWashBoard.org is a free, web-based, nonprofit scholarship clearinghouse that matches Washington scholarship seekers with Washington scholarship providers. The Council coordinates the work of the Washington Scholarship Coalition, a public-private partnership of nonprofit organizations, foundations, and state agencies, to increase access to scholarships and financial aid.

In 2012-13, about \$40 million in scholarships were listed, with a minimum of 4,500 individual awards being offered. Since the launch of the site in January 2010, more than 160,000 students, parents, and counselors have registered.

The ability to collect e-applications on theWashBoard.org has become a popular new feature to providers. theWashBoard.org has grown from 65 active providers listing over 300 scholarships in the first year to more than 140 active providers listing over 440 scholarships. More than 98 percent of active providers fully awarded their scholarship dollars using theWashBoard.org

4. STATE STUDENT FINANCIAL AID EXPENDITURES AND BUDGETS

Over the 2011-13 Biennium, Council-administered programs resulted in eligible college students receiving nearly \$625 million in state aid. About 98 percent of the total program funds supported need-based programs. Workforce and merit programs received the remainder.

The Legislature's long-standing commitment to offset tuition increases to students from low-income families was reflected in substantial funding increases to the State Need Grant program in both years of the biennium. In addition, the Legislature maintained funding to the State Work Study program in 2011-13, provided more than \$1 million in additional funds to expand the Aerospace Loan Program, and expanded funding to the Passport to College program. Funding also supported student service and access activities like the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP), Child Care, and College Assistance to Migrants (CAMP) programs.

However, smaller state financial aid programs did not receive additional funds. No new students were served in Washington's two merit programs, Washington Scholars and Washington Award for Vocational Excellence. Funding to serve new students was not provided for the state Health Professional Conditional Scholarship and Loan Repayment program, the Future Teachers Conditional Scholarship, and the WICHE Professional Student Exchange. Funding for the Community Scholarship Matching Grant and enhanced grants for transfer students, formerly the Educational Opportunity Grant, also remained suspended amidst a challenging budgetary landscape.

The following tables provide expenditure information by need-based program, institution, and sector for fiscal years 2011-12 and 2012-13. Additional tables document biennial expenditures for other programs administered by the Council. Finally, the 2013-2015 appropriations are provided.

Figure 11
2011-12 Need-Based Programs by Sector

Sector	State Need Grant			State Work Study		Passport to College	
	Grants to Students	Served Students	Unserved Students	Gross Earnings	Served Students	Grants to Students	Served Students
Research	\$89,486,778	11,828	5,222	\$1,399,699	868	\$102,981	36
Regional	\$46,884,984	8,520	4,758	\$3,031,412	1,040	\$147,396	50
Private 4	\$26,856,289	4,043	1,689	\$3,905,282	1,482	\$78,500	25
CTCs	\$98,917,984	47,866	20,230	\$5,358,622	2,108	\$514,829	249
Private 2	\$4,436,695	2,965	272	N/A	N/A	\$2,000	1
Totals	\$266,795,208	74,702*	30,966*	\$13,695,015	5,498	\$845,706	359

* Unique student headcounts in State Need Grant: The sum of served and unserved students will not equal the unique student headcount because students attend more than one institution.

Figure 12
2011-12 Need-Based Programs by Institution

Institution	State Need Grant			State Work Study		Passport to College	
	Grants to Students	Served Students	Unserved Students	Gross Earnings	Served Students	Grants to Students	Served Students
UW	\$55,985,663	7,099	3,002	\$743,636	243	\$51,981	19
WSU	\$33,501,115	4,729	2,220	\$656,063	625	\$51,000	17
CWU	\$13,354,921	2,654	1,370	\$1,398,426	371	\$68,550	19
EWU	\$14,014,936	2,526	1,400	\$600,610	261	\$39,006	17
TESC	\$7,980,921	1,419	725	\$287,569	93	\$10,000	3
WWU	\$11,534,206	1,921	1,263	\$744,807	315	\$29,840	11
Antioch	\$391,134	82	30	\$891	1	\$0	0
Bastyr	\$342,009	59	22	\$137,329	157	\$0	0
Cornish	\$1,084,970	145	81	\$168,718	110	\$0	0
DigiPen*	\$301,689	51	3	N/A	N/A	\$0	0
Gonzaga	\$2,676,086	387	218	\$946,222	272	\$6,000	2
Heritage	\$3,493,150	546	177	\$113,707	34	\$0	0
NWCollegeArt*	\$87,512	16	11	N/A	N/A	\$0	0
NWU	\$1,089,037	157	77	\$60,166	15	\$4,500	1
Pac.Lutheran	\$3,837,273	647	161	\$298,143	117	\$9,000	3
St. Martins	\$2,000,449	293	83	\$51,723	18	\$3,000	1
Seattle Pac.U	\$3,176,718	426	251	\$585,279	181	\$12,000	3
Seattle U	\$3,605,528	540	235	\$626,727	156	\$38,000	13
UPugetSound	\$790,568	101	97	\$437,801	168	\$3,000	1
Walla Walla	\$788,536	110	39	\$131,049	53	\$0	0
Whitman	\$493,511	63	39	\$144,791	110	\$0	0
Whitworth	\$2,700,705	420	165	\$202,736	90	\$3,000	1
Bates Tech	\$939,676	425	88	\$106,918	76	\$13,000	5
Bellevue	\$2,771,889	1,466	730	\$192,891	119	\$15,000	7
Bellingham	\$2,420,725	1,166	399	\$64,640	27	\$5,000	3
Big Bend	\$1,975,386	1,020	281	\$130,828	79	\$5,000	2
Cascadia	\$848,303	444	103	\$36,965	14	\$8,000	3
Centralia	\$2,005,910	1,025	226	\$78,244	23	\$6,027	3
Clark	\$7,578,391	3,861	1,345	\$394,384	110	\$25,921	12
Clover Park	\$3,609,055	1,766	186	\$188,933	90	\$13,000	6
ColumbiaBasin	\$2,877,652	1,273	587	\$225,322	78	\$27,535	12
Edmonds	\$4,389,180	2,105	396	\$153,379	41	\$7,482	6
Everett	\$2,559,881	1,146	1,042	\$145,806	58	\$33,000	14
Grays Harbor	\$1,920,402	966	167	\$57,393	36	\$15,792	8
Green River	\$3,323,145	1,944	710	\$0	0	\$13,554	8
Highline	\$3,909,383	2,043	901	\$165,532	62	\$3,000	2
Lake WA Tech	\$2,126,844	951	418	\$94,560	33	\$4,000	2
LowerColumb.	\$3,128,520	1,425	241	\$410,798	187	\$5,757	2
NSCC	\$1,609,535	817	402	\$201,269	72	\$8,500	4
NW Indian**	\$209,892	99	51	\$19,966	5	\$2,000	1
Olympic	\$3,139,862	1,445	689	\$86,295	20	\$34,000	16
Peninsula	\$1,523,317	708	365	\$63,596	19	\$2,000	2
Pierce	\$3,977,860	1,919	1,109	\$115,699	42	\$24,000	10
Renton Tech	\$1,458,691	729	146	\$88,812	58	\$0	0
SeattleCentral	\$3,312,038	1,610	624	\$95,342	31	\$24,778	14
Seattle Voc.	\$394,409	180	135	\$19,255	12	\$3,000	2
Shoreline	\$2,259,089	1,108	326	\$224,849	101	\$4,000	2
Skagit Valley	\$2,519,081	1,400	355	\$72,366	29	\$10,000	7
SoPugetSound	\$2,687,677	1,687	229	\$31,728	13	\$3,236	3
South Seattle	\$1,651,083	691	581	\$130,381	44	\$10,490	7
Spokane	\$6,714,892	2,784	1,990	\$439,477	143	\$26,410	14
Spokane Falls	\$5,102,010	2,198	658	\$396,859	143	\$62,347	28

State Need Grant				State Work Study		Passport to College	
Institution	Grants to Students	Served Students	Unserved Students	Gross Earnings	Served Students	Grants to Students	Served Students
Tacoma	\$4,707,655	2,076	1,279	\$300,941	82	\$31,000	12
Walla Walla	\$2,005,553	840	258	\$33,108	19	\$13,000	5
Wenatchee	\$2,676,621	1,123	1,203	\$198,369	67	\$0	0
Whatcom	\$2,686,485	1,533	623	\$136,108	59	\$19,000	8
Yakima Valley	\$4,107,784	1,893	1,387	\$257,609	116	\$36,000	17
Art Institute*	\$860,635	565	54	N/A	N/A	\$0	0
Diver's*	\$28,507	33	4	N/A	N/A	\$0	0
Everest*	\$246,272	336	11	N/A	N/A	\$0	0
Gene Juarez *	\$493,392	324	92	N/A	N/A	\$0	0
Glen Dow*	\$150,708	105	39	N/A	N/A	\$0	0
Interface*	\$134,199	113	0	N/A	N/A	\$0	0
Inter. Air*	\$135,840	151	2	N/A	N/A	\$2,000	1
ITT*	\$1,131,441	673	8	N/A	N/A	\$0	0
Lucas Marc*	\$126,111	129	1	N/A	N/A	\$0	0
Perry Tech	\$1,129,590	536	61	N/A	N/A	\$0	0
TOTAL	\$266,795,208	74,702	30,966	\$13,695,015	5,498	\$845,706	359

*For-profit institution

**Tribal institution

Note: Unique student headcounts in State Need Grant: The sum of served and unserved students will not equal the unique student headcount because students attend more than one institution.

Figure 13
2012-13 Need Based Programs by Sector

	State Need Grant			College Bound Scholarship		State Work Study		Passport to College	
Sector	Grants to Students	Served Students	Unserved Students	Grants to Students	Served Students	Gross Earnings	Served Students	Grants to Students	Served Students
Research	\$105,131,077	11,822	6,566	\$4,306,652	1,265	\$2,257,682	751	\$194,250	44
Regional	\$56,935,600	8,936	5,879	\$2,050,988	763	\$2,093,737	738	\$228,906	55
Private 4	\$26,261,150	3,911	2,029	\$1,966,935	326	\$3,755,394	1,347	\$125,250	30
CTCs	\$111,435,988	47,264	18,800	\$4,351,966	2,323	\$5,266,647	1,907	\$814,365	274
Private 2	\$3,452,594	2,460	561	\$230,994	97	N/A	N/A	\$14,250	6
Totals	\$303,216,409	73,985*	32,443*	\$12,907,535	4,690*	\$13,373,460	4,743	\$1,377,021	409

* Unique student headcounts in State Need Grant: The sum of served and unserved students will not equal the unique student headcount because students attend more than one institution.

Figure 14
2012-13 Need-Based Programs by Institution

	State Need Grant			College Bound Scholarship		State Work Study		Passport to College	
Institution	Grants to Students	Served Students	Unserved Students	Grants to Students	Served Students	Gross Earnings	Served Students	Grants to Students	Served Students
UW	\$64,206,618	6,678	3,668	\$2,674,478	736	\$1,351,684	391	\$88,500	21
WSU	\$40,924,459	5,145	2,898	\$1,632,174	529	\$905,998	360	\$105,750	23
CWU	\$18,317,110	2,988	1,489	\$510,745	205	\$643,113	203	\$67,429	14
EWU	\$15,654,479	2,511	2,111	\$1,007,738	323	\$553,956	209	\$82,215	22
TESC	\$9,075,013	1,439	926	\$40,284	36	\$217,816	69	\$12,000	3
WWU	\$13,888,998	1,998	1,353	\$492,221	199	\$678,852	257	\$67,262	16
Antioch	\$333,673	74	36	\$1,129	1	\$9,199	1	\$0	0
Bastyr	\$405,542	59	20	\$0	0	\$116,149	146	\$0	0
Cornish	\$1,113,796	148	38	\$15,246	5	\$164,881	105	\$0	0
DigiPen*	\$208,559	36	47	\$41,664	4	N/A	N/A	\$0	0
Gonzaga	\$2,997,397	396	204	\$156,948	28	\$852,528	237	\$12,000	2
Heritage	\$3,254,996	517	218	\$464,817	60	\$112,202	34	\$18,000	4
NWCollegeArt*	\$110,127	22	15	\$43,357	4	N/A	N/A	\$0	0
NWU	\$1,068,067	150	181	\$88,309	14	\$63,116	18	\$9,000	2
Pac. Lutheran	\$3,654,557	649	166	\$299,672	58	\$257,648	97	\$6,750	2
St. Martins	\$1,790,302	257	215	\$143,346	28	\$67,775	16	\$0	0
Seattle Pac.U	\$3,027,088	415	317	\$386,025	53	\$419,681	137	\$13,500	4

Institution	State Need Grant			College Bound Scholarship		State Work Study		Passport to College	
	Grants to Students	Served Students	Unserved Students	Grants to Students	Served Students	Gross Earnings	Served Students	Grants to Students	Served Students
Seattle U	\$3,474,937	501	228	\$86,568	26	\$730,646	168	\$52,500	13
Trinity Lutheran	\$84,329	13	41	\$59,520	6	\$14,481	5	\$0	0
UpugetSound	\$931,500	117	52	\$28,211	6	\$468,795	151	\$0	0
Walla Walla	\$697,881	102	47	\$57,777	7	\$130,344	47	\$0	0
Whitman	\$498,896	69	7	\$0	0	\$132,626	113	\$4,500	1
Whitworth	\$2,609,503	386	197	\$94,346	26	\$218,129	83	\$9,000	2
Bates Tech	\$927,337	357	84	\$6,415	5	\$101,445	39	\$12,635	6
Bellevue	\$3,177,836	1,447	686	\$290,433	97	\$146,699	78	\$11,000	5
Bellingham	\$2,626,353	1,095	348	\$6,752	9	\$67,927	19	\$9,000	3
Big Bend	\$2,089,361	871	278	\$100,674	50	\$126,207	65	\$19,741	5
Cascadia	\$811,953	468	95	\$44,128	17	\$51,681	17	\$4,724	2
Centralia	\$2,021,234	848	262	\$62,857	42	\$76,691	27	\$15,593	5
Clark	\$8,458,949	4,147	987	\$278,350	190	\$390,881	136	\$46,134	17
Clover Park	\$3,077,623	1,221	426	\$12,218	13	\$155,216	82	\$30,750	10
ColumbiaBasin	\$3,129,133	1,230	656	\$387,286	165	\$170,025	44	\$28,500	10
Edmonds	\$4,209,377	1,662	677	\$124,240	64	\$132,658	39	\$2,625	2
Everett	\$3,433,633	1,496	601	\$72,585	68	\$146,206	56	\$51,000	17
Grays Harbor	\$1,933,999	808	262	\$44,325	29	\$84,123	35	\$19,509	8
Green River	\$4,127,826	2,171	210	\$91,797	72	\$0	0	\$8,378	6
Highline	\$4,703,221	2,088	830	\$187,053	115	\$152,892	68	\$10,500	4
Lake WA Tech	\$2,339,082	983	355	\$20,593	10	\$106,275	36	\$10,500	3
LowerColumbia	\$2,936,733	1,214	293	\$97,735	46	\$462,069	163	\$7,500	2
NSCC	\$1,851,510	885	340	\$32,543	16	\$194,514	57	\$9,844	4
NW Indian**	\$261,627	126	286	\$15,634	5	\$28,692	7	\$0	0
Olympic	\$3,678,087	1,423	740	\$141,790	68	\$85,524	16	\$69,375	18
Peninsula	\$1,699,332	635	335	\$34,891	18	\$72,233	17	\$4,125	4
Pierce	\$4,887,740	2,012	713	\$93,894	77	\$106,691	37	\$37,500	12
Renton Tech	\$1,516,967	613	255	\$22,151	9	\$64,902	44	\$1,500	1
Seattle Central	\$3,660,617	1,503	651	\$205,548	97	\$124,680	27	\$18,000	9
Seattle Voc.	\$502,824	209	70	\$7,679	5	\$8,536	8	\$12,000	3
Shoreline	\$2,471,022	1,070	742	\$97,896	34	\$212,316	105	\$0	0
Skagit Valley	\$2,783,837	1,343	250	\$134,851	62	\$69,581	27	\$16,500	8
So.PugetSound	\$2,903,715	1,389	582	\$75,481	42	\$29,044	13	\$10,410	5
South Seattle	\$2,030,274	809	513	\$94,764	62	\$103,232	43	\$3,492	2

Institution	State Need Grant			College Bound Scholarship		State Work Study		Passport to College	
	Grants to Students	Served Students	Unserved Students	Grants to Students	Served Students	Gross Earnings	Served Students	Grants to Students	Served Students
Spokane	\$8,001,697	2,940	1,431	\$316,267	144	\$395,786	100	\$56,374	19
Spokane Falls	\$4,997,542	2,289	650	\$278,780	140	\$382,531	136	\$131,741	38
Tacoma	\$5,754,097	2,264	1,206	\$268,149	117	\$371,928	99	\$56,415	15
Walla Walla	\$2,019,983	709	491	\$139,101	62	\$71,584	24	\$13,500	3
Wenatchee	\$3,873,799	1,421	748	\$308,400	135	\$169,090	73	\$0	0
Whatcom	\$3,417,514	1,505	549	\$86,536	52	\$159,097	53	\$31,500	9
Yakima Valley	\$5,120,154	2,014	1,198	\$170,170	186	\$245,691	117	\$54,000	19
Art Institute*	\$617,282	484	35	\$53,471	20	N/A	N/A	\$0	0
Diver's*	\$28,711	29	2	\$2,665	2	N/A	N/A	\$0	0
Everest*	\$178,908	219	9	\$28,350	12	N/A	N/A	\$0	0
Gene Juarez *	\$420,292	343	65	\$33,404	12	N/A	N/A	\$6,000	3
Glen Dow*	\$113,468	76	75	\$15,044	4	N/A	N/A	\$0	0
Interface*	\$89,239	97	25	\$0	0	N/A	N/A	\$2,250	1
Inter. Air*	\$121,345	140	-	\$13,477	7	N/A	N/A	\$0	0
ITT*	\$737,697	549	74	\$15,178	5	N/A	N/A	\$0	0
Lucas Marc*	\$100,747	100	5	\$10,505	7	N/A	N/A	\$0	0
Perry Tech	\$1,044,905	423	271	\$58,900	28	N/A	N/A	\$6,000	2
TOTALS	\$303,216,409	73,985*	32,443*	\$12,907,535	4,774	\$13,373,460	4,743	\$1,377,021	409

*For-profit institution

**Tribal institution

Note: Unique student headcounts in State Need Grant and College Bound Scholarship: The sum of served and unserved students will not equal the unique student headcount because students attend more than one institution.

Figure 15
2011-13 WSAC Non-Need Program Expenditures

Program Information		2011-12		2012-13	
	Purpose	Funding	Students	Funding	Students
Aerospace Loan Program	Provides low-cost loans to students in a short certificate training program designed to lead to employment in the aerospace industry	\$242,400	50	\$815,800	185
Alternative Routes to Teaching*	Supports prospective and current teachers to obtain shortage area endorsements	\$591,400	133	\$276,600	57
American Indian Endowed Scholarship	Funds scholarships for needy students with close social and cultural ties to the American Indian community	\$14,400	14	\$16,800	16
Future Teachers Conditional Scholarship**	Conditional loans for students pursuing high demand teaching fields	\$50,500	12	\$14,400	3
Get Ready for Math & Science*,**	Conditional loans for students who major in math or science and work a related field in-state	\$802,750	99	\$917,700	99
Health Professional Loan Repayment & Scholarship Programs**	Loan repayment assistance to students pursuing or in primary care health fields serving in shortage areas	\$2,634,500 (includes \$1,100,000 in federal funds)	170	\$1,826,100 (includes \$1,442,000 in federal funds)	106
Washington Award for Vocational Excellence*	Two-year merit scholarship for outstanding vocational students from each of legislative district	\$631,000	118	\$384,000	65
Washington Scholars	Four-year merit scholarships to high school students in the top 1% of their class from each legislative district	\$2,100,000	251	\$1,400,000	159
TOTALS		\$7,067,000		\$5,651,000	

*WSAC is the fiscal agent for these programs

**The expenditure represents committed funds to eligible students for the anticipated duration of their academic program

Figure 16
2013–15 Total Appropriations for WSAC Administered Aid and Access Programs

	FY 2014	FY 2015	2013-15 Biennial Total
TOTAL APPROPRIATIONS	\$332,927,000	\$339,459,000	\$672,386,000

Figure 17
2013–15 Appropriations for WSAC State Student Financial Aid Programs

	FY 2014	FY 2015	2013-15 Biennial Total
Aerospace Loan Program	\$1,250,000	\$1,250,000	\$2,500,000
College Bound Scholarship	\$14,527,000	\$21,509,000	\$36,036,000
Passport to College	\$2,236,000	\$2,236,000	\$4,472,000
Health Professional	\$525,000	\$525,000	\$1,050,000
State Need Grant	\$303,120,090	\$303,120,090	\$606,240,180
State Work Study	\$7,834,524	\$7,834,524	\$15,669,048
WAVE	\$283,729	\$150,420	\$434,149
Washington Scholars	\$415,657	\$98,966	\$514,623
TOTALS	\$330,192,000	\$336,724,000	\$666,916,000

*Per Conference Budget 2ESSB 5034, Effective 6/30/13

Figure 18
2013–15 Appropriations for WSAC Student Support Activities

	Purpose	FY 2014	FY 2015	2013-15 Biennial Total
College Assistance Migrant Program (CAMP)	To attract and retain post-secondary students from within the migrant and seasonal farm worker community	\$25,000	\$25,000	\$50,000
Child Care Matching Grants	Assisting institutions in providing accessible and affordable child care for students	\$75,000	\$75,000	\$150,000
State Expanded GEAR UP	Leverages additional Federal funding for GEAR UP activities and supplements and expands program services	\$1,000,000	\$1,000,000	\$2,000,000
Leadership 1000 Scholarship**	Matches private benefactors with needy students to increase degree attainment through financial assistance and mentoring	\$1,500,000	\$1,500,000	\$3,000,000
Western Interstate Commission for Higher Education (WICHE)***	Expands educational opportunities for citizens of western states through interstate exchange programs for undergraduate, graduate, and professional students	\$135,000	\$135,000	\$270,000
TOTALS		\$2,735,000	\$2,735,000	\$5,470,000

*Per Conference Budget 2ESSB 5034, Effective 6/30/13

** Provided to College Success Foundation via WSAC-administered contract

*** Associated funding amounts represent annual WICHE participation dues only

5. Program Briefs

- State Need Grant Program
- College Bound Scholarship
- State Work Study Program
- Passport for Foster Youth to College
- Washington Aerospace Loan Program
- Health Professional Program
- Alternative Routes Program

ACCESS

AFFORDABILITY

ACHIEVEMENT

"I would not be able to receive a higher education if it were not for the State Need Grant. Thanks to the financial support, I will get my pre-nursing finished and head toward my goal of forensic nursing."

— Current SNG recipient

"A reduction or elimination of the SNG would have a major impact on my life. I would not have the opportunity to graduate and pursue a career that pays enough to support my children."

As a single parent, going back to school is the best thing I can give my children so we can be a strong family."

— Current SNG recipient



WASHINGTON
OPPORTUNITY PATHWAYS



Program Overview

For more than 40 years, the State Need Grant (SNG) program has been assisting needy and disadvantaged students by offsetting a portion of their higher education costs. SNG recipients include traditional and non-traditional students—spanning all age groups.

The maximum award values for full-time enrollment in 2013-14 range from \$1,412 to \$10,868—depending on the sector attended.

Award values are based on the tuition and fee rates at Washington's public colleges and universities. Award amounts are prorated by income category and part-time enrollment.

To be eligible, a student must come from a family whose income does not exceed 70 percent of the state's median family income (MFI), which currently is \$57,500 for a family of four.

Benefits to the State

While rising tuition costs affect the ability of students from all income levels to finance college, students from Washington's lowest-income families are the most vulnerable. They are less likely to enroll and more likely to drop out if financial aid does not offset tuition increases.

The State Need Grant program helps students access higher education and attain degrees to become productive citizens.

Benefits to Students

State Need Grants help the state's lowest-income undergraduates pursue degrees, sharpen skills, and retrain for new careers.

About 75,000 low-income recipients received more than \$266 million in SNG funds during the 2011-12 academic year. These awards assist students in the pursuit of their higher education goals at eligible colleges, universities, and career schools throughout the state.



"Since the elimination of the SNG from my financial aid package, I may have to drop out of college after this quarter. I originally wanted to get my four-year degree, but now I think I'll be lucky to afford earning a two-year degree."

— Former SNG recipient



Emerging issues and trends

- **Increasing Demand.** The number of students eligible for SNG has increased dramatically, severely straining the capacity of the program to serve all eligible students.
 - In 2012-13, approximately 32,000 students were left un-served for one or more terms.
- **Impact of recent policy changes for cost savings.** Cost saving policy changes result in the following impacts on State Need Grant recipients:
 - Awards to students attending private institutions are no longer tied to public sector tuition growth, which has reduced awards for over 11,000 SNG recipients each year.
 - Awards were reduced for all students who are above 50 percent MFI, impacting more than 9,000 students each year.
 - New SNG recipients attending for-profit institutions receive half the award they had been eligible for — impacting nearly 3,000 students each year.

Program funding

- The Legislature has allowed the State Need Grant to keep pace with tuition and fees for the last nine biennia.
- The program is funded at \$303 million in 2013-14.
- Current funding allows full awards to students at or below 50 percent MFI. Those with incomes between 50 and 70 percent MFI receive a prorated award.
- State Need Grant is funded by the General Fund and the Opportunity Pathway Account, which receives a portion of Washington's Lottery proceeds.

For more information contact:

Rachelle Sharpe, Director of Student Financial Assistance
rachelles@wsac.wa.gov or 360-753-7872

Washington's student financial aid programs are known collectively as Opportunity Pathways. The Washington Student Achievement Council administers these programs, helping tens of thousands students annually earn college certificates and degrees.

ACCESS

AFFORDABILITY

ACHIEVEMENT

"Since applying for the Scholarship, my future is brighter. After looking at all the schools I could attend, I am really excited about college. The College Bound Scholarship has and will open doors for me."

— High School Junior
Tacoma School District



Background

The College Bound Scholarship is an early commitment of state funding that intends to improve high school graduation and college enrollment rates for low-income middle school students.

Eligible students, typically those who were eligible for the Free and Reduced Price Lunch program, apply in 7th or 8th grade. They pledge to graduate from high school with a 2.0 GPA or higher, not to be convicted of a felony, and file the FAFSA in a timely manner to determine their income eligibility.

The Scholarship combines with State Need Grant and other state aid to cover the average tuition (at comparable public colleges), some fees, and a small book allowance.

Benefits to Students and the State

This early promise of financial aid is intended to alleviate the financial barriers that prevent low-income students from considering higher education as a possibility.

Partnerships

The program works collaboratively with the K-12 system, state agencies, non-profit organizations, and regional college access groups, to help students as they move through middle and high school.

Statewide partners such as the College Success Foundation assist with the application process, provide guidance, regarding academic issues, and help with completing college applications and filing the FAFSA.



Program Updates

A new feature in the Council's secure portal allows school staff to view the where a College Bound student received the Scholarship award.

Enhancements to the online application and process provide efficiencies that will allow K-12 staff to focus on preparing students for college.

USA Funds named the WSAC as administrator for College Goal Washington. The Council re-branded the project as *College Goal Washington* and will continue the critical work of assisting students to complete the FAFSA.

Event sites will include information on the College Application Campaign, theWashboard.org scholarship search website, and the GET savings plan.



Funding

The Legislature provided \$35 million in funding for the 2013-15 biennium.

Program Results

General Information

- ◇ More than 150,000 students have applied for the program since it began in 2007.

Middle School

- ◇ More 8th grade students (36,400) were eligible for the program in academic year 2012-13 than in prior years and 80% - the highest percentage to date, applied for the Scholarship.
- ◇ In that same year, the highest percentage of 7th grade students applied as well (52%).

High School

- ◇ Graduation rates were higher (78%) for College Bound students in the Class of 2012 than the state average (77%).
- ◇ And, the graduation rate was 19 percentage points higher than their low-income peers who did not apply for the Scholarship.

College—Class of 2012

- ◇ 7,910 students enrolled in college with 4,690 receiving the Scholarship award.
- ◇ Forty-three percent attended four-year colleges, which was higher than anticipated.

Learn more about the program at ww.wsac.wa.gov/collegebound

For more information contact:

For more information contact Rachelle Sharpe at 360-753-7872 or rachelles@wsac.wa.gov

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ACCESS

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ACHIEVEMENT

"State Work Study provided me with a unique opportunity to experience what it's like to put classroom learning to work in real life situations.

I've developed a better work ethic, improved my interpersonal skills, and have a deeper understanding of what it takes to get things done in my field."

— SWS Student Teacher

"Without State Work Study, our business would not have made nearly the progress, or been able to sustain the level of growth, especially in this difficult economic environment.

Many of the students we've helped train over the years have been hired as full-time employees after graduation. SWS is a win-win for both employers and students."

— SWS Employer, Web Design



WASHINGTON
OPPORTUNITY PATHWAYS



Background

Washington's State Work Study (SWS) program helps students earn money for college while gaining valuable work experience—often in jobs related to their academic and career goals.

Fifty-six institutions, including all of the state's public two-year and four-year colleges and universities, and many independent or private institutions, offer this form of financial assistance to eligible students.

Program Overview

Partnering with more than 1,000 Washington employers, who match a portion of state funds, nearly 4,800 students earned about \$13.5 million in 2012-13 SWS wages by working up to 19 hours a week. Employers contributed approximately \$5.4 million to student wages.

In recent years, student and employer demand for SWS support has exceeded program resources—especially during the economic downturn where program funding was reduced by 66 percent.

Historically, the SWS program targeted a service level of 1 in 12 needy students. In recent years, the service level has declined to roughly 1 in 35 needy resident students.

Benefits to Students

- SWS helps undergraduate and graduate students pay for part of their college costs now rather than deferring those costs in the form of added debt post-graduation.
- The program serves low-income and middle-income students and is one of the only sources of need-based aid for graduate students.
- Research indicates that students who work between 10 and 19 hours per week tend to persist in their degree programs at higher rates than other financially needy students.
- Students develop valuable career skills and job connections. Many gain experience in fields directly related to their studies.



"It's really hard for new graduates to get jobs if they don't have practical experience that sets them apart from all other applicants vying for limited employment opportunities.

Through my State Work Study position in the information technology area, I am developing a range of skills while in school that I believe will give me a lot more choices in my career path once I've graduated."

— SWS Student



Benefits to Employers

- Participating Washington employers gain access to a reduced-cost, well-educated, and highly motivated pool of workers who help them operate more productively and profitably.
- Employers often hire SWS students after graduation. The Seattle Biomedical Research Institute and Green Cupboards.com in Spokane are examples of employers who have hired dozens of former student employees to full-time positions.
- Participating employers help institutions align classroom learning with the real-world skills employers require to grow Washington's economy going forward.

Benefits to Washington

- Annual employer contributions help the state leverage its financial aid resources to cover a greater number of needy students. This in turn contributes to rising levels of educational attainment statewide.
- In 2012-13, approximately \$5.4 million in additional student aid was generated through employer matching contributions, representing a 40 percent return on the SWS investment made by Washington taxpayers, and enabling service to nearly 2,000 additional needy resident students.

Program Challenges

The SWS program continues to adjust to new funding realities brought on during the Great Recession:

- Program funding is roughly one third the size it was four years ago. The 2013-14 appropriation is \$7.8 million, enabling an estimated 5,000 students to earn SWS wages this year.
- Stakeholder demand routinely exceeds available program resources. However, limited funding coupled with recently increased employer matching requirements present challenges to program participation rates and growth.

For more information contact:

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ACCESS

AFFORDABILITY

ACHIEVEMENT

"This program taught me to grow up, taught me responsibilities, and most of all that you believe in your students."

"I am able to have a college experience and make something out of myself. I'm so appreciative."

"Everyone is being hit hard financially so every penny helps us to better our lives. We appreciate all of the time, energy, and money that goes toward our futures."

— Passport Recipients



Program Overview

In 2007, this state took a significant step toward providing higher education opportunities to youth in and alumni of foster care by creating this college promise program.

Passport provides foster youth with assistance in preparing for college, and a scholarship for postsecondary education. The program also provides incentive grants to institutions that enhance and target support services to foster youth.

Nearly 400 students are served by Passport each year.

Data Exchange

A ground breaking data exchange was developed between the Washington Student Achievement Council, the Department of Social and Health Services (DSHS), and colleges.

In 2012-13, nearly 1,900 records were reviewed by DSHS and, of those, 286 students were determined eligible.

Benefits to Students and the State

Without significant intervention, fewer than 2 percent of foster youth are likely to attain a bachelor's degree.

The Passport program provides the first opportunity to obtain verifiable baseline data on foster youth aspirations and performance in postsecondary education in Washington.

About 500 youth age-out of care—meeting Passport criteria each year. And 30 percent of eligible youth enroll with most attending a community college. An additional 4 percent enroll out-of-state or at a non-state-aid campus. Nearly two-thirds of the first two cohorts re-enrolled in subsequent years.



“My whole family has been under the strain of debt all their lives and I’m trying to change that by avoiding things like student loans.”

– Passport Student

Expenditures

The maximum Passport award is evaluated each year based on available funds and projected enrollments. The award was \$6,700 in 2008-09, and reduced to \$3,000 for the next three years. In 2012-13 and 2013-14 the award is set at \$4,500.

Students received \$1,394,760 in scholarship funds in 2012-13. In addition, institutions received \$403,750 to provide enhanced support services to Passport eligible students.

The College Success Foundation also received \$500,000 to provide student intervention, campus support, and community integration services.

Viable Plan

Intensive support services on college campuses assist student retention rates and postsecondary success. Currently, 49 institutions are participating in the “viable plan” to offer these support services.

Colleges provide direct services, such as emergency funding, tutoring, meals, incentives for meeting academic goals, housing, school supplies, counseling, and transportation assistance.

Passport Students by Sector					
Sector	2008-09	2009-10	2010-11	2011-12	2012-13
Research	9	14	22	36	43
Public 4-Year	15	30	41	47	54
Private 4-Year	10	18	22	28	32
Community & Technical	119	244	297	261	271
Private Career	4	12	6	1	4
Total	157	318	388	373	404

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ACHIEVEMENT

2012-13 ALP Applications

Received:	275
Awarded:	224

Funded Applicants in 2012-13:	184
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2011-12 Employment Status at Time of Application:

Employed	48%
Unemployed	52%

2011-12 Applicant Demographics

Males	85%
Females	15%
Ages 18-25	49%
Ages 26-35	32%
Ages 36-45	11%
Age 46 and over	8%
Has Dependents	24%
No Dependents	76%



Program Overview

Washington's aerospace industry is a major contributor to the state's economy. More than 700 aerospace-related businesses operate in the state, employing about 96,000 skilled workers (WA Economic Revenue and Forecast Council, 2012).

For Washington to maintain its position as a world leader in the aerospace industry, it must meet the growing demand for specialized workers at various skill and education levels.

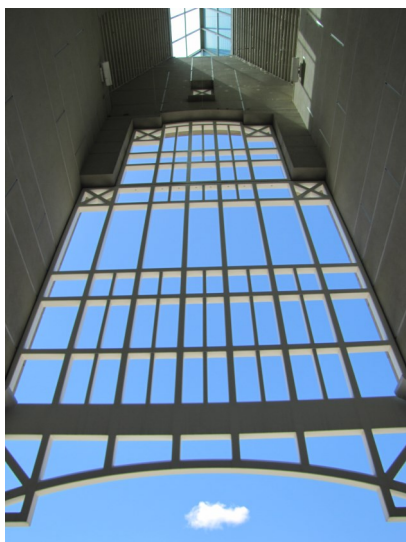
The Aerospace Loan Program (ALP) provides low-interest loans to Washington students who have been accepted into the Everett-based Washington Aerospace Training and Research Center Program but have demonstrated inability to pay the full cost of attending the program. Students can receive up to \$7,200 for training to enhance their existing job skills or earn certificates in various aerospace production fields.

The Washington Aerospace Training and Research Center was created to help meet the high demand for skilled aerospace workers in Washington. After completion of the program, ALP recipients have up to three years to repay their loans.

Program Purpose

The program purpose is to assist in meeting the immediate employment needs of Washington state's aerospace companies by providing skilled workers.

Courses are offered at Edmonds and Renton Community Colleges, focusing on Aerospace Manufacturing, Assembly Mechanics, Electronics, and Quality Assurance. ALP addresses a growing need for skilled workers in this key state industry.



Program Results

In fiscal year 2011-12, the first year of ALP, the program received \$250,000 in state General Fund money. This amount funded 50 students with \$4,800 per recipient. The first cohort of loan recipients began aerospace job training in January 2012.

For fiscal year 2012-13, the ALP program received a \$1,250,000 appropriation. The program awarded 224 students and funded 184 students (40 students declined their awards or did not enroll) expending \$815,800 on student awards.

Each training module is \$2,400, and students can borrow enough to cover three modules.

An annual legislative report is provided to the Legislature each year in December providing program outcomes and demographics.

2011-12 Loan Application Determinations	2012-13 Loan Application Determinations
Total Number of Program Applicants = 113*	Total Number of Program Applicants = 275*
Applications awarded** 50 Students (44%)	Applications awarded 184 Students (67%)
No Award – Funds Exhausted 30 Students (27%)	No Award – Funds Exhausted 0 Students
Ineligible Applicants: 13 Students (11%)	Ineligible Applicants: 45 Students (17%)
Applications Withdrawn: 20 Students (18%)	Declined Award/Didn't Enroll 40 Students (15%)
*33 applicants who submitted incomplete applications are not included in this total. **47 of the 50 awarded applicants (91%) completed their aerospace certificate program.	*95 applicants who submitted incomplete applications are not included in this total.

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The Washington Student Achievement Council administers these programs, helping tens of thousands students annually earn college certificates and degrees.



WASHINGTON
OPPORTUNITY PATHWAYS

For more information contact:

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rachelles@wsac.wa.gov or 360-753-7872

ACCESS

AFFORDABILITY

ACHIEVEMENT

"Thank you for your help in this endeavor. I cannot tell you how challenging it is to recruit good physicians to rural areas."

It is so good to have this program available that actually rewards physicians for making a commitment to our rural population."

— Rural Health Facility
Walla Walla, WA

"I want to thank you for granting me this Scholarship. This opportunity has allowed me to be able to finish and complete Nursing School. Without this award, I wouldn't have been the first person within my family to obtain a college degree."

— Nurse,
Edmonds, WA



Program Overview

The Health Professional Loan Repayment and Scholarship program provides financial support in the form of education-related loan repayment or conditional scholarships to providers who are willing to serve in healthcare professional shortage areas within the state for two to three years.

Health Professional Loan Repayment and Scholarship Program awards range from \$2,000 to \$35,000 per year—depending on the participants educational costs or educational debt.

The Program offers two funding sources: the state funded Health Professional Loan Repayment Program (HPLRP), and the federally matched State Loan Repayment Program (SLRP). Since 2010, the state's funding for this program has been reduced, leaving largely federal funds to support the loan repayment program, and eliminating new scholarship awards.

Benefits to the State

The Health Professional Loan Repayment and Scholarship program benefits the citizens of Washington by encouraging eligible health care professionals to serve in the state's most medically underserved urban and rural communities. The goal of the program is to assist the state in reducing barriers to access primary care health services.

Benefits to Students

The Health Professional Loan Repayment and Scholarship program benefits students and health care professionals by reducing their educational debt. With the cost of college tuition rising, and reductions to student financial assistance, students are overburdened with educational debt.



"I recommend continuing this program. I was able to attain an online BSN while living and working in a rural area."

— Nurse, Morton Hospital
Lewis County



Program Results

The Loan Repayment Program has placed more than 546 primary care health care providers in 38 counties across the state. This number includes about 170 recipients who have benefited from federal matching funds, and are serving in federally designated Health Personnel Shortage Areas (HPSAs).

Scholarships have been awarded to more than 354 students in health professional training programs. The majority of these recipients have attended postsecondary institutions in Washington, and all recipients must practice as medical professionals in the state of Washington.

Emerging Issues

1. Washington's rural communities have a variety of barriers to access primary health care. A notable portion (24 percent) of Washington's population is rural. Thirty-eight percent of the people who live in rural Washington are at or below 200 percent of the federal poverty level, and 15 percent of the rural population are elderly, according to an estimate by the U.S. Census Bureau.
2. Washington State is facing an aging medical workforce. According to a recent study conducted by the University of Washington Center for Health Workforce Studies, 70 percent of physicians in Washington are 56 years old or older.
3. The state is facing a primary health care provider shortage. This program provides incentives for medical students in Washington to go into primary care medicine instead of specialty medicine.

More Information

For more information contact Rachelle Sharpe at 360-753-7872 or rachelles@wsac.wa.gov

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ACCESS

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ACHIEVEMENT

"After years of living abroad and working for the government, I had a wealth of job and life experience and wanted to put it to use in teaching.

The Alternative Routes to Teacher Certification program was there for me at a time in my life when I could finally get my teaching certificate."

— Debra T.
CWU graduate



Alternative Routes to Teacher Certification Conditional Loan Scholarship

Program Overview

The Alternative Routes to Teacher Certification Conditional Loan Scholarship program is designed to help school districts recruit teachers in subject matter and geographic areas with a teacher shortage, as specified by the Office of the Superintendent of Public Instruction.

The program has three components:

- **The Alternative Routes to Teaching** program helps students obtain their initial Washington residency certificate through non-traditional academic programs.
- **The Educator Retooling** program assists certified teachers in adding endorsements in shortage areas such as math, science, special education, and bilingual education. Funding also assists unemployed Washington certified elementary education teachers in adding middle level math and science endorsements.
- **The Para-Pipeline** program assists employed classified instructional employees (paraprofessionals), with a minimum of three years of district experience, earn a Direct Transfer Agreement Math Education AA degree. Once an AA degree is earned, these individuals will participate in a two-year alternative route program at a participating university to obtain a residency certificate.

Program Purpose

In return for conditional scholarships (i.e. forgivable loans), participants agree to teach in Washington K-12 public schools in full-time, part-time, or substitute positions. The Professional Educator Standards Board determines the teacher shortage areas on which to focus recruitment each year.



Benefits to Students

One year of program loans are forgiven for every two years of qualified teaching service. In 2013-14, Alternative Routes participants can receive an annual award of \$8,000; Educator Retooling participants can receive an annual award up to \$3,000; Para-Pipeline participants can receive an annual award of \$4,000.

Benefits to the State

All three components of the Alternative Routes program assist in the state's efforts to recruit, as future teachers, individuals committed to teaching in Washington K-12 public schools. Teaching is performed in a designated shortage subject or in a secondary content area, to help meet the state's K-12 educational needs.

Participants who fail to provide all qualified teaching service are required to repay their program loans—with interest and fees.

Program Administration

The Washington Professional Educator Standards Board administers the program. They select the conditional loan scholarship recipients, in conjunction with participating institutions: Central Washington University, City University, Pacific Lutheran University, Saint Martin's University, Seattle Pacific University, University of Washington, Western Washington University, and Seattle Central and Green River Community Colleges.

The Washington Student Achievement Council serves as the fiscal agent for the program. The Council disburses the conditional loan scholarships and tracks the completion of obligation through teaching service or repayment.

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6. Legislative Reports

- State Need Grant Less-Than-Half-Time Pilot Project
- Aerospace Training Student Loan Program

State Need Grant Less-than-Half-Time Pilot Project

Report to the Legislature

December 2013

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INTRODUCTION

By December 2013, the Washington Student Achievement Council is required to report the number of State Need Grant (SNG) students enrolled in three to five quarter credits and their academic progress, including degree completion (3ESHB 2127 (2012)). This report includes information on the history of the less-than-half-time pilot, funding, and program findings.

The Washington State Institute for Public Policy (WSIPP) will release a report in January 2014 detailing academic outcomes for State Need Grant students. The Council will work with WSIPP to use the larger SNG academic outcomes dataset to provide a more detailed comparison of outcomes for less-than-half-time students compared to students at other enrollment levels. This information will be provided to members of the higher education committees during the legislative session.

BACKGROUND

The SNG program began serving students in 1971. For eighteen years, only full-time enrolled students (those taking 12 credits or more) were eligible for the award. The legislature extended eligibility to part-time students enrolled half-time or greater (six credits or more) in 1989.

The 2005 Legislature appropriated \$500,000 for the biennium and authorized a pilot study for nine schools to evaluate the need for and the costs of expanding the SNG program to less-than-half-time students enrolled in four or five credits. The goals of the pilot included the following:

- Improve access to financial aid for less-than-half-time students.
- Keep students on track to graduate by allowing them to reduce their coursework temporarily while still receiving aid.
- Better serve a population with a higher percentage of both single parents and independent students.

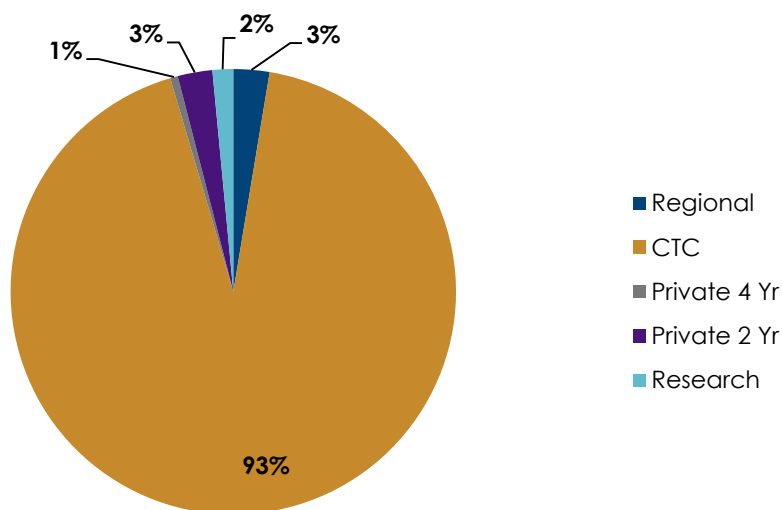
The Council submitted a legislative report in December 2006 (<http://www.wsac.wa.gov/sites/default/files/SNG-LTHFullreport-PDF.pdf>). The 2007 Legislature extended the pilot program until June 2011 (ESHB 1179), expanding the program to all SNG-participating institutions and permitting student enrollment less than half-time (three quarter credits or equivalent).

The 2011 Legislature further extended the pilot program until June 2013. In addition, less-than-half-time funds were included in the overall SNG budget, removing the annual funding limitation for this population and the need to track funds separately.

2012-13 PROGRAM RESULTS

For fiscal year 2012-13, over 7,400 students were eligible to receive a less-than-half-time award. Participating SNG institutions disbursed just over \$1 million to over 3,000 less-than-half-time students. The large majority of recipients (93 percent) attended community and technical colleges (see Figure 1). Students in this sector received 89 percent of the total funding provided to less-than-half-time students.

Figure 1
Less-than-Half-Time Recipients by Sector 2012-13



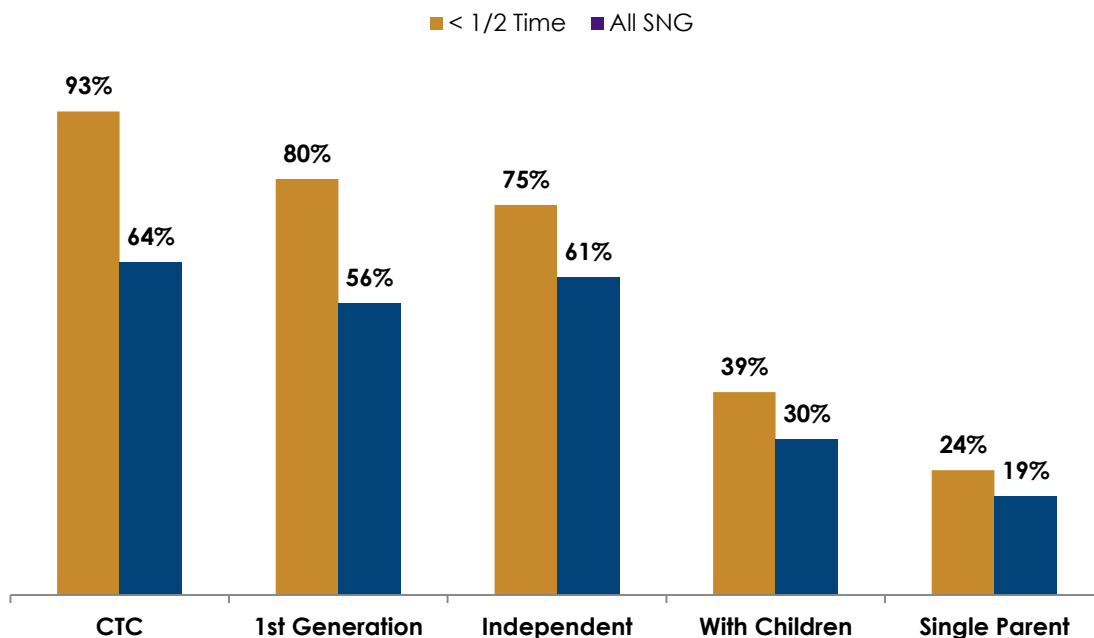
Students are eligible to receive 25 percent of the maximum award amount, depending on the sector of attendance and median family income range for the student. The majority of students attended in this enrollment status temporarily. The average award during the less-than-half-time terms was \$344; however, the average overall amount of State Need Grant received for these students was \$1,535.

A student survey in 2006 affirmed that the ability to maintain momentum has been critical for students when circumstances dictate the need to reduce enrollment temporarily. Students responding to the survey listed multiple reasons for attending less than half-time:

- Work hours
- Costs
- Family obligations
- Child care needs
- Ability to take a course out of sequence
- Ability to focus on one challenging course
- Ability to attend summer term

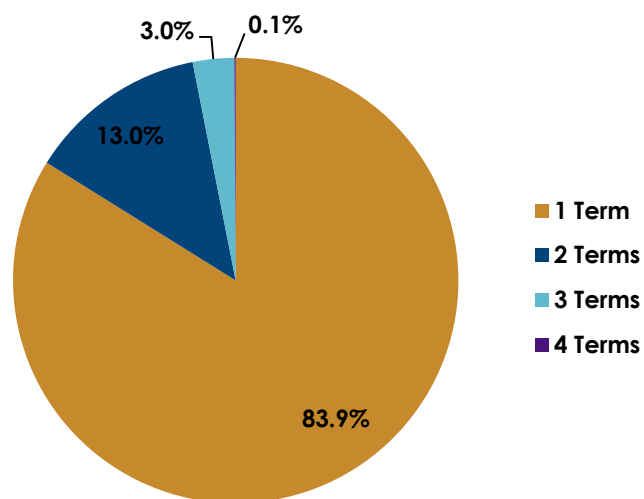
Students who enroll in one class during a term are more likely to be financially independent, attend a two-year college, be the first in their family to attend college, and have children (see Figure 2).

Figure 2
Profile of Less-Than-Half-Time Students Compared to All SNG Recipients 2012-13



Most students enroll at this rate on a temporary basis—84 percent were in this status for only one term (see Figure 3).

Figure 3
Number of Terms Enrolled Less-than-Half-Time



CONCLUSION

Expanding SNG eligibility to this group of part-time students appears to have made a difference in their ability to remain enrolled in a postsecondary institution. The Council will provide additional academic outcomes for this population after the release of findings by the Washington State Institute for Public Policy (WSIPP) in January 2014.

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Aerospace Training Student Loan Program

Report to the Legislature

December 2013

SUMMARY

The Aerospace Loan Program (ALP) provides low-interest loans to students who are enrolled in an authorized aerospace training or education program, are making satisfactory progress, and have declared an intention to work in Washington's aerospace industry.

Authorized programs include the Washington Aerospace Training and Research (WATR) Center in Everett and Renton Technical College.

This annual report describes the design and implementation of the ALP program. The report also includes the following information pertaining to ALP recipients from fiscal year 2011 to the present:

- Number of loan applicants.
- Number of loan program participants.
- Number of loan program participants who complete an aerospace training or educational program.
- Number of loan program participants who have been placed in employment, and the nature of that employment based on several criteria.
- Demographic profiles of loan applicants and loan program participants.

Findings include:

- 521 people submitted applications for the loan.
- Of the 251 people who received the loan, 80 percent (n=202) are currently in repayment.
- Of 109 respondents to the employment survey, 78 percent are employed (n=85), but only 39 percent of those employed are working in the aerospace industry.
- The program had over \$420,000 in surplus funding in fiscal year 2013 and is projected to have surplus funding in fiscal year 2014 if demand does not increase.

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INTRODUCTION

This report fulfills requirements of RCW 28B.122.060(2), which directs the Washington Student Achievement Council to collaborate with the state's aerospace training and research programs to provide annual reports to the Legislature on the Aerospace Training Student Loan Program (ALP). The loan program was established through legislation passed in 2011.

BACKGROUND

Washington's aerospace industry is a major contributor to the state's economy. More than 700 aerospace-related businesses operate in the state, employing more than 96,000 skilled workers (Washington Economic Revenue and Forecast Council, 2012). For Washington to maintain its position as a world leader in the aerospace industry, it must meet the growing demand for specialized workers at various skill and education levels.

These needs are being addressed in part through programs such as ALP and its partnership with the WATR Center. The WATR Center has developed a market niche for training specialized entry-level aerospace workers in 12- to 16-week short certificate training programs. It is the only operational training center working with the ALP program.

The WATR Center opened in June 2010. As shown in Table 1, the WATR Center has already graduated more than 2,000 students from aerospace certificate programs.

Table 1
WATR Center Performance Measures as of November 19, 2013

WATR Center training graduates	2,056
Graduates who have applied for work	1,450
Graduates who have interviewed	1,310
Graduates who have received job offers	1,188
Graduates who have been hired or have start dates	1,127

ALP provides low-interest tuition loans to students who otherwise could not afford the cost of an aerospace training program. ALP loans are providing students with the opportunity to attain training in a high-demand industry in less than two quarters.

DESIGN AND IMPLEMENTATION OF ALP

Aerospace Loan Program Partners and Their Roles

Multiple entities were instrumental in establishing ALP and today play critical roles in its operation:

- **Washington Aerospace Training and Research Center:** Coordinates aerospace short certificate training programs throughout the state. It currently provides training offered at Edmonds and Renton Community Colleges.
- **Edmonds Community College Business Training Center:** Has administrative oversight of the WATR Center. Assists in registering ALP recipients into the WATR Center training certificate programs.
- **Washington Student Achievement Council:** Serves as ALP program administrator. Screens and selects loan applicants, collects and manages repayments, defines loan amounts and repayment terms, and sets the loan interest rate and annual loan limit.
- **Aerospace Futures Alliance (AFA):** Comprised of aerospace industry members. Represents the concerns and issues of its members and provides industry advice.
- **Aerospace employers:** Includes Boeing and other aerospace suppliers. Act as consultants, particularly in regard to hiring practices and the design of loan recipient eligibility requirements.

ALP Student Eligibility

The Aerospace Student Loan Program was established to help financially eligible students pay for the tuition and fees charged for short certificate aerospace training programs. If a student has access to other financial assistance that covers these educational expenses, they are not eligible for ALP.

To protect the state's fiduciary interests, available funds are prioritized to the lowest-risk applicants (average-to-high credit scores or no credit) and applicants who do not have criminal backgrounds that would prevent them from being hired in the industry.

Eligibility Criteria for ALP Loans

An applicant must:

- Be a United States citizen or an eligible non-citizen.*
- Be 18 years of age or older.
- Be a high school graduate or have a GED.
- Have at least an 8th grade level of reading and math skills.
- Demonstrate financial need.
- Not be receiving student financial aid or veteran's benefits.
- Not be receiving full funding for Dislocated Worker Services or Workforce Investment Act benefits to pay for the certification course.
- Declare intent to work in the state of Washington in the aerospace industry.
- Have no criminal or felony convictions (including theft, robbery, or shoplifting).
- Not be delinquent on any state or federal debt.
- Complete the prescreening application process for the Aerospace Training and Research Program with the WATR Center.
- Meet satisfactory academic progress program requirements to receive second loan installment.
- Submit a cosigner application if:
 - Credit history falls below 640
 - Current lien(s)
 - Filed for bankruptcy within last seven years
 - Delinquent on any state or federal debt
 - Not current on child support payments

***Non-citizen eligibility:**

- U.S. nationals (includes natives of American Samoa or Swain's Island) are eligible.
- U.S. permanent residents who have an I-151, I-551, or I-551C (Permanent Resident Card) are eligible.
- Persons having only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464) are not eligible.
- Persons in the United States on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa are not eligible.
- Persons with G series visas (pertaining to international organizations) are not eligible.

STUDENT DISBURSEMENTS AND PROGRAM FUNDING

The Washington Student Achievement Council disburses loan funds to Edmonds Community College to cover tuition payments, rather than disbursing directly to students. A student must successfully complete a training module before tuition is paid for the next module.

Student loan amounts are limited to a recipient's actual cost of tuition. Each training module is \$2,400, and students can borrow enough to cover three modules. The average student completes two modules, although a third Quality Assurance Certificate option recently was added that was not available to the first cohort.

In fiscal year 2011-12, the first year of ALP, the program received \$250,000 in General Fund-State (GF-S) dollars. This amount funded 50 students with \$4,800 per recipient. The first cohort of loan recipients began aerospace job training in January 2012.

For fiscal year 2012-13, the ALP program received \$1,250,000 in GF-S. The program funded 185 students for a total expenditure of \$823,000.

For the current fiscal year, 2013-14, the program received an additional \$1,250,000 in GF-S. The program has funded 16 loans expending approximately \$57,600 as of November 15, 2013.

APPLICATION PROCESS

ALP application materials are available on the Washington Student Achievement Council website at <http://www.wsac.wa.gov/PayingForCollege/StateAid/Aerospace>. Completed applications are mailed to the Council. Loans are made on a first-come, first-served basis to eligible applicants who submit completed applications.

Credit reports and criminal background checks are run on all ALP applicants in order to determine eligibility. Applicants who have derogatory credit must obtain a cosigner to continue pursuing the loan. Applicants who have a criminal record that would prevent them from being hired by an aerospace employer are denied the loan.

"I strongly suggest enrolling in the program for someone who is interested in a career in aerospace but without any manufacturing or aerospace experience."

— Solomon Bate, Edmonds – Snohomish County

Once a loan applicant is approved, the monies needed to complete their certificate education plan are set aside for their use in the next available training session. When the entire legislative allotment has been fully committed, the application cycle is closed.

Tables 2, 3, and 4 show the number of students who submitted completed ALP applications during the 2011-12 and 2012-13 academic years, and during the first portion of the 2013-14 academic years, and the status of those applications. Of all applications, 48 percent have received a loan (n=251) to date.

Table 2
2011-12 Loan Application Determinations

Applicants Awarded*	Funds Exhausted	Ineligible Applicants	Applications Withdrawn	Total Applicants**
50	30	13	20	113
44%	27%	11%	18%	100%

Table 3
2012-13 Loan Application Determinations

Applicants Awarded*	Funds Exhausted	Ineligible Applicants	Applications Withdrawn	Total Applicants**
185	n/a	146	41	372
50%	n/a	39%	11%	100%

Table 4
2013-14 Loan Application Determinations
(as of November 15, 2013)

Applicants Awarded*	Funds Exhausted	Ineligible Applicants	Applications Withdrawn	Total Applicants**
16	n/a	9	1	36
44%	n/a	25%	28%	100%

REPAYMENTS

ALP repayments from students are billed via a contracted billing agency. Recipients are given a six-month grace period to look for work before beginning their loan repayments. Loans must be fully repaid within three years.

The interest rate is fixed at the Federal Stafford Direct Loan program interest rate at the time the recipient's promissory note is signed. That interest rate currently is 6.8 percent for unsubsidized loans.

Defaulted loans are referred to one of three contracted collection agencies. Ten students have defaulted on their loans and are in collections. As loans are repaid, funds will be issued to new applicants in future years.

To date, 187 ALP participants are repaying their loans, and 15 students have paid their loans in full. The program has received approximately \$178,253 of loan repayment funds.

Table 5. Fiscal Year 2011-2012

Total Number of Accounts Placed in Repayment	Total Amount Paid on Principle	Total Amount Paid on Interest
41	\$73,890.46	\$7,610.97

Table 6. Fiscal Year 2012-2013*(as of November 15, 2013)*

Total Number of Accounts Placed in Repayment	Total Amount Paid on Principle	Total Amount Paid on Interest
146	\$89,728.21	\$7,023.39

Note: The charts represent individuals in repayment only and do not include individuals who are in grace period, deferment, or still in school.

APPLICANT PROFILES

Table 7 provides demographic information for the students who submitted ALP applications from 2011-12 through 2013-14. For 2011-12, demographic data is provided only for the 50 applicants who were awarded.

- The majority of applicants were younger than age 36 and were predominantly Caucasian males located in King and Snohomish Counties.
- Among those whose employment status could be determined at the time of application, 36 to 45 percent were unemployed.
- Applicants were less likely to have dependents.

Table 7
Demographic Profiles of ALP Recipients

Number of Applicants	2011-12*	2012-13	2013-14
	113	372	36
Age			
18 -25	42%	45%	53%
26 -35	20%	31%	14%
36 -45	24%	15%	19%
46 and over	14%	9%	14%
Gender			
Male	84%	83%	91%
Female	16%	17%	9%
Dependent Status			
Dependents	n/a	27%	19%
Without Dependents	n/a	73%	81%
Average Number of Dependents Reported	n/a	1.9	1.7

Ethnicity	2011-12*	2012-13	2013-14
African-American	16%	9%	14%
Alaska-Native	0	1%	0
Asian-Pacific Islander	8%	6%	11%
Chinese	0	1%	0
Filipino	10%	4%	3%
Korean	4%	4%	0
Vietnamese	2%	6%	8%
Other	2%	5%	8%
Caucasian	48%	42%	42%
No response	10%	22%	14%
Employment Status at Time of Application			
Working - full time	18%	31%	36%
Working - part time	2%	20%	17%
Working – But known status	0	2%	0
Not working	2%	45%	36%
No Response	78%	2%	11%
Disability	0	*0%	
Geographic Location			
Franklin	0	0	0
Grays Harbor	0	0	0
Island	4%	1%	0
King	40%	45%	44%
Kitsap	2%	1%	0
Pierce	0	7%	0
Skagit	0	1%	0
Snohomish	54%	43%	53%
Thurston	0	1%	0
Whatcom	0	1%	3%

*2011-12 profile data reflects only 50 awarded applicants.

EMPLOYMENT STATUS AFTER CERTIFICATION

The Council conducted an employment survey of known ALP program certificate completers in November 2013. The survey was sent to 202 loan recipients and 54 percent responded to the survey. Of the respondents, 78 percent were employed. Of those who were employed, thirty percent had secured employment in the aerospace field.

Table 8 shows the type of work performed, employment status, and wage ranges for the 33 completers employed in aerospace. The earliest certificate completers finished the WATR Center program in March 2012.

Table 8
Employment Characteristics of Surveyed ALP Certificate Completers
Working in Aerospace

Aerospace Job Categories		
Assembly Mechanic	19	58%
Electrical	3	9%
Tooling	2	6%
Quality Assurance	3	9%
Other Aerospace	4	12%
No Response	2	6%
Wages		
Less than \$30,000	25	76%
Greater than \$30,000, less than \$60,000	8	24%
Greater than \$60,000	0	0%
Employment Status		
Full Time	27	82%
Part Time	0	0%
Did not indicate	6	18%

PROGRAM BUDGET

In FY 2011-12, the ALP program expended nearly all funds, totaling \$240,000. In 2012-13, the ALP program expended \$823,000 of the appropriated \$1,250,000, leaving a balance of \$437,000 to serve students in 2013-14.

For FY 2013-14, as of November 15, 2013, the program has expended approximately \$57,600 of the appropriated of \$1,250,000. In addition, the program has received over \$178,000 in repayment funds.

ALP recipients have three years to repay their loans and the program had been expected to be self-sustaining by 2014-15. The program has sufficient funding to issue loans in the 2014-15 fiscal year.

CONCLUSION

Washington developed the Aerospace Loan Program (ALP) to provide tuition assistance for financially eligible students enrolled in the state's aerospace training programs. ALP addresses a growing need for skilled workers in this key state industry.

Of the 251 recipients, 187 are in repayment. There appears to be a delay in the length of time recipients are able to obtain aerospace-related employment. The program is nearly self-sustaining with renewable funds.

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