

12-1987

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UNIVERSITY HONORS 499

FINANCIAL AID AND THE NON-TRADITIONAL STUDENTS AT SIU-C.

Vivian Millikan

The purpose of this study is to gather information on the SIUC financial aid policy toward non-traditional students. Nationwide, the number of non-traditional students enrolled in institutions of higher education is growing (Farabaugh, 1986:3). The Carnegie Foundation Advancement of Teaching reported that one-fifth of all students at four-year universities are 25 years and older (Lynton, 1986, cited in Farabaugh, 1986:4). One study projected that non-traditional students (25 years and older) will make up 49 percent of the college student population by the mid 1990s (Farrant, 1986, cited in Farabaugh, 1986:4)

This national pattern of non-traditional student enrollment was mirrored at SIUC from fall 1978 to fall 1986 (Farabaugh, 1986:4) Farabaugh's research shows that the non-traditional student population was on the rise from 1978 to 1986 (see figure 1). She defined non-traditional students as:

- (a) all graduate or professional students aged 30 years and older and
- (b) undergraduates 24 years and older or undergraduates under 24 years but married or divorced (p. 4).

In 1978, non-traditional students comprised 19.5 percent of the student body. In fall, 1986, 27.7 percent of the total student population were non-traditional students. Farabaugh's findings show that the largest portion of the increase in non-traditional students was due to the increase in older graduate and professional students at SIUC. In fall, 1978 30.2 percent of this group was 30 years or older but this as up to 48.2 percent in fall, 1986. In fall, 1978, 17.3 percent of

all undergraduates were non-traditional and this had risen to 22.3 in fall, 1986.

Statistics provided by Farabaugh in the Non-traditional Students Newsletter (Nov. 1987, p. 2) show that in fall, 1987, in spite of the non-traditional graduate students rising from 48.2 percent in 1986 to 53.3 percent in 1987, the total non-traditional student enrollment was down from 27.7 percent in 1986 to 27.3 percent in 1987. The non-traditional undergraduate student enrollment was down from 22.3 percent in 1986 to 21.9 percent in 1987 (figure 2).

Clearly the non-traditional students are here to stay. I want to determine if the Student Work and Financial Assistance office (SWFA) has made policy changes or adjustments to meet the needs of these non-traditional students.

I examined the report used by SWFA to determine the needs of the students at SIU-C for the years 1986-87 and 1987-88. (Appendix I) I received a copy of this survey/report from Joe Camille, Director of SWFA, after sending him a copy of the Freedom of Information Act and a written request for documentation of his figures in the 1986-87 student budgets in Spring, 1987. I compared it with the guidelines from the federal regulation codes concerning financial aid to students. (Appendix II) The SWFA at SIU-C is a member of the National Association of Student Financial Aid Administrators (NASFAA). The February 1984 NASFAA Monograph Series Number III Chapter 3 gives the guidelines for methods

of constructing student expense budgets. (Appendix III) I compared the methods suggested by the NASFFA with the methods used by the SWFA at SIU-C. I also want to discuss the impact of the SWFA's policies on some non-traditional students

First, I examine and discuss the omissions in the survey process. Second, I examine the specific areas covered in the SWFA survey/report: categories; room and board; transportation; miscellaneous and personal expenses; child car; and classifications. Next, I discuss some other problems non-traditional students have had with the SWFA. Finally, I will suggest some solutions.

SURVEY PROCESS

NASEFA guideline on research for determining budget

Any budget research should take into account the institution's entire student body. Research is usually conducted using a representative sample of the student body. . . . A demographic profile allows the aid administrator to determine categories of student budgets to be developed and to identify the size of samples needed to produce reliable data. As a general rule, students' expense budgets should be developed separately for groups of students who face similar types of expenditures. . . . This procedure recognizes the diversity of the student population, reduces possible distortions in standard budgets, and assists the aid administrator by reducing the number of students for whom exceptional expenses must be documented. Consideration should be given to the following demographic characteristics in deciding what data are needed to construct reasonable expense budgets: academic level, degree program, residence, age, marital status, dependency status, and family size. (Appendix III, p. 2)

SIU-C research methods used in determining budgets. SWFA states they handed out simple student expense surveys to student workers in the SWFA office. In addition, they gathered over 30 surveys from students in

the Student Center in November to get a more representative sample. The total number of surveys used was 56--45 single; 11 single parents or married students. (Appendix I, p. 1)

I suggest that SWFA did not do their research using a representative sample of the student body. They did not consider age or dependency status, i.e., they did not differentiate between single dependent students and single independent students. They did not consider marital status or family size, i.e., they did not differentiate between single parents or married students.

Documentation of figures

NASFAA notes that because of the essential role of student expense budgets, aid administrators should be able to demonstrate the way in which they arrive at the standard budgets used in financial aid programs. (see Appendix III, p. 1)

In the 1986-87 budget, the students who lived with their parents were allowed lunch money--\$540 for 9 months. These were the only students who received this lunch money. This \$540 was cut from the 1987-88 budget. Mr. Camille said this was a personal decision and he did not need to document his figures (Personal communication, April, 1987). There were increases in the transportation allowances in the various categories for the 1987-88 budget. All married students/ single parents received an increase of \$25--about 2.4 percent increase. All single students who did not live with their parents received an increase of \$20--about 6 percent increase. Single students who lived

with their parents received an increase of \$216--about 20 percent increase. In response, Mr. Camille said that the amount of increase in each category was his decision and that he did not need documentation of his figures (Personal communication, April 1987).

Next I will compare the guidelines from the federal regulations concerning financial aid to students with the survey/report used by SWFA to determine the budgets at SIU-C.

LIVING COSTS OF STUDENTS

Classification of single student

The Department of Education divides the single students into classifications of single dependent students and single independent students. SIU-C submits some of its reports to the Department of Education with the separate classifications.² Yet, in the SWFA, all single students are put in the same category. Mr. Camille said the decision to put all single students in the same category was "made in this office" (Personal communication, April, 1987) All single students, regardless of age or whether or not they are self-supporting or are supported by parents, are determined to have the same needs for living expenses. They all have the same budgets within their group, i.e., on-campus or off-campus. (see Appendix I, p. 2)

I argue that each group has unique expenses that SWFA ignores to the detriment of the non-traditional student, in particular, differential expenses in housing, dependents, miscellaneous expenses, transportation, child care and living with parents.

Room and Board

For a student who has no dependents and lives in institutionally owned or operated housing--

(A) The actual amount charged the student for room and board for an academic year; or

(B) A standard allowance based on the average amount it charges most of its student residents for room and board for an academic year.

For a student who has no dependents and does not live with his or her parent(s) or in institutionally owned or operated housing, a standard allowance determined by the institution for room and board for an academic year. (see Appendix II, pp. 11-15)

For single students who live on campus or who live off campus but not with their parents. SWFA uses the room and board rates for DOUBLE occupancy of residence hall rooms and the standard food contracts for 20 meals per week. (Appendix I, p. 2) SWFA assumes two single students to a one-bedroom apartment. SWFA also assumes that all other expenses are shared by two single students. (Appendix I, p. 2-3) The people in the SIU-C housing office do not recommend that an older student share a room with a younger student. However, when the older student gets a room alone, he/she must pay extra but the SWFA will not make any adjustment in their budget.

Some non-traditional students have difficulty in finding a roommate to share expenses with. Also, some of the non-traditional students are long-time residents of this area and are settled in their homes. They commute to SIU-C. They do not have roommates, but there are no adjustments made in their budgets for living alone.

When independent self-supporting single students live in one of the residence halls or in University-approved housing, they must have some

place to stay during holidays, breaks, etc. In some of the University-approved housing, students must pay an extra \$15 per day if they stay in their rooms during holidays, spring break, etc. On some of these days, the kitchens are closed so meals are not provided. The students must manage and pay for their own meals during this time. These expenses are above the regular fees charged for room and board, but no extra is allowed in the budgets to cover these additional expenses. University-approved housing closes down at approximately the same periods as does University-housing. Even if a student attends school during all three semesters, that is only 40 weeks per year. There is still 12 weeks that these students do not attend school and they must have a place to live but nothing is allowed in the budgets for this.

One non-traditional student who lived in University owned housing (Elizabeth Street) was allowed less for rent in her budget than the University was charging her. She was told that she was considered to be living "off-campus" even though she explained repeatedly that she was living in University housing. After she paid her rent, she was left with about \$60 per month to buy groceries. She told SWFA that she could not make it unless her budget was adjusted so she would receive the same amount in financial aid that she was paying in rent to the University. She did not receive this adjustment. She is not here this semester.

For a student who has dependents, an allowance determined by the institution for room and board for an academic year based upon expenses incurred by the student and his or her dependent(s).

(2) For purposes of this section, a spouse is considered a dependent. (Appendix II, pp. 11-15)

Married students/single parents. SWFA asserts they have attempted to come up with adequate, but realistic budgets for married and single parent students. They note that, as much as possible, they've tried to give a married couple roughly the equivalent amounts as two single students living together. They say that a single parent with one child has the same budget as a married couple. They feel that even though food and personal costs may be less for a child than a second adult, the family must have a 2- bedroom apartment and have other costs which balance out the food savings. They admit that when dependent children are added to the household, the average budget that they have developed may no longer profile the family situations of many students. However, they say they feel that the total budgets are adequate in most cases (Appendix I, p. 5). The additional food expense for the children are based on a child 6-8 years of age (Appendix I, p. 6).

SWFA does not substantiate their statement that the budgets are adequate in most cases. There is no concept of teen-age children who would maybe require a family to have another bedroom or who usually eats two or three times as much as a 6-8 year old.

Miscellaneous and Personal Expenses

A reasonable allowance determined by the institution for miscellaneous personal expenses for an academic year. (see Appendix II, pp. 11-15))

All single students. SWFA notes that the range listed in their student surveys was from \$20 to \$300 per month, with an average of \$65 per month for all single students. SWFA stated that they felt these

rough, quick estimates were probably lower than actual costs, and were low in comparison to their budget component at similar schools. They have 2 different sections in the Student Budget titled Personal and Miscellaneous Expense. In one of these sections, they say they added \$15 per semester for medical and dental costs. In the other section, they say they added \$10 per semester for medical and dental costs. In reality, they added \$10 per semester for medical costs and \$10 per semester for dental costs. As can be seen below, the same amount is allowed for ALL single students--whether they are independent self-supporting students who live alone or dependent students who live with their parents. A breakdown of the monthly budget for personal expenses includes: (Appendix I, p. 3-4)

	<u>monthly costs</u>	
Laundry--\$2 per week	8	
Recreation--\$15 per week	60	
Clothing	25	
Misc. including toiletries, haircuts, etc.	<u>7</u>	
	100	X 9 = 900
		<u>+20 med/dental</u>
Total expenses		920

Married Students/single parents. SWFA indicates that they use the same breakdown of personal expenses as they used for single students, with increments for each additional dependent in the family. For students with dependents, an allowance for medical and dental costs, including insurance, is also made. They included \$30 each for the student and spouse, \$265 for the year for SIU health insurance, and \$80 apiece for each dependent. Appendix I, p. 7)

I will compare the amounts allowed for each item in this section for the different categories of students in the following chart.

1986-87 BUDGETS FOR PERSONAL AND MISCELLANEOUS EXPENSES

MONTHLY CHARGES

ITEMS	SS/LWP	SIS	M+0/SP+1	M+1/SP+2	M+2/SP+3	M+3/SP+4
LAUNDRY	8	8	15	20	20	20
RECREATION	60	60	100	120	140	160
CLOTHING	25	25	50	70	90	105
MISC., INCLUDING TOILETRIES, HAIRCUTS, ETC.	7	7	0	0	0	0
TOTAL	100	100	165	210	250	290

SS/LWP SINGLE DEPENDENT STUDENTS WHO LIVE WITH THEIR PARENTS

SIS SINGLE INDEPENDENT SELF_SUPPORTING STUDENT

M+0/SP+1 MARRIED COUPLE OR SINGLE PARENT WITH ONE CHILD

M+1/SP+2 MARRIED COUPLE WITH ONE CHILD OR SINGLE PARENT WITH TWO CHILDREN

M+2/SP+3 MARRIED COUPLE WITH TWO CHILDREN OR SINGLE PARENT WITH THREE CHILDREN

M+3/SP+4 MARRIED COUPLE WITH THREE CHILDREN OR SINGLE PARENT WITH FOUR CHILDREN

There is no allowance for the miscellaneous category which includes toiletries, haircuts, etc. for the married students or single parents even though the needs in these area would seem to be even greater for families. The clothing allowance for the single self-supporting student and for the students with children seems extremely low when compared to the clothing allowance for the single dependent students.

Transportation

A reasonable allowance determined by the institution for transportation for an academic year. This allowance may include:

- (A) The cost of travel between the students's residence and the institution and;
- (B) The cost of travel required for completion of a course of study. (see Appendix II, pp. 11-15))

Single students who do not live with their parents. SWFA says the most expensive bus ride to a location within the state would be to Rockford. They say that generally, they use a round-trip ticket price to the Chicago area to determine the transportation cost. However, the Student Transit Service has a regular round-trip ticket which is cheaper. SWFA points out that they allow for 5-6 round trips home for the 9 month period:

- 1) to campus in fall - home in May
- 2) Thanksgiving
- 3) Christmas
- 4) Spring Break
- 5) one additional trip

SWFA notes that students who are nonresidents of Illinois may have adjustments made in their budgets, with documentation, if their lowest-priced round trip home X 3 exceeds their budget. (Appendix I, p. 4)

Single students who live with their parents. SWFA said that single students living with their parents who commute receive a different transportation allowance than other single students. SWFA used an average daily trip of 30 miles per day X .20/mile (SIU reimbursement rate) X 5 days a week X 4 weeks X 9 month= transportation allowance. SWFA notes that students who commute more than 30 miles per day, five days a week for both semesters, may have adjustments made in their budgets, with documentation that their actual costs are higher than those listed. (Appendix I, p. 5)

All single students no matter what their age or dependency status are assumed by SWFA to actually be living somewhere else within the state and only coming here to attend school. All single students are assumed to be going home to their parents, etc.

There is no concept of single independent students who live off campus or who commute from their homes in neighboring communities each day. According to Joe Camille, these students could drive 100 miles per day but they would still receive the allowance for bus tickets because they do not live with their parent (Personal communication, March, 1987).

One student who lived about 65 miles from Carbondale tried to get the transportation allowance for a commuter. She is 26-year-old,

single and self-supporting. She is extremely intelligent and has a burning desire to get a college education. She used to attend the junior college in her community. She hitch-hiked about 40 miles per day when she couldn't afford to pay someone for a ride. She did this in the sun, rain, snow and sleet. She made almost straight "A's". Finally, she decided to join the National Guard so she would be able to go to school after she got out without her previous hardships.

She registered last fall SIU-C. She said she was receiving \$98 per month at first and was to start getting about \$140-\$150 more in a month or two. She also got some help with her educational expenses. She tried to get a Guaranteed Student Loan to help pay her expenses. She was told she was not eligible for a GSL because they counted her last year's income. She explained that she did not receive that much now. She was told that since she did not live with her parents, she could not be considered a commuter. She couldn't afford to move. She could not afford to pay someone for a ride even if one had been available. So she hitch-hiked 120-125 miles round trip per day in order to attend SIU-C. After a long hassle, she finally got a small GSL but it was too little too late. She finally had to quit when the weather became unbearable for hitch-hiking. She did not finish last semester and she is not here this semester.

If the students are living with their parents, even if they live in Carbondale and walk to school every day, they are still considered commuters simply because they live with their parents and receive this

extra allowance. (Joe Camille, Personal communication, March, 1987)
(Compare this with the non-traditional student who wanted her education so desperately that she hitch-hiked 120-125 miles per day and still was not considered a commuter because she did not live with her parents.)

Married Students/Single parents. SWFA indicates that for the married student with no children or a single parent with with one child, they used roughly twice the transportation allowance of a single student, with \$100 added for each additional dependent. (Appendix I, p. 7)

This means roughly twice the transportation allowance for single students who do not live with their parents. This is money for bus tickets for 5-6 round trips to their "real" home. There is no concept of the students who live with their families in this area and commute. Even if these students live "on-campus" in Evergreen Terrace or Southern Hills, they still must commute several miles.

The married students and single parents are not considered to be commuters. Only students who live with their parents are commuters, according to the SWFA. (Appendix I, p. 5) This SWFA guideline becomes ironic at times. Sometimes the non-traditional student has a child who is also a student. These two students may travel to and from school together each day in the same vehicle. The child/student will be considered a commuter because he/she lives with their parent(s) and will receive the transportation allowance for commuters. SWFA will assume that the child/student will drive at least 30 miles per day from their parent's home. The parent/student will not be considered a commuter

because the parent/student does not live with his/her parent(s) and will receive money for bus tickets for 5-6 round-trips to their real home. SWFA will NOT assume that the parent/student will drive at least 30 miles per day from their own home.

Child care

A reasonable allowance determined by the institution for expenses for an academic year related to child care for a student's dependent children. (Appendix II, pp. 11-15)

SWFA does not have an allowance for child care. Non-traditional students who have children have to stretch their already meager budget to include child-care.

One such student was driving 75-80 miles per day to school. She attended school 5 days a week. She was a single mother with 2 children. Even though she drove 75-80 miles per day, she was not considered a commuter since she did not live with her parents so she was not allowed mileage in her budget. She did not receive an allowance for child care in her budget. Both of these were actual expenses that had to be paid by her but they were not allowed in her budget.

Also, she received food stamps. When she received her Pell Grant, her food stamps were cut because her Pell Grant was counted as income. The Higher Education Act of 1986, Section 489B says that money received under Title IV that is to be used for certain educational items can not be counted as income or resources in determining eligibility for assistance under other programs funded in whole or in part with federal funds. (Appendix IV) However, the SWFA has steadfastly refused to make

this information available to the students who are affected by it (Joe Camille; Pam Brittan, Personal communication, Spring 1987).

Due to the policies by SWFA at SIUC, this student who won the highest award available at her junior college and desperately wants an education is not getting reimbursed for actual expenses incurred, i.e., transportation expenses and baby-sitting, and she continues to get her food stamps cut. After her food stamps are cut, she gets about \$75 for her and her two children. She said, "We eat a lot of rice at our house." She says she cuts corners to pay for her actual transportation expenses and baby-sitting expenses. She admits, "Sometimes I run out of corners."

Documentation of figures

An institution shall prepare and retain a written explanation of the cost of attendance figures established under this section. (Appendix II, pp. 11-15)

In the 1986-87 SWFA budget, the final determining factor for receiving the extra \$540 for lunch money was "living with your parents" not on actual or projected expenses.

In the 1986-87 and the 1987-88 budgets, the final determining factor to be considered a commuter was "living with your parents." The transportation allowance for commuting is not based on actual or projected transportation expenses. Even if single students who do not live with their parents drive 100 miles per day, they would not be considered commuters and eligible to receive the extra transportation allowance (Joe Camille, Personal communication, March, 1987).

The non-traditional students are usually the students who do not live with their parents. This may be a matter of choice at times or it may not be within their power to do so. Their parents may be in nursing homes or may even be dead. Whatever the reason, they cannot be considered commuters and reimbursed for their actual transportation expenses incurred in getting an education because they do not live with their parents (Joe Camille, Personal Communication, March, 1987).

I was told in March 1987 by Joe Camille that I was not eligible for \$1280 (\$540 Personal and Miscellaneous and \$740 in Transportation) financial aid for the 1986-87 school year simply because I did not live with my parents. I felt this was rather ironic because both of my parents have been dead since 1971.

The problems non-traditional students have are not just connected with the survey/report. Some of these problems include resistance to change, policy, misinformation, etc. Mr. Camille said in the Sept. 3, 87 edition of The Daily Egyptian that he "was not aware" that the financial aid officers had discretion to use their own judgment relative to a student's independent status. I wrote a letter to the editor in which I suggested that Mr. Camille consult a multitude of sources.³ These all concern the discretion of the financial aid administrator. When Mr. Camille does not use his discretion in some cases, it is the students who suffer.

IMPACT ON SOME STUDENTS

The following cases studies reflect the impact of SWFA policies on

the material, emotional, and the intellectual well being of students. I collected these accounts during the course of my research.

Case 1. One student, about 22, had been self-supporting for the past two years and could prove it. She has not lived at home during the past two years. She gave the necessary documentation to the SWFA. She applied for financial aid. When she went back to check on it after several months, she was told that her file had been misplaced and had not been sent in. She had applied in April 1987. When I talked to her, it was the end of September, 1987. SWFA told her that she would not be eligible for the Pell Grant anyway because of her father's income. She explained that she was filing as an independent student. They told her again that her dad made too much money. She explained again about filing as an independent student and wanted to know if she could apply for a Guaranteed Student Loan. They said they would have to file her papers and wait and see if she was eligible for the Pell Grant before she could apply for a GSL. This student said she only had 22¢ but that she would try to hang on, get them to declare her an independent student and, maybe she would get some money.

Case 2. This student had attended school in 1984-85, but had to drop out in 1985-86. She said it was due to lack of financial aid. She was back again trying to finish her education. She wanted to be declared an independent student. She had not been claimed on anyone's income tax since her step-dad had claimed her in 1984. She said she gave them her Mom's income tax forms for 1985 and 1986. She filled out all kinds of

special needs forms, but SWFA kept telling her that she couldn't get anything. They still considered her a dependent student because she was under 24 years old. They told her she was expected to contribute her entire salary for the past summer to her education. She said they also expected her to contribute what she earned during the school year. She explained that she had used her salary to live on. She said she guessed she would have to drop out again.

Case 3. A 32-year-old man from Texas had been living with his mother for the past two years because she was seriously ill and needed him. She could not live alone and her recovery period was slow. When she was recovered, he left Texas and came to SIU-C. He said SWFA told him that since he had been living with his mother for the past two years, he would be counted as a dependent student. His mother's social security check was figured in his expected family contribution. He said he explained that she needed that money to live on. He stretched his money as best he could. He slept with friends for awhile. Then he slept in his car. He said near the end of the semester that he couldn't make it much longer.

Sometimes, the student's problems may simply be a problem with policy or misinformation.

Case 4 A graduate student applied for his GSL at the start of the summer. He waited several weeks and when he did not hear anything he went back to the SWFA. His paperwork was still in his file. Then they told him that he had to take it to the bank. He made a special trip to take it. It was the 8th week of school before he got it. He had pre-

registered, but because he did not get the loan in time to pay what he owed, he was canceled. He had to re-register. When his check came to the bursar's office, he had to write them a check, with penalties added before he could get his GSL check. He says he is working now because he is "sick and tired of the hassle with financial aid." He noted that it will take about 2 years longer to get his doctorate. He said that he felt that "SWFA has such an unrealistic concept of the expenses of the older student."

~~Case 5.~~ I was denied a GSL my first semester, summer 1986, because I "had the wrong form on file." I went to my local bank and got a personal loan. I was told in Feb. 1987 that I could have gotten a loan if only my team leader had "sent in a form." I asked if I could get it then and pay off the personal loan so I wouldn't have to make payments now or pay as much interest. She said that was not possible since the time period had passed for that loan. I explained that I had not gotten the loan because of an SWFA error. She said that did not matter.

I was denied a GSL my third semester because of another error by SWFA. I contested their decision. I explained that I needed a loan for my car insurance. I was told that car insurance is not necessary for an education. I explained that you couldn't get your car on campus unless it was insured. I was told that a car is not necessary for an education. I asked if I could get a loan to pay taxes on my house. I was informed that paying taxes on my house was not necessary for my education. I explained that if you did not pay your taxes in the four

years it took to get a Bachelor's degree, your house would be sold for taxes. She said owning your home was not necessary for an education. I persisted and finally received part of what I had asked for.

CONCLUSION

SWFA seem to operate for the benefit of the traditional students. The non-traditional students seem to be discriminated against in all areas: room and board; personal and miscellaneous; transportation; and policies and procedures. Their actual expenses are ignored and they are told they cannot be reimbursed for these expenses simply because they do not live with their parents. The SIU-C financial aid policies concerning non-traditional students do not seem to take into consideration the special needs of these students. In fact, the SWFA policies seemed designed to discourage the non-traditional student.

If SIU-C wants non-traditional students in attendance, the needs of these students must be addressed. They need to do a survey following the guidelines suggested by the NASFAA. The budgets should be set up by the guidelines listed in the Code of Federal Regulation. These budgets must reflect the actual expenses these independent self-supporting students face such as car insurance, car upkeep, taxes, etc. The categories used by the SWFA should be the same as the categories used in the Code of Federal Regulations and the Fiscal Operations Report and Application to Participate in the Perkins Loan, Supplemental Educational Opportunity Grant and College Work Study.

EPILOGUE

The outlook for 1988-89 does not appear any better for the non-traditional student at SIU-C.

The student budget survey taken in Nov. 1987 to aid in compiling the 1988-89 budgets was a random sample of the entire student body. A survey was sent to approximately 1,258 students. (Appendix V) There were 446 students who returned the surveys. Sixty-eight of these were graduate students and 125 lived in residence halls.

According to Mr. Camille's discussion at the Graduate and Professional Students meeting on Feb. 11, 1987, there was no attempt to get representative samples from different groups of the student body to develop separate expense budgets for those groups of students who face similar types expenditures. However, Mr. Camille gave me a breakdown of the age and marital status of the 446 students who returned the surveys. (Appendix VI) They are:

1) Age	<u>N</u>	<u>Category</u>
	1	17 years or younger
	322	18 through 23
	74	24 through 29
	23	30 through 35
	<u>26</u>	over 35
	446	Total
2) Marital Status	<u>N</u>	<u>Category</u>
	366	single, never married
	62	married
	13	divorced
	2	widowed
	<u>3</u>	separated
	446	Total

I do not feel that an average of the expenses turned in by these students could be used as a fair measure of the needs and expenses of

the non-traditional students, especially for the single independent students and the single parents for there are only 18 divorced, widowed or separated students in the survey. When their expenses are averaged in with the 366 single students, I argue that the average will be inadequate for the independent students. I examined the 1988-89 budgets and found them to be unrealistic in lieu of today's prices.

According to the housing office, the students who live in residence halls this summer will receive \$395 for their meals. (Personal communication, May 9, 1988) School lasts two month so that is \$197.50 per month. However, in the 1988-89 budget the students who live off campus will only receive \$132.91 per month for their meals, almost \$65 a month less than the other students. Even at \$2 a meal, which is what the residence hall students are allowed for their Sunday meal in the 1988-89 budget, this is only about 2 meals per day for these off-campus students. The allowance for food is not the only item that is unrealistic. I have a breakdown of the items that were listed in the 1986-87 budget. I will compare them with the same items in the 1988-89 budget.

ITEMS	1986-87	1988-89	difference
Rent	135.00	179.01	+44.01
Utilities	60.00	56.16	-3.84
Food	115.00	132.91	+17.91
Phone	15.00	24.48	+9.48
Entertainment	60.00	29.49	-30.51
Clothing, laundry	33.00	23.24	-9.76
Household supplies	10.00	16.91	+6.91
Misc. toiletries, haircuts.	7.00	.00	-7.00
Medical expenses	2.22	8.53	+6.31
Deposits/start-up expense	<u>18.32</u>	<u>.00</u>	<u>-18.32</u>
	455.54	470.73	15.20

The actual living expenses are only \$15.20 higher in 1988-89 student budget than they were in the 1986-87 student budget. The amount allowed for utilities has been cut. I checked with the utility companies in Carbondale for the base rate for water, gas, electricity and telephone. The costs just for the utilities to be on is about \$50 per month. That does not count any usage. The entertainment allowance has been cut in half. The amount allowed for clothing and laundry is almost \$10.00 less. This amount of \$23.24 will just about cover 3-4 loads of clothes per week done at the laundromat. That leaves nothing for buying clothes. This same amount for laundry is allowed for the students living at home who have access to the family laundry facilities as well as to the students who have to go to the laundromat. There is nothing allowed in the 1988-89 budget for deposits or start-up expenses.

In 1986-87 and 1987-88 SWFA budgets, the only recognized commuters were students living with their parents. In 1986-87, these commuters were allowed \$120 per month for transportation. In 1987-88, they were allowed \$144 per month transportation. In 1988-89 all students receive the same transportation allowance. It is \$50.40 per month. That is only about one-third of what commuters were allowed last year. The allowance for car insurance is \$24.71 per month. That is only \$297 per year for car insurance. Even if the transportation allowance and car insurance allowance are added together, that sum is still less than what the students who lived with their parents have received just for their transportation.

The financial aid outlook is bleak for the non-traditional student at SIU-C. SIU-C may have a public policy of encouraging the non-traditional students, but they have a long way to go to make their SWFA policies, procedures, etc. match their public policy.

Footnotes

¹The Federal Register/ Vol. 51. No. 189/Tuesday, Sept. 30, 1986/

Notices, p. 34923, publication of the 1986-87 Award Zero Student Aid

Index charts;

The Federal Register/ Vol. 52, No. 184/ Wednesday, Sept. 23, 1987/

Notices, pp. 35868-35869, publication of the 1987-88 Award Year Zero

Student Aid Index Charts;

Federal Register/ Vol. 52, No. 163/ Monday, August 24, 1987/ Notices,

pp. 31888-31889, publication of the Revision of the Need Analysis System

for the 1988-89 Academic Year;

list dependent students, independent students with dependents, and

independent students without dependents. (Appendix II, pp.1-4)

²The Fiscal-Operations Report and Application to Participate (FISAP) in

the National Direct Student Loan (NDSL), Supplemental Educational

Opportunity Grants (SEOG) and the College-Work (CWS) Programs for the

Award Year July 1, 1987 through June 30, 1988 that is submitted by the

SWFA office has students divided into dependent and independent

categories. The Program Summary which shows income distribution of

program recipients has the dependent undergraduates and independent

undergraduates separated (Appendix II, pp.7-10).

3 Code of Federal Regulations (CFR) VI (7-1-86 edition) section 676.13

(g) (1), (2);

1986-87 Verification Guide page 11-6; Family Contribution Formula 1986-87, page iii;

Legislative History of Public Law 98-498, page 2626;

Higher Education Amendment Act of 1986, P.L. 98-498, Oct. 17, 1987, Section 479A;

Higher Education Technical Amendment Act of 1987, P.L. 100-50, June 3, 1987, Section 479A; (Appendix IV)

Counselor's Handbook 1987-88--Federal Student Aid Reference--, page 2-6;

Federal Student Financial Aid Handbook 1987-88, Chapter nine, page 9-17.



REFERENCES

Farababaugh, Cheryl A. (1986). Non-traditional students at SIU-C(Fall, 1978 through Fall, 1986). SIU: Institutional Research and Studies.

Millikan, Vivian (1987, Oct. 27). Student financial aid cash could be distributed in reasonable amounts [Letter to the editor]. Daily Egyptian. p. 4.

Staff. (1987, Nov.) Profile of non-traditional student, Fall, 1987. Non-traditional Students newsletter. p. 2.

APPENDIX A

17

WEEK TWO DATA

	FALL 1978	FALL 1979	FALL 1980	FALL 1981	FALL 1982	FALL 1983	FALL 1984	FALL 1985	FALL 1986
TOTAL ENROLLMENT	20,573	20,741	19,515	20,169	21,090	20,674	19,888	19,138	19,350
TOTAL NON-TRADITIONAL	4,016	4,072	4,376	4,717	5,159	5,295	5,167	5,165	5,353
% of total who are non-traditional	19.5	19.6	22.4	23.4	24.5	25.6	26.0	27.0	27.7
TOTAL TRADITIONAL	16,557	16,669	15,139	15,452	15,931	15,379	14,721	13,973	13,997
% of total who are traditional	80.5	80.4	77.6	76.6	75.5	74.4	74.0	73.0	72.3
TOTAL FULL-TIME	17,454	17,604	16,241	16,770	17,476	16,707	15,957	15,252	15,367
% of total full-time	84.8	84.9	83.2	83.1	82.9	80.8	80.2	79.7	79.4
TOTAL PART-TIME	3,119	3,137	3,274	3,399	3,614	3,967	3,931	3,886	3,983
% of total part-time	15.2	15.1	16.8	16.9	17.1	19.2	19.8	20.3	20.6
TOTAL UNDERGRADUATE POPULATION	17,094	17,322	15,989	16,688	17,473	16,851	15,986	15,231	15,354
NON-TRADITIONAL UNDERGRADS	2,964	2,985	3,164	3,436	3,706	3,685	3,492	3,370	3,425
% of total undergrads	17.3	17.2	19.8	20.6	21.2	21.9	21.8	22.1	22.3
PART-TIME NON-TRADITIONAL UNDERGRADS	569	637	693	792	837	895	854	825	781
% of total non-trad undergrads	19.2	21.3	21.9	23.1	22.6	24.3	24.5	24.5	22.8
PART-TIME TRADITIONAL UNDERGRADS	436	451	407	466	533	637	569	506	519
% of total trad undergrads	3.1	3.1	3.2	3.5	3.9	4.8	4.6	4.3	4.4
TOTAL PART-TIME UNDERGRADUATE	1,005	1,088	1,100	1,258	1,370	1,532	1,423	1,331	1,300
% of total Undergrads	5.9	6.3	6.9	7.5	7.8	9.1	8.9	8.7	8.5
GRADUATE AND PROFESSIONAL (30+ YEARS)	1,052	1,087	1,212	1,281	1,453	1,610	1,675	1,795	1,928
% of total grads and profs	30.2	31.8	34.4	36.8	40.2	42.1	42.9	45.9	48.2
	3,479	3,419	3,526	3,481	3,617	3,823	3,902	3,907	3,996

Figure 1

Our deep appreciation to the Evergreen Terrace Resident's Council, True Value Hardware at Murdale, Dents and Bents, Sherwin Williams, and Rev. Paul Hicks of Carterville from the Murdale Baptist Church for their great support.

Jamie Kohn, Graduate Assistant

!!NEWSLETTER TITLE CONTEST!!

Name the Non-Traditional Student Services Newsletter
Prize: \$10.00 Gift Certificate - SIUC Book Store
Entries must be received by November 25, 1987 in the Non-Traditional Student Services Office - Woody Hall B-247.

**Profile of Non-Traditional Students
Fall, 1987**

Non-Trads: 27.3% of the total on-campus enrollment (graduate and undergraduate).

Undergraduate Students:

- Non-Trads = 21.9% of undergraduates on campus
- Women Non-Trads = 39.1% of undergraduate Non-Trads
- Men Non-Trads = 60.9% of undergraduate Non-Trads
- 24.0% of undergraduate Non-Trads are part-time students
- 10.2% of Non-Trads are freshman
- 13.4% of Non-Trads are sophomores
- 20.3% of Non-Trads are juniors
- 55.7% of Non-Trads are seniors
- 32.3% of undergraduate Non-Trads are married

New Non-Trads Entering Fall, 1987

- Transferred from Illinois Community Colleges 70.0%
- Transferred from Illinois Four Year Colleges 7.6%
- Transferred from Out-of-State Colleges 16.7%

Graduate Students:

Non-Traditional on Campus Enrollment = 53.3%
(Women-50.1%, Men-49.9%)

- Non-Trad Grad I-(Masters) 45.3%
- Non-Trad Grad II-(PhD.) 75.2%

Definitions:

Undergraduate Non-Traditional Students are defined as persons 24 or older, or under 24 and not single. Graduate students are defined as persons who are 30 or older. Data is from week two enrollments and were provided by Cheryl Farabaugh, Institutional Research and Studies.

Thanks Cheryl!

Developing Rapport

There are two distinct types of rapport: good and poor rapport. Poor rapport can be as simple as a lack of communication or as bad as a student walking into an office for service and the staff hides. Other signs are: doors begin closing before the student gets to the office, the person the student has been seeing has not been in for the last twelve times, and an "Out to lunch" sign appears at the desk that the student is going to, and it



P. K

Appendix 1

Student Budgets, 1986-87
Southern Illinois University-Carbondale
Student Work and Financial Assistance

Introduction

The student expense budgets used by the Office of Student Work and Financial Assistance have been updated every year, but have not undergone an extensive examination for several years. In the fall of 1985, we undertook such research to determine whether or not the budgets we have been using are realistic and correspond to the actual expenses of students. The following steps were taken in this research effort:

- 1) Gathering student budgets used by comparable schools in Illinois: Eastern Illinois University, Illinois State University, University of Illinois, and Western Illinois University. All are non-urban schools with overlapping populations with SIU, to some extent.
- 2) Surveying Carbondale rental costs--We obtained a handout used by the SIU Office of Off-Campus Housing to call managers and landlords for student apartments near to the campus. Most managers at the time of calling (October 1985) did not anticipate increases for next year. We did not use Murphysboro or other outlying areas to set our costs because 1) most students try to live close to campus, and 2) any savings students might accrue due to lower rents would be offset by increases in transportation costs. We also did not use the rental rates for mobile homes because the higher utility costs would most likely offset any lower rental rates.
- 3) Researching food costs--We gathered Bureau of Labor Statistics information from the SIU library on Consumer Price Indexes, and, particularly, current food costs for individuals and families of various sizes.
- 4) Conducting an informal survey of SIU student expenses--We handed out simple student expense surveys to student workers in the SWFA Office. In addition, we gathered over 30 surveys from students in the Student Center in November to get a more representative sample. The total number of surveys used was 56--45 single; 11 single parents or married students.

Tuition and Fees

From Larry Juhlin in the Office of the Vice President for Student Affairs, on November 19, 1985: Expect a 6% increase in tuition--from \$505/semester to \$535/sem. (rounded), or \$1070 per year. Fee changes expected will be an increase of \$10/sem. in the student health fee, a decrease in the Student Center fee by \$3.25/semester,

but an increase in the Student Activity Fee by \$3.25/semester--from \$260.20/sem. to \$270.20 or \$540 for 9 months.

The total expected tuition and fees for 9 months are \$1608. Out-of-state residents will pay \$3744 for 2 semesters.

Books & Supplies

Naomi Pathel of the University Bookstore (536-3321) on 10/22/85 did not expect a great increase in prices for next year. Generally, she estimates expenses at \$100-120/semester.

Randy Johnson at the 710 Bookstore (549-7304) said that the average price of textbooks have gone up 3% over last year; the Big 10 publishers are expecting a 10-15% increase. He estimates costs at \$120-150 for the fall semester, a little less for spring term.

In our student survey, students estimated their per semester book and supply costs to range from \$100-250, with an average of \$161 per student/per semester.

All of these figures indicate that the budget amount used for 1985-86 (\$350 for 9 months) should be more than adequate for most students. Individual students can ask for adjustments based on actual costs and documentation of their expenses if they are higher than our budgets. See the section on adjustments at the end of this narrative.

Living Costs--Single Students

Room and Board--On Campus

SWFA uses the room and board rates for double occupancy of residence hall rooms and the standard food contract for 20 meals per week (excluding Sunday evening meals). The increase in rates for 1986-87 is 4%, raising the rate from \$1236/semester at present to \$1284/semester. The total room and board charges for 9 months is $\$1284 \times 2 + \$12 \text{ CHAF fee} = \$2580$.

Room and Board--Off Campus

Room: SWFA assumes two single students to a one-bedroom apartment. Costs were calculated using rates obtained for "typical" student apartments near the campus.

\$135	Base rate per person, per month for 1 b.r./2 persons
60	Electricity, water
15	Telephone
<u>210</u>	$\times 9 = \$1890$

Utility rates vary widely from unit to unit, according to most landlords spoken to. We were generally quoted \$50-100 per unit; some included water, some didn't.

Telephone: Base rate inside Carbondale \$14.61
 + monthly phone rental-rotary dial 2.25
 \$16.86/mo. /2 = \$9 per person

Our campus cost survey showed average rent, utilities and phone costs of \$210/ person per month.

Board: To calculate food costs, we used the April 1985 Bureau of Labor Statistics Cost of Food At Home chart for males, ages 20-50, which showed \$98.70/mo. + 10% (2 person household) = \$108.57 x .05 inflation rate for the 16 months to September 1986 of 1.066 = \$115.74/mo. We added another \$10 per month for paper products, cleaning supplies, miscellaneous household items purchased at the grocery store: \$115 + 10 = \$125/mo. x 9 = \$1125.

Totals:	\$1890 Room
	<u>1125 Board</u>
	3015
	<u>165 Start up costs</u>
	\$3180

An additional \$165 per year was added to room and board for off-campus students to cover the additional start-up costs associated with setting up an apartment each year. This would include deposits for water, electricity and telephone as well as extra trips to the grocery and discount stores for pots & pans, linens, etc.

The room and board rate used for off-campus single students for 1985-86 was \$3158. Our research indicated that this figure is probably a bit high, but we were reluctant to lower the total budget for one category a great deal because it could cause undue hardship on some students.

Room and Board for Single Students Living with Parents

This budget item is mandated for us by the U. S. Department of Education; i.e., \$1100 for 9 months. This is assumed to be the equivalent of the SMA allowance for a dependent student who is taken out of the household SMA allowance for 9 months living away from home while going to school.

Personal, Miscellaneous Expenses

The range listed on our student survey was from \$20-300 per month for this area, with an average of \$65/month for all single students. We felt, however, that these rough, quick estimates were probably lower than actual costs, and were low in comparison to this budget component at similar schools. The following is a rough breakdown of how we built our monthly budgets for personal expenses. Note that we also added \$15 per semester for medical and dental costs--this had not previously been included in our budget, but it was indicated on our survey as a real expense for many students.

Personal, Miscellaneous Expenses

The range listed on our student survey was from \$20 to \$300 per month for personal and miscellaneous expenses, with an average of \$65/month for all single students. We felt, however, that these estimates were probably lower than actual costs, and were low in comparison to this budget component at similar schools. The following is a rough breakdown of how we built our monthly budgets for personal expenses. Note that we also added \$10 per semester for medical and dental costs - this had not previously been included, but was indicated on our survey as a real expense for many students.

	<u>Monthly Costs</u>	
Laundry - \$2/week	8	
Recreation - \$15/week		
includes movies, extra food, (Sun. meal)		
drinks, concerts, sports	60	
Clothing	25	
Misc. including toiletries, haircuts, etc.	7	
	<u>100 X 9 = 900</u>	
		+ 20 Med/Dental
		<u>920</u> Rounded for
		administrative ease
Total Personal Expenses		

For commuting students living with parents, we used the \$920 base and added \$60/month for food costs while at school.

$$15 \text{ wk.} \times 4 = 60 \times 9 = 540$$

$$+ 920$$

$$\underline{1460}$$

We assumed that the costs students listed for telephone calls would replace the laundry charges for other single students.

TRANSPORTATION

For single students living on or off-campus but not with their parents, we used the same budget figure as for 1985-86 - \$340.

The most expensive bus ride to a location within the state would be \$78.10 to Rockford. Generally, we use a round-trip ticket price to the Chicago area to determine our transportation cost, which is \$61.30 on the regular bus. However, the Student Transit Service has a regular round-trip ticket for \$47.75 per trip. \$340 allows for 5-6 round trips home for the 9 month period:

- 1) to campus in fall - home in May
- 2) Thanksgiving
- 3) Christmas
- 4) Spring break
- 5) one additional trip

Students who are nonresidents of Illinois may have adjustments made in their budgets, with documentation, if their lowest-priced round trip home X 3 exceeds our budget.

Commuters

Single students living with their parents who commute receive a different transportation allowance than other single students. We used an average daily trip of 30 miles per day X .20/mile (SIU reimbursement rate) X 5 days a week X 4 weeks X 9 months = \$1080

Students who commute more than 30 miles per day, five days a week for both semesters, may have adjustments made in their budgets, with documentation that their actual costs are higher than those listed.

Living Costs -

Married Students/Single Parents

We have attempted to come up with adequate, but realistic budgets for married and single parent students. As much as possible, we've tried to give a married couple roughly the equivalent amounts as two single students living together.

Ⓟ A single parent with one child has the same budget as a married couple. Even though food and personal costs may be less for a child than a second adult, that family must have a 2 bedroom apartment and have other costs which balance out the food savings.

When dependent children are added to the household, the average budgets that we have developed may no longer profile the family situations of many students; however, we feel that the total budgets are adequate in most cases. In situations where the individual student's expenses exceed our budget (e.g. where child care costs are high), we may use our adjusted budget for work or GSL purposes. See the section on adjustments at the end of this narrative for specifics.

Married + 3/single parent + 4

Room and Board

Room - on campus

Married, no dependents/single parent with one child: We used the cost of a one-bedroom apartment in Southern Hills: $\$252 \times 9 = \2268 for 9 months.

Married, 1-2 dependents/single parent, 2-3 dependents: We used the cost of a two-bedroom apartment in Evergreen Terrace because there are more units in those buildings: $292 \times 9 = \$2628$.

Married, 3 dependents +/- Single parent, 4 + dependents: We used a three bedroom apartment in Evergreen Terrace: $316 \times 9 = \$3114$.

In addition to the basic room charges, we allowed for telephone charges of \$30 per month (double the allowance for single student), or \$270 for 9 months.

Room - off campus

Married +0/single parent +1: We used the cost of a one-bedroom apartment with utilities of \$320/month $\times 9 = \$2770$ for 9 months + telephone \$30/month.

Married + 1-2/single parent + 2-3: We used the cost of a two-bedroom apartment of \$360/month $\times 9 = \$3240$ + telephone \$30/month.

Married + 3/single parent + 4: We used the cost of a three bedroom apartment of \$390/month $\times 9 = \$3510$ plus telephone \$30/month.

Board

For all categories, we used the BLS Cost of Food at home figures, adjusted for the size of the family and projected inflation, and added \$15/month for additional household groceries.

Married + 0/single parent + 1

98.70 males ?

86.80 females ?

185.40 X 10% X 1.066 = 217.40

220 X 9 = 1980 + (15 X 9)135 = 2115

Married + 1/single parent + 2

2115 married couple

+ 720 1 child 6-8 years \$75 X 1.06

2835

Married + 2/single parent + 3

344.90 Family of 4

X. 1.06

365.60 X 9 = 3285

+ 135
3420

3285 Food, family of 4

675 1 child 6-8 75 X 9 - 5% CP/adjustment + 5% inflation

3960

+ 135

4095

Room and Board Summary

	on-campus			
	M + 0/SP + 1	M + 1/SP + 2	M + 2/SP + 3	M + 3/SP + 4
Food/household	2115	2835	3420	4095
Room/utilities	2268	2628	2628	2844
Telephone	<u>270</u>	<u>270</u>	<u>270</u>	<u>270</u>
Total 9 months	4653 (4650)	5733 (5750)	6318 (6320)	7209 (7200)
	off-campus			
Food/household	2115	2835	3420	4095
Room/utilities	2880	3240	3240	3510
Telephone	<u>270</u>	<u>270</u>	<u>270</u>	<u>270</u>
Total 9 months	5265 (5250)	6345 (6350)	6930 (6920)	7875 (7800)

All figures have been rounded for administrative ease of working with the total budget figures.

Personal, Msc.

We used the same breakdown of personal expenses as we used for single students, with increments for each additional dependent in the family. For the students with dependents, an allowance for medical and dental costs, including insurance, is also made. We included \$30 each for the student and spouse, \$265 for the year for SIU health insurance, and \$80 apiece for each dependent (This would be 4 office visits for 9 months).

	Monthly costs			
	M+0/SP+1	M+1/SP+2	M+2/SP+3	M+3/SP+4
Laundry	\$15	\$20	\$20	\$20
Recreation	100	120	140	160
Clothes	50	70	90	105
subtotal	<u>165</u>	<u>210</u>	<u>250</u>	<u>290</u>
x 9 =	1485	1890	2250	2610
+Med. insurance	--	265	265	265
+Med/dental costs	<u>60</u>	<u>140</u>	<u>220</u>	<u>300</u>
	1545	2295	2735	3175

All figures have been rounded for ease of administering total budgets.

Transportation

For the married student with no children, and single parent with one child, we used roughly twice the transportation allowance of a single student, with \$100 added for each additional dependent.

Summer Budgets:

Tuition and fees-- We used 1985-86 rates, plus a 5% increase in tuition and a \$6 increase in fees.

Books--We used 1/2 of a semester's book costs, rounded to \$90

Living Costs-- These were all prorated for a 3 month period, with rounding for administrative ease. On campus housing for single students: We used this year's amount plus 4% additional increase anticipated for summer of 1987.

DEPARTMENT OF EDUCATION

Pell Grant Program

AGENCY: Department of Education.

ACTION: Publication of the 1988-87 Award Year Zero Student Aid Index (SAI) Charts.

SUMMARY: The Secretary publishes the Zero Student Aid Index (SAI) Charts for institutions to use when verifying application information under the Pell Grant Program. The use of the Zero SAI Charts is authorized by § 688.59(a)(2) of the Student Assistance General Provisions regulations, 34 CFR 688.59(a)(2).

SUPPLEMENTARY INFORMATION: The Pell Grant Program provides grant assistance to financially needy students to help them pay their cost of postsecondary education. In order to receive a Pell Grant, a student must submit an application to the Secretary which contains financial and other information that permits the Secretary to determine the student's expected family contribution, i.e., an amount that the student and his or her family may be reasonably expected to contribute toward the student's education. The expected family contribution is called the Student Aid Index or SAI in the Pell Grant Program.

The Secretary notifies the student of his or her SAI on a document called a Student Aid Report (SAR). On the SAR, the Secretary also includes the financial and other information reported by the applicant that the Secretary used to calculate the student's SAI. In order to assure that applicants for Pell Grants provide accurate information on their applications, the Secretary requires these applicants to verify and update that information and has published regulations governing this verification process in Subpart E of the Student Assistance General Provisions regulations, 34 CFR Part 688, Subpart E. Generally, under these procedures, if an applicant is required to change any of his or her application information, the applicant must make the changes on the SAR that he or she received and must resubmit that changed SAR to the Secretary. However, there are certain situations where the changed application information would not change the student's SAI and, in those situations, the Secretary does not require the applicant to resubmit his or her application.

Under § 688.59(a)(2) of the Student Assistance General Provisions regulations, 34 CFR 688.59(a)(2), the Secretary does not require an applicant to resubmit his or her changed SAR to the Secretary if the applicant has a zero SAI and the institution that the applicant is attending can determine that the applicant's SAI remains at zero using the verified information and the Zero SAI Charts.

The Zero SAI Charts are a simplified version of the formula the Secretary uses in calculating an applicant's SAI. The charts may, therefore, only be used for an applicant whose dependency status remains unchanged after verification and whose income and assets, including parental income and assets for dependent students, do not exceed the following:

- For dependent students:
 1. Income of more than \$3,400 for a single dependent student;
 2. Income of more than \$5,100 for a married dependent student;
 3. No savings or net assets for a dependent student and spouse;
 4. Net home asset of parents of more than \$25,000;
 5. Net farm and business assets of parents of more than \$50,000; and
 6. Net parental assets, other than home and farm and business assets, of more than \$25,000.
- For independent students with dependents:
 1. Net home assets of more than \$25,000;
 2. Net farm and business assets of more than \$50,000; and
 3. Net value of assets, other than home and farm and business assets, of more than \$25,000.
- For independent students without dependents: No savings or net assets.

An applicant's SAI is zero if the correct household size is:

Zero SAI—Chart A—Use this chart if applicant is eligible for full employment expense offset

Zero SAI—Chart B—Use this chart if applicant is not eligible for full employment expense offset

10	21,201
11	22,901
12	24,401
13	28,001

1	5,101
2	6,401
3	7,801
4	9,901
5	11,501
6	13,301
8	18,501
9	18,101
10	19,701
11	21,301
12	22,901
13	24,501

Zero SAI—Chart A—Use this chart if applicant is eligible for full employment expense offset—Continued

The verified EFI is LESS than	
10	21,201
11	22,901
12	24,401
13	28,001

Zero SAI—Chart B—Use this chart if applicant is not eligible for full employment expense offset

The verified EFI is LESS than	
An applicant's SAI is zero if the correct household size is:	
1	5,101
2	6,401
3	7,801
4	9,901
5	11,501
6	13,301
8	18,501
9	18,101
10	19,701
11	21,301
12	22,901
13	24,501

EFI means effective family income and equals the annual adjusted family income of the student, spouse and parents for a dependent student, or student and spouse for an independent student, minus any Federal income tax paid on that income.

FOR FURTHER INFORMATION CONTACT: Ms. Joyce R. Coates, Program Specialist, Policy Section, Pell Grant Branch, Division of Policy and Program Development, Office of Student Financial Assistance, Office of Postsecondary Education, 401 Maryland Avenue, SW, ROB-3, Room 4318, Washington DC 20202. Telephone: (202) 472-4300.

Dated: September 24, 1988. C. Ronald Kimberling, Assistant Secretary for Postsecondary Education. (Catalog of Federal Domestic Assistance No. 84.083 Pell Grant Program) [FR Doc. 88-22094 Filed 9-29-88; 8:45 am] BILLING CODE 4000-01-M

DEPARTMENT OF EDUCATION

Pell Grant Program

Agency: Department of Education.
 Action: Publication of the 1987-88 Award Year Zero Student Aid Index (ZSAI) Charts.

SUMMARY: The Secretary publishes the Zero Student Aid Index (ZSAI) Charts for institutions to use when verifying application information under the Pell Grant Program. The use of the Zero SAI Charts is authorized by § 608.59(a)(2) of the Student Assistance General Provisions regulations, 34 CFR 608.59(a)(2).

REGULATORY INFORMATION: The Pell Grant Program provides grant assistance to financially needy students to help them meet their cost of postsecondary education. In order to receive a Pell Grant, a student must submit an application to the Secretary which contains financial and other information that permits the Secretary to determine the student's expected family contribution, i.e., an amount that the student and his or her family may be reasonably expected to contribute toward the student's education. The expected family contribution is called the Student Aid Index or SAI in the Pell Grant Program.

The Secretary notifies the student of his or her SAI on a document called a Student Aid Report (SAR). On the SAR, the Secretary includes financial and other information reported by the applicant on the application. The Secretary uses some of this information to calculate the student's SAI. In order to assure that applicants for Pell Grants provide accurate information on their applications, the Secretary requires these applicants to verify and update their information and has published regulations governing the verification process in Subpart E of the Student Assistance General Provisions regulations, 34 CFR part 608, Subpart E.

Generally under these procedures, if an applicant is required to change any of his or her application information, the applicant must make the change on the SAR that he or she received and must resubmit that changed SAR to the Secretary. However, there are certain situations where the changed application information would not change the student's SAI, and, in those situations, the Secretary does not require the applicant to resubmit his or her application.

Under § 608.59(a)(2) of the Student Assistance General Provisions regulations, 34 CFR 608.59(a)(2), the Secretary does not require an applicant to resubmit his or her changed SAR to the Secretary if the applicant has a zero SAI and the institution that the applicant is attending can determine that the applicant's SAI remains at zero using the verified information and the Zero SAI Chart.

The Zero SAI Charts are a simplified version of the formula the Secretary uses in calculating an applicant's SAI. The charts may be used only under certain conditions:

- The applicant's dependency status remains unchanged after verification.
- The applicant's own income and assets and the parental income and assets of the dependent student do not exceed specified amounts.

Use the following criteria to determine whether to use the Zero SAI Charts to calculate the applicant's SAI:

For Dependent Students

1. Income of a single dependent student of less than \$3,501;
2. Income of a married dependent student of less than \$5,201;
3. No dependent student and spouse savings or net assets;
4. Net home asset of parents of less than \$25,001;
5. Net farm and business assets of parents of less than \$50,001; and

6. Net parental assets, other than home and farm and business assets, of less than \$25,001.

For Independent Students With Dependents

1. Net home assets of less than \$25,001;
2. Net farm and business assets of less than \$50,001; and
3. Net value of assets, other than home and farm and business assets, of less than \$25,001.

For Independent Students Without Dependents

No savings or net assets.

Zero SAI—Chart A
 Applicant is Eligible for Full Employment Expense Offset

An applicant's SAI is zero if—

The corrected household size is—	And the verified family income (EFI) is—
1	\$0
2	\$1,001
3	\$1,501
4	\$2,001
5	\$2,501
6	\$3,001
7	\$3,501
8	\$4,001
9	\$4,501
10	\$5,001
11	\$5,501
12	\$6,001
13	\$6,501

1. EFI equals the annual adjusted family income (AGI) + untaxed income + 1/2 of student's VA educational benefits of the parent and dependent independent student, minus any Federal income tax paid on the income.

Zero SAI—Chart B
 Applicant is Not Eligible for Full Employment Expense Offset

An applicant's SAI is zero if—

The correct household size is—	And the verified effective family income (EFI) is less than—
2	\$300
3	\$400
4	\$500
5	\$600
6	\$700
7	\$800
8	\$900
9	\$1,000
10	\$1,100
11	\$1,200
12	\$1,300
13	\$1,400
14	\$1,500
15	\$1,600
16	\$1,700
17	\$1,800
18	\$1,900
19	\$2,000
20	\$2,100
21	\$2,200
22	\$2,300
23	\$2,400
24	\$2,500

1. EFI equals the annual adjusted family income (AGI) + untaxed income + 1/2 of student's VA educational benefits of the parent and dependent independent student, minus any Federal income tax paid on the income.

FOR FURTHER INFORMATION CONTACT:
 Donald Conner, Program A, Dept. of Student Assistance, Division of Policy and Program Development, Office of Student Financial Assistance, Office of Postsecondary Education, 400 Maryland Avenue SW., RDB-2, Room 411, Washington, DC 20202, Telephone: (202) 472-4226.

DE U.S.C. 10941
 Printing of Federal Domestic Assistance No. 1840-0101 (Pell Grant Program)
 Date: September 18, 1987.
 C. Samuel Kinslerberg,
 Assistant Secretary for Postsecondary Education
 (P) Dec. 87-21089 Filed 9-22-87; 8:45 am
 Sales Code 4999-41

DEPARTMENT OF EDUCATION

Perkins Loan (Formerly the National Direct Student Loan), College Work-Study, Supplemental Educational Opportunity Grant and Guaranteed Student Loan Programs; Revision of the Need Analysis System for the 1988-89 Academic Year

AGENCY: Department of Education.

ACTION: Notice of revision of the need analysis system for the Perkins Loan, College Work-Study, Supplemental Educational Opportunity Grant and Guaranteed Student Loan Programs for the 1988-89 academic year.

SUMMARY: The Secretary of Education announces the need analysis system that an institution of higher education must use in calculating an expected family contribution for the 1988-89 academic year under the Perkins Loan, College Work-Study, Supplemental Educational Opportunity Grant and Guaranteed Student Loan Programs. The first three programs are known collectively as the campus-based programs. The Secretary takes this action under the authority of Part F of Title IV of the Higher Education Act of 1965 as amended (HEA).

FOR FURTHER INFORMATION CONTACT: Margaret O. Henry or Kathy S. Gause, Division of Policy and Program Development, Office of Student Financial Assistance, Department of Education, 400 Maryland Avenue SW., Room 4018, ROB-3, Washington, DC 20202, Telephone (202) 732-4490.

SUPPLEMENTARY INFORMATION:

Program Information

The campus-based and Guaranteed Student Loan Programs are "need-based" student financial aid programs. Under each program an institution must determine whether a student has financial need. It determines a student's financial need by subtracting, from the student's educational cost, his or her expected family contribution, i.e., the amount the student and his or her parents may reasonably be expected to contribute toward his or her educational costs.

Part F of Title IV of the HEA specifies the criteria, data elements and tables for a schedule of expected family contributions for these programs. In addition, Part F requires that, for award years after the 1987-88 award year, four of the tables set forth in that part (i.e., the Standard Maintenance Allowance, the Adjusted Net Worth of a Business or Farm, the Asset Protection Allowance and the Assessment Schedules and Rates) be increased to take into account

inflation that has taken place after December 31, 1986, based, in general, upon increases in the Consumer Price Index.

Part F also requires the Secretary to increase the maximum value for the Employment Expense Allowance to account for inflation based upon increases in the Bureau of Labor Statistics budget of the marginal costs for meals away from home, apparel and upkeep, transportation and housekeeping services for a two-worker versus one-worker family. However, the Secretary has determined that significantly decreased employment-related costs, particularly in the transportation component of the Bureau of Labor Statistics budget, preclude increasing the maximum value for this allowance for the 1988-89 award year.

For award year 1988-89, the Secretary is charged with updating the indicated tables in Part F to account for inflation that took place between December 1986 and December 1987. However, since the Secretary must increase and publish these tables before December 1987, the increases in the tables must be based upon an estimate of the increase in the Consumer Price Index for 1987.

The Secretary estimates, based upon the actual and projected rates of inflation for 1986 and 1987, that the increase in the Consumer Price Index for the period December 1986, through December 1987, will be 2.4 percent. Therefore, for the 1988-89 award year for the campus-based and Guaranteed Student Loan Programs, the following tables set forth in Part F have been updated in accordance with that estimate and the other relevant provisions of Part F.

1. Employment Expense Allowance

This allowance for employment-related expenses recognizes additional expenses incurred by working spouses and single-parent households. The allowance is based upon the marginal differences in costs for meals away from home, housekeeping services, clothing and transportation for a two-earner family compared to a one-earner family.

The Secretary is not increasing this allowance for the 1988-89 award year for the reasons stated above. The employment expense allowance for dependent students and independent students with dependents remains the lesser of \$2,100 or 35 percent of earned income.

2. Standard Maintenance Allowance

This allowance is an offset against income for the family's basic living expenses and it varies by family size. The standard maintenance allowances

for dependent students and independent students with dependents are:

Family size (including student)	Number in college				
	1	2	3	4	5
2	\$8,580	\$7,120			
3	10,690	9,230	\$7,760		
4	13,200	11,730	10,270	\$8,810	
5	15,570	14,110	12,650	11,180	\$8,690
6	18,220	16,750	15,290	13,820	12,360

For each additional family member add \$2,060.
For each additional college student subtract \$1,490.

3. Adjusted Net Worth (NW) of a Business or Farm

Since business and farm assets are income-producing, a portion of the full net value is excluded from the calculation of the expected contribution. The portion of these assets included in the contribution calculation is computed according to the following schedule. This schedule is used for dependent students, independent students without dependents and independent students with dependents.

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0.
\$1 to \$50,000	\$0 plus 40% of NW.
\$50,001 to \$185,000	\$24,000 plus 50% of NW over \$50,000.
\$185,001 to \$305,000	\$86,500 plus 60% of NW over \$185,000.
\$305,001 or more	\$158,500 plus 100% of NW over \$305,000.

4. Asset Protection Allowance

This allowance protects a portion of the net worth (assets less debts) from being considered available for postsecondary education expenses. There are three asset protection allowance tables, one each for parents of dependent students, independent students without dependents and independent students with dependents.

DEPENDENT STUDENTS

If the age of the older parent is—	And there are	
	Two parents	One parent
		Then the asset protection allowance is—
25 or less	0	0
26	2,100	1,600
27	4,200	3,200
28	6,200	4,800
29	8,300	6,300
30	10,400	7,900
31	12,500	9,500
32	14,600	11,100
33	16,600	12,700
34	18,700	14,300
35	20,800	15,900
36	22,900	17,500

DEPENDENT STUDENTS—Continued

If the age of the older parent is—	And there are	
	Two parents	One parent Then the asset protection allowance is—
37	25,000	19,000
38	27,000	20,600
39	29,100	22,200
40	31,200	23,800
41	32,100	24,400
42	32,900	24,900
43	33,800	25,500
44	34,700	26,200
45	35,600	26,800
46	36,600	27,300
47	37,600	28,000
48	38,600	28,700
49	39,600	29,400
50	40,900	30,200
51	42,000	30,900
52	43,400	31,700
53	44,800	32,500
54	46,000	33,500
55	47,500	34,300
56	49,100	35,200
57	51,000	36,200
58	52,700	37,400
59	54,400	38,300
60	56,500	39,400
61	58,600	40,600
62	60,500	41,900
63	62,700	43,300
64	65,100	44,600
65 or more	67,500	46,000

INDEPENDENT STUDENTS WITHOUT DEPENDENTS—Continued

If the age of the student is—	Then the asset protection allowance is—
63	43,300
64	44,600
65 or more	46,000

INDEPENDENT STUDENTS WITH DEPENDENTS

If the age of the student is—	And the student is	
	Married	Unmarried Then the asset protection allowance is—
25 or less	0	0
26	2,100	1,600
27	4,200	3,200
28	6,200	4,800
29	8,300	6,300
30	10,400	7,900
31	12,500	9,500
32	14,600	11,100
33	16,600	12,700
34	18,700	14,300
35	20,800	15,900
36	22,900	17,500
37	25,000	19,000
38	27,000	20,600
39	29,100	22,200
40	31,200	23,800
41	32,100	24,400
42	32,900	24,900
43	33,800	25,500
44	34,700	26,200
45	35,600	26,800
46	36,600	27,300
47	37,600	28,000
48	38,600	28,700
49	39,600	29,400
50	40,900	30,200
51	42,000	30,900
52	43,400	31,700
53	44,800	32,500
54	46,000	33,500
55	47,500	34,300
56	49,100	35,200
57	51,000	36,200
58	52,700	37,400
59	54,400	38,300
60	56,500	39,400
61	58,600	40,600
62	60,500	41,900
63	62,700	43,300
64	65,100	44,600
65 or more	67,500	46,000

INDEPENDENT STUDENTS WITHOUT DEPENDENTS

If the age of the student is—	Then the asset protection allowance is—
25 or less	0
26	1,600
27	3,200
28	4,800
29	6,300
30	7,900
31	9,500
32	11,100
33	12,700
34	14,300
35	15,900
36	17,500
37	19,000
38	20,600
39	22,200
40	23,800
41	24,400
42	24,900
43	25,500
44	26,200
45	26,800
46	27,300
47	28,000
48	28,700
49	29,400
50	30,200
51	30,900
52	31,700
53	32,500
54	33,500
55	34,300
56	35,200
57	36,200
58	37,400
59	38,300
60	39,400
61	40,600
62	41,900

5. Assessment Schedules and Rates

Three schedules, one each for dependent students, independent students without dependents and independent students with dependents, are used to determine the expected contribution toward educational expenses from family financial resources.

For dependent students, the expected parental contribution is derived from the parents' adjusted available income (AAI). AAI represents a measure of a family's financial strength which

considers both income and assets. The parents' contribution for a dependent student is computed according to the following schedule:

If AAI is—	Then the contribution is—
Less than — \$3,409	— \$750.
— \$3,409 to \$7,700	22% of AAI.
\$7,701 to \$9,900	\$1,694 plus 25% of AAI over \$7,700.
\$9,901 to \$11,800	\$2,244 plus 29% of AAI over \$9,900.
\$11,801 to \$13,800	\$2,795 plus 34% of AAI over \$11,800.
\$13,801 to \$15,500	\$3,475 plus 40% of AAI over \$13,800.
\$15,501 or more	\$4,155 plus 47% of AAI over \$15,500.

For independent students without dependents, an increasing percentage of their available taxable income (ATI) is included in the expected contribution. ATI is adjusted gross income minus allowances for Federal, State and local income taxes and social security taxes. The contribution from ATI for an independent student without dependents is computed according to the following schedule:

If ATI is—	Then the contribution is—
Less than \$8,800	70% of ATI.
\$8,801 or more	\$8,160 plus 90% of ATI over \$8,800.

For independent students with dependents, the expected contribution is derived from the adjusted available income (AAI). AAI represents a measure of a family's financial strength which considers both income and assets. The contribution for an independent student with dependents is computed according to the following schedule:

If AAI is—	Then the contribution is—
Less than — \$3,409	— \$750.
— \$3,409 to \$7,700	22% of AAI.
\$7,701 to \$9,900	\$1,694 plus 25% of AAI over \$7,700.
\$9,901 to \$11,800	\$2,244 plus 29% of AAI over \$9,900.
\$11,801 to \$13,800	\$2,795 plus 34% of AAI over \$11,800.
\$13,801 to \$15,500	\$3,475 plus 40% of AAI over \$13,800.
\$15,501 or more	\$4,155 plus 47% of AAI over \$15,500.

[20 U.S.C. 1087kk-1087vv]

(Catalog of Federal Domestic Assistance No. 84.038, National Direct Student Loan Program; 84.033, College Work-Study Program; 84.007, Supplemental Educational Opportunity Grant Program; and 84.032, Guaranteed Student Loan Program)

Dated: August 18, 1987.

William J. Bennett,

Secretary of Education.

[FR Doc. 87-19183 Filed 8-21-87; 8:45 am]

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Fiscal Operations Report and Application to Participate (FISAP)

in the
**Perkins Loan (Formerly National Direct Student Loan (NDSL))
Supplemental Educational Opportunity Grant (SEOG)
and College Work-Study (CWS) Programs**

Department of Education
Office of Postsecondary Education
Office of Student Financial Assistance
Washington, D.C. 20202

Dated Material — Open Immediately

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The Legal Reason Why You Must Complete the Application

The law says that if we do not receive a completed application form by the deadline date on the cover of this package, you cannot be assured that your institution will be allocated funds for any one of the campus-based programs. (If you want to request a level of expenditure for the Perkins Loan Program, even if you need no new Federal funds, you must file an application.) Perkins Loan (34 CFR 674.5) (20 U.S.C. 1087bb), CWS (34 CFR 675.5) (42 U.S.C. 2756), SEOG (34 CFR 676.5) (20 U.S.C. 1070b-3).

The Legal Reason Why You Must Complete the Fiscal Operations Report

Federal regulations say that if you spent funds in 1986-87 or have a Perkins Loan fund, you must file a fiscal operations report. Perkins Loan (34 CFR 674.19), CWS (34 CFR 675.19), SEOG (34 CFR 676.19), 20 U.S.C. 1095.

- was enrolled in an eligible program during Award Year 1986-87
- met citizenship or residency requirements for Award Year 1986-87
- applied for financial aid for Award Year 1986-87 ("applied for financial aid" is defined below).
- has on file with the institution all information needed to perform a need analysis using a methodology approved by the Secretary of Education, including asset and taxable and non-taxable income information for a 12-month period. Do not include any student who withdrew before his or her program began.

Income information for the dependent student must have come from a document signed by at least one parent of the student.

Please Note: Any student meeting the above criteria (including those enrolled on a less than half-time basis), regardless of the family's ability to contribute to the cost of attendance, is to be included in the grid. You should include students for whom you had no funds to award and students who you determined did not need funds.

Taxable and non-taxable income includes:

- adjusted gross income as defined by the IRS
- and
- the full amount of any non-taxable income

An applicant has *applied for financial aid* for 1986-87, if the applicant submitted a document that meets these two criteria:

- the document is a part of a formal financial aid process

and

- the document's purpose is to request funds to pay for the cost of attendance.

Examples include:

- a Pell Grant Application Form,
- a form or similar instrument of a need analysis service,
- an institution's application for aid,
- a written statement or letter requesting aid.

or

- a GSL Needs Test.

Please Note: For GSL applications signed by students prior to October 17, 1986, the GSL Needs Test may be used to satisfy the requirement of applying for financial aid, but it did not satisfy the requirement that you must

have on file all information needed to perform a need analysis using a methodology approved by the Secretary. Therefore, the GSL Needs Test in and of itself was not acceptable.

To report dependent students in the eligible aid applicant grid (Section D), an institution must include only the parents' taxable and non-taxable income that is used by the system of need analysis (not the student's taxable and non-taxable income).

To report independent students in the grid, an institution must include the student and spouse taxable and non-taxable income that is used by the system of need analysis.

Eligible aid applicants for which the independent/dependent status for GSL changed as of January 1, 1987, must be entered in Section D, according to their status for Campus-Based/Pell eligibility.

Lines 9-25

In each column, line 25 is the sum of lines 9 through 24.

Section E. Information on Enrollment

If you report enrollment on line 26 or on lines 27 and 28, do not fill in lines 29 through 41. Conversely, if you report enrollment on lines 29 through 41, do not fill in line 26, or lines 27 and 28.

Line 26, or lines 27 and 28

- Complete line 26, or lines 27 and 28, if your institution operates on a traditional calendar or if a majority of your institution's eligible programs operate on a traditional calendar.

Column a. Report the number of students enrolled in undergraduate classes.

Column b. Report the number of students enrolled in graduate/professional classes.

Traditional calendar means your institution has terms that are quarters, trimesters, or semesters, and that the institution has only one admission period during a quarter, trimester, or semester. If the students enroll on a quarter, trimester, or semester basis but the institution admits a new group of students in a program monthly, bi-monthly, etc., for the purposes of this application it is a non-traditional program.

26 Total number of students, 1986-87

Report the unduplicated total number of students your institution enrolled at any time during the award year July 1, 1986 through June 30, 1987. Count each student only once.

Name of Institution and State _____ Serial Number _____ Entity Number 1- _____

Section C. Assessments and Expenditures

	(a) Undergraduate	(b) Graduate/Professional
6. Total tuition and fees for the Award Year July 1, 1986-June 30, 1987	\$ _____	\$ _____
7. Total Pell expenditures for the 1986-87 Pell Grant Award Year	\$ _____	
8. Total expended for State grants and scholarships made to undergraduates for the Award Year July 1, 1986 to June 30, 1987;	\$ _____	

Section D. Information on Eligible Aid Applicants for Award Year 1986-87

	Taxable & Non-taxable Income	DEPENDENT		Taxable & Non-taxable Income	INDEPENDENT	
		Undergraduate (a)	Graduate/Professional (b)		Undergraduate (c)	Graduate/Professional (d)
9.	\$ 0-\$ 2,999	_____	_____	\$ 0-\$ 999	_____	_____
10.	3,000- 5,999	_____	_____	1,000- 1,999	_____	_____
11.	6,000- 8,999	_____	_____	2,000- 2,999	_____	_____
12.	9,000- 11,999	_____	_____	3,000- 3,999	_____	_____
13.	12,000- 14,999	_____	_____	4,000- 4,999	_____	_____
14.	15,000- 17,999	_____	_____	5,000- 5,999	_____	_____
15.	18,000- 20,999	_____	_____	6,000- 6,999	_____	_____
16.	21,000- 23,999	_____	_____	7,000- 7,999	_____	_____
17.	24,000- 26,999	_____	_____	8,000- 8,999	_____	_____
18.	27,000- 29,999	_____	_____	9,000- 9,999	_____	_____
19.	30,000- 32,999	_____	_____	10,000- 10,999	_____	_____
20.	33,000- 35,999	_____	_____	11,000- 11,999	_____	_____
21.	36,000- 38,999	_____	_____	12,000- 12,999	_____	_____
22.	39,000- 41,999	_____	_____	13,000- 13,999	_____	_____
23.	42,000- 44,999	_____	_____	14,000- 14,999	_____	_____
24.	45,000- OVER	_____	_____	15,000- OVER	_____	_____
25. Total		_____	_____	Total	_____	_____

Section E. Information on Enrollment

(Institutions with TRADITIONAL CALENDAR)			(Institutions with NON-TRADITIONAL CALENDAR)		
Institutions that had 1986-87 enrollment, fill in (line 26)					
	(a) Undergraduate	(b) Graduate/Professional		(a) Continuing Students	(b) New Starts
26. Total number of students, 1986-87	_____	_____	29. July 1, 1986	_____	_____
			30. August 1	_____	_____
			31. September 1	_____	_____
			32. October 1	_____	_____
			33. November 1	_____	_____
			34. December 1	_____	_____
			35. January 1, 1987	_____	_____
			36. February 1	_____	_____
			37. March 1	_____	_____
			38. April 1	_____	_____
			39. May 1	_____	_____
			40. June 1, 1987	_____	_____
27. Estimated number of students, 1987-88	_____	_____	41. Total	_____	_____
28. Projected number of students, 1988-89	_____	_____			

1 X

Instructions for Part VI: Program Summary

This part consists of two sections. Section A asks you to identify aid recipients by income category and to list the amounts that you spent in each category of aid recipients. Section B assists you in calculating the administrative cost allowance.

Who must fill out Part VI, Section A?

If you participated in the Perkins Loan, SEOG, or CWS programs in the 1986-87 Award Year, you must fill out this section.

What do I need to fill out this section?

You will need data from Parts III, IV, and V of this FISAP.

Line-by-line instructions for Part VI, Section A

Report the distribution of aid recipients and the amounts spent during the 1986-87 Award Year by adjusted gross family income level using the definition of taxable and non-taxable income in Part II, Section D for undergraduate dependent students (lines 1 through 6) and by undergraduate independent (line 7) or graduate level (line 8). All graduate students, both dependent and independent, should be entered only in line 8, columns a, g, and i. Students reported in lines 1 through 8 must be at least half-time students.

Line

1-6 Undergraduate dependents

Column a. Report the number of Perkins Loan recipients for each income level in lines 1 through 6.

Column b. Report the amounts lent to borrowers in column a for the income levels in lines 1 through 6.

Column c. Report the number of SEOG recipients for each income level in lines 1 through 6.

Column d. Report the amount awarded recipients in column c for each income level in lines 1 through 6. The amount may include funds from SEOG and funds transferred from CWS.

Column e. Report the number of CWS recipients for each income level in lines 1 through 6.

Column f. Report the amount earned by CWS recipients in column e for each income level in lines

1 through 6. The amount may include funds from CWS and funds transferred from SEOG.

Column g. Report the unduplicated number of recipients in columns a, c, and e for each line 1 through 6.

Column h. Report the total of columns b, d, and f for each line 1 through 6.

7 Undergraduate independents

Columns a, c, and e. Report the number of undergraduate independent recipients for each program indicated.

Columns b, d, and f. Report the amount earned by recipients in columns 7(a), 7(c), and 7(e).

Column g. Report the unduplicated number of recipients for columns a, c, and e.

Column h. Report the sum of line 7, columns b + d + f.

8 Graduate

Column a. Report the number of graduate recipients in the Perkins Loan Program.

Column b. Report the amount advanced to Perkins Loan graduate recipients in column a.

Column e. Report the number of graduate recipients in the CWS Program.

Column f. Report the amount earned by CWS graduate recipients in column e.

Column g. Report the unduplicated number of recipients in columns a and e.

Column h. Report the sum of columns b + f.

9 Less than half-time students

Column a. Report the number of Perkins Loan program recipients who are less than half-time students.

Column b. Report the funds awarded recipients in column a.

Column c. Report the number of SEOG recipients who are less than half-time students.

Column d. Report the funds awarded recipients in column c.

Application and Fiscal Operations Report (FISAP)

OMB No 1840-0073
Expires 6/30/88

Name of Institution
and State _____

Serial
Number _____

Entity
Number 1 _____

Program VI. Program Summary For Award Year July 1, 1986 Through June 30, 1987

Section A. Income Distribution of Program Recipients

STUDENT FAMILY INCOME CATEGORY	PERKINS LOAN		SEOG		CWS		SUMMARY	
	a Recipients	b Funds	c Recipients	d Funds	e Recipients	f Funds	g Recipients	h Funds
1. \$0— 5,999								
2. \$6,000— 11,999								
3. \$12,000— 17,999								
4. \$18,000— 23,999								
5. \$24,000— 29,999								
6. \$30,000 AND OVER								
7. Undergraduate Independent								
8. Graduate			DOES NOT APPLY	DOES NOT APPLY				
9. Less than half- time students								
10. TOTAL								

Dependent Undergraduates

41

10.

(2) *Overpayment of a Pell Grant due to institutional error.* If the institution makes an overpayment of a Pell Grant as a result of its own error and cannot correct it as specified in paragraph (e)(1) of this section, it may continue to disburse an NDSL to that student if the student—

- (i) Is otherwise eligible; and
 - (ii) Acknowledges in writing the amount of overpayment and agrees to repay it in a reasonable period of time.
- (3) *Overpayment of an SEOG.* An institution may continue to disburse an NDSL to a student who receives an overpayment on an SEOG if—

- (i) The student is otherwise eligible; and
- (ii) It can eliminate the overpayment by adjusting financial aid payments (other than Pell Grants) in the same award year in which the overpayment occurred.

(4) *Definition.* Overpayment of a grant means that a student's grant payments are greater than the amount he or she is entitled to receive.

(f) *Default on loans.* If a student is in default on a loan made under the National Defense/Direct Student Loan, GSL or PLUS programs for attendance at any institution, the institution may nevertheless make an NDSL payment to that student under the following conditions:

(1) *Guaranteed loan and Parent Loans for Undergraduate Students (PLUS).* An institution may make an NDSL or continue to advance NDSL funds to a student who is in default on a Guaranteed Student Loan or a PLUS if the Secretary (for a Federally insured loan) or a guarantee agency (for a loan insured by that guarantee agency) determines that the student has made satisfactory arrangements to repay the defaulted loan.

(2) *National Defense/Direct Student Loan.* An institution may make an NDSL or continue to advance NDSL funds to a student who is in default on a National Defense/Direct Student Loan if the institution that made the loan, or the Secretary, if the loan has been assigned to the Department of Education, certifies that the student has made satisfactory arrangements to repay that loan.

**(g) Bankruptcy.* The Secretary does not consider a loan made under the National Defense Student Loan, National Direct Student Loan, Guaranteed Student Loan, or Parent Loans for Undergraduate Students Program that is discharged in bankruptcy to be in default for purposes of this section.

**(h) GSL/PLUS—Reliance on student's statement.* An institution, in determining whether a student is in default on a loan made under the Guaranteed Student Loan Program or the PLUS program, may rely upon the student's written statement that he or she is not in default unless the institution has information to the contrary.

(Authority: 20 U.S.C. 1087dd, and 1091) [46 FR 5241, Jan. 19, 1981, as amended at 46 FR 6324, Jan. 21, 1981; 47 FR 33229, July 30, 1982; 51 FR 41925, Nov. 19, 1986]

§ 674.10 Special sessions.

A student enrolled at an institution in a special session (e.g., summer school) is eligible for an NDSL if he or she—

- (a) Is otherwise eligible (see § 674.9);
- (b)(1) Is registered as at least a half-time student at that institution for that session; or
- (2) Is taking all of the courses required to complete his or her certificate or degree; and
- (c)(1) Was attending that institution as at least a half-time student during the preceding term; or
- (2) Has been accepted as at least a half-time student for the subsequent term.

(Authority: 20 U.S.C. 1087aa-ii)

§ 674.11 Allowable costs of attendance.

(a) *General.* (1) Except as provided in paragraphs (d) and (e) of this section, a student's cost of attendance means—

(i) The tuition and fees charged to a full-time student for an academic year by the institution he or she is attending as determined under paragraph (b) of this section;

(ii) An allowance for room and board expenses for an academic year, as determined under paragraph (c) of this section;

(iii) A reasonable allowance determined by the institution for books and supplies for an academic year;

(iv) A reasonable allowance determined by the institution for transportation for an academic year. This allowance may include—

(A) The cost of travel between the student's residence and the institution; and

(B) The cost of travel required for completion of a course of study;

(v) A reasonable allowance determined by the institution for miscellaneous personal expenses for an academic year;

(vi) A reasonable allowance determined by the institution for an academic year for expenses related to study abroad for students enrolled in an academic program which normally includes a formal program of study outside the United States;

(vii) A reasonable allowance determined by the institution for expenses for an academic year related to child care for a student's dependent children; and

(viii) A reasonable allowance determined by the institution for a handicapped student's expenses for an academic year related to his or her handicap, if these expenses are not provided for by any other assisting agency or program. This allowance may include expenses related to special services, transportation, equipment and supplies.

(2) If another agency or program provides assistance for any expenses related to a student's handicap, thereby reducing the student's costs, the institution shall document such assistance as part of the student's financial aid record.

(3) For purposes of this section, a handicapped student is a student who meets the definition contained in section 602(1) of the Education of the Handicapped Act. Accordingly, a handicapped student is a student who is mentally retarded, hard of hearing, deaf, speech impaired, visually handicapped, seriously emotionally disturbed, or orthopedically impaired, or is otherwise health impaired, or has specific learning disabilities which require special education and related services.

(4) The institution shall take into account when determining a student's cost of attendance—

(i) The period for which financial assistance is awarded; and

(ii) Whether the student is enrolled on a full-time or less than full-time basis.

(Authority: 20 U.S.C. 1089)

(b) *Tuition and fees.* (1) An institution shall determine the tuition and fees charged a full-time student by calculating—

(i) The actual amount charged the full-time student for tuition and fees for an academic year; or

(ii) The average amount it charges full-time students for tuition and fees for an academic year. If the institution selects this option, it must determine an average cost for each of the following categories of students:

- (A) Undergraduate students;
- (B) Graduate students; and
- (C) Professional students.

(2) If an institution establishes its tuition and fee charges on a residency requirement basis (e.g. In-State and Out-of-State) and elects to calculate an average tuition and fee charge, it shall establish a separate average charge for each different residency based classification.

(3) An institution may determine a separate average charge for any other distinct classification upon which it bases tuition and fee charges.

(4) An institution shall determine the tuition and fees charged a less than full-time student by—

(i) Calculating the actual amount it charges the student for tuition and fees for an academic year; or

(ii) Reducing the amount it calculated under paragraphs (b) (1), (2), or (3) of this section to reflect the less than full-time enrollment of that student.

(Authority: 20 U.S.C. 1089)

(c) *Room and board.* (1) The institution shall calculate a student's room and board allowance as follows—

(i) For a student who has no dependents and lives with his or her parent(s), an allowance of \$1,100;

(ii) For a student who has no dependents and lives in institutionally owned or operated housing—

(e) *Determination of satisfactory progress.* (1) If an institution determines at the beginning of a payment period that a student is not maintaining satisfactory progress, but reverses itself BEFORE the end of the payment period, the institution may give a CWS job to the student for the entire period.

(2) If an institution determines at the beginning of a payment period that a student is not maintaining satisfactory progress, but reverses itself AFTER the end of the payment period, the institution may NOT provide the student employment for that period OR make adjustments in subsequent financial aid payments to compensate for the loss of aid for that period.

(f) *Overpayment of grants.* Conditions under which an institution may allow a student who is overpaid a grant to continue his or her CWS job;

(1) *Overpayment of a Pell Grant.* If an institution makes an overpayment of a Pell Grant to a student, it may continue to employ that student if—

(i) The student is otherwise eligible; and

(ii) It can eliminate the overpayment in the award year in which it occurred by adjusting the subsequent Pell Grant payments for that award year.

(2) *Overpayment of a Pell Grant due to institutional error.* If the institution makes an overpayment of a Pell Grant as a result of its own error and cannot correct it as specified in paragraph (f)(1) of this section, it may continue to employ that student under the CWS Program if the student—

(i) Is otherwise eligible; and

(ii) Acknowledges in writing the amount of overpayment and agrees to repay it in a reasonable period of time.

(3) *Overpayment of an SEOG.* An institution may continue to employ a student who receives an overpayment on an SEOG if—

(i) The student is otherwise eligible; and

(ii) It can eliminate the overpayment by adjusting financial aid payments (other than Pell Grants) in the same award year in which the overpayment occurred.

(4) *Definition.* Overpayment of a grant means that a student's grant

payments are greater than the amount he or she is entitled to receive.

(g) *Default on loans.* If a student is in default on a loan made under the National Defense/Direct Student Loan, GSL, or PLUS programs for attendance at any institution, the institution may nevertheless continue to employ that student under the CWS Program under the following conditions:

(1) *Guaranteed loan and Parent Loans for Undergraduate Students (PLUS).* An institution may provide CWS employment to a student who is in default on a Guaranteed Student Loan or a PLUS if the Secretary (for a Federally insured loan) or a guarantee agency (for a loan insured by that guarantee agency) determines that the student has made satisfactory arrangements to repay the defaulted loan.

(2) *National Defense/Direct Student Loan.* An institution may continue to employ a student under the CWS Program who is in default on a National Defense/Direct Student Loan if the institution that made the loan, or the Secretary, if the loan has been assigned to the Department of Education, certifies that the student has made satisfactory arrangements to repay that loan.

(h) *Bankruptcy.* The Secretary considers a National Defense Student Loan, a National Direct Student Loan, a Guaranteed Student loan, or a PLUS that is discharged in bankruptcy to be in default for purposes of this section.

(i) *GSL/PLUS—Reliance on student's statement.* An institution, in determining whether a student is in default on a loan made under the Guaranteed Student Loan Program, or the PLUS Program, may rely upon the student's written statement that he or she is not in default unless the institution has information to the contrary.

(Authority: 42 U.S.C. 2753; 20 U.S.C. 1091)

[46 FR 5266, Jan. 19, 1981, and amended at 46 FR 6326, Jan. 19, 1981; 51 FR 41925, Nov. 19, 1986]

§ 675.10 Special sessions.

(a) During a special session (e.g., summer school) or during a full-time work period of a cooperative education

program, a student is eligible for employment under CWS if he or she—

(1) Is otherwise eligible (see § 675.9); and

(2)(i) Was enrolled at that institution during the preceding term and will complete his or her course of study during the special session; or

(ii) Has been accepted for the subsequent term.

(b) The Secretary considers a student to be accepted for the subsequent term if the student will be studying in an eligible program of study abroad.

(c)(1) If an institution provides CWS employment to a student during a special session when the student was not enrolled during the preceding term, it must maintain a written record demonstrating—

(i) That it accepts the student for the subsequent term; and

(ii) That the student accepts its offer.

(2) The institution may not provide CWS employment to a student if it believes the student does not intend to enroll in the subsequent term.

(3) The institution must immediately terminate a student's employment if it becomes aware after employment begins that the student does not intend to enroll in the subsequent term.

(Authority: 42 U.S.C. 2753)

§ 675.11 Allowable costs of attendance.

(a) *General.* (1) Except as provided in paragraphs (d) and (e) of this section, a student's cost of attendance means—

(i) The tuition and fees charged to a full-time student for an academic year by the institution he or she is attending as determined under paragraph (b) of this section;

(ii) An allowance for room and board expenses for an academic year, as determined under paragraph (c) of this section;

(iii) A reasonable allowance determined by the institution for books and supplies for an academic year;

(iv) A reasonable allowance determined by the institution for transportation for an academic year. This allowance may include—

(A) The cost of travel between the student's residence and the institution; and

(B) The cost of travel required for completion of a course of study;

(v) A reasonable allowance determined by the institution for miscellaneous personal expenses for an academic year;

(vi) A reasonable allowance determined by the institution for an academic year for expenses related to study abroad for students enrolled in an academic program which normally includes a formal program of study outside the United States;

(vii) A reasonable allowance determined by the institution for expenses for an academic year related to child care for a student's dependent children; and

(viii) A reasonable allowance determined by the institution for a handicapped student's expenses for an academic year related to his or her handicap, if these expenses are not provided for by any other assisting agency or program. This allowance may include expenses related to special services, transportation, equipment and supplies.

(2) If another agency or program provides assistance for any expenses related to a student's handicap, thereby reducing the student's costs, the institution shall document such assistance as part of the student's financial aid record.

(3) For purposes of this section, a handicapped student is a student who meets the definition contained in section 602(1) of the Education of the Handicapped Act. Accordingly, a handicapped student is a student who is mentally retarded, hard of hearing, deaf, speech impaired, visually handicapped, seriously emotionally disturbed, or orthopedically impaired, or is otherwise health impaired or has specific learning disabilities which require special education and related services.

(4) The institution shall take into account when determining a student's cost of attendance—

(i) The period for which financial assistance is awarded; and

(ii) Whether the student is enrolled on a full-time or less than full-time basis.

(Authority: 20 U.S.C. 1089)

(b) *Tuition and fees.* (1) An institution shall determine the tuition and fees charged a full-time student by calculating—

(i) The actual amount charged the full-time student for tuition and fees for an academic year; or

(ii) The average amount it charges full-time students for tuition and fees for an academic year. If the institution selects this option, it must determine an average cost for each of the following categories of students:

- (A) Undergraduate students;
- (B) Graduate student; and
- (C) Professional students.

(2) If an institution establishes its tuition and fee charges on a residency requirement basis (e.g. In-State and Out-of-State) and elects to calculate an average tuition and fee charge, it shall establish a separate average charge for each different residency based classification.

(3) An institution may determine a separate average charge for any other distinct classification upon which it bases tuition and fee charges.

(4) An institution shall determine the tuition and fees charged a less than full-time student by—

(i) Calculating the actual amount it charges the student for tuition and fees for an academic year; or

(ii) Reducing the amount it calculated under paragraphs (b)(1), (2), or (3) of this section to reflect the less than full-time enrollment of that student.

(Authority: 20 U.S.C. 1089)

(c) *Room and board.* (1) The institution shall calculate a student's room and board allowance as follows—

(i) For a student who has no dependents and lives with his or her parent(s), an allowance of \$1,100;

(ii) For a student who has no dependents and lives in institutionally owned or operated housing—

(A) The actual amount charged the student for room and board for an academic year; or

(B) A standard allowance based on the average amount it charges most of

its student residents for room and board for an academic year;

(iii) For a student who has no dependents and does not live with his or her parent(s) or in institutionally owned or operated housing, a standard allowance determined by the institution for room and board for an academic year; or

(iv) For a student who has dependents, an allowance determined by the institution for room and board for an academic year based upon expenses incurred by the student and his or her dependent(s).

(2) For purposes of this section, a spouse is considered a dependent.

(Authority: 20 U.S.C. 1089)

(d) *Attendance costs for students in correspondence study programs.* The cost of attendance for a student enrolled in a correspondence study program means—

(1) Actual tuition and fees charged to the student for an academic year;

(2) A reasonable allowance determined by the institution for books and supplies for an academic year, if required for the completion of the program; and

(3) If incurred in fulfilling a required period of residential training, expenses for—

- (i) Room and board; and
- (ii) Travel between the student's residence and the institution.

(Authority: 20 U.S.C. 1089)

(e) *Attendance costs for students whose program length exceeds the academic year at institutions using clock hours.* The cost of attendance for a student enrolled in an institution measuring progress in clock hours who is charged tuition and fees for a program whose length exceeds the length of the academic year at the institution, is determined by adding—

(1) Tuition and fees \times clock hours in the academic year \div clock hours in the program plus

(2) Room and board and other applicable allowances determined under paragraphs (a) and (c) of this section.

(f) *Adjustments.* The institution may, in individual cases, adjust a student's cost of attendance if the cost of attendance calculated under para-

graphs (a) through (e) of this section is not a reasonable approximation of the student's actual costs.

(Authority: 20 U.S.C. 1089(e))

(g) *Required documentation.* An institution must be able to justify and document the cost of attendance figures established under this section.

(Authority: 20 U.S.C. 1089)

[46 FR 6326, Jan. 21, 1981]

*§ 675.12 Expected family contribution.

(a) *Dependent students.* In determining the amount a dependent student and his or her spouse and parents are expected to contribute to the student's cost of attendance, the financial aid administrator must consider—

(1) Any serious illness in the family. (Family members include the student, the student's parents and spouse, and any other persons the parents may claim as exemptions under the Internal Revenue Code);

(2) The number of the parents' dependent children;

(3) The number of the parents' dependent children attending institutions of higher education;

(4) Tuition costs of dependent children attending elementary and secondary schools; and

(5) Any other circumstances that could affect the ability of the student, the student's spouse, and the student's parents to contribute to his or her cost of attendance.

(b) *Independent students.* In determining the amount an independent student and spouse are expected to contribute to the student's cost of attendance, the financial aid administrator must consider—

(1) Any serious illness in the family. (Family members include the student, his or her spouse, and any other persons the student or spouse may claim as exemptions under the Internal Revenue Code);

(2) The number of the student's dependent children;

(3) The number of the student's dependent children attending institutions of higher education;

(4) Tuition costs of dependent children attending elementary and secondary schools; and

(5) Any other circumstances that could affect the ability of the student or spouse to contribute to the student's cost of attendance.

(c) *Special determination of dependent student-parent relationship.* (1) The student financial aid administrator must determine whether the relationship between a student and his or her parents makes it unreasonable to expect the parents to contribute to the student's cost of attendance, regardless of their ability to do so, if requested by a student who does not—

- (i) Live with his or her parents;
- (ii) Visit his or her parents for periods longer than typical for other adult family members; or
- (iii) Receive gifts from his or her parents more valuable than those typically given to other adult nondependent offspring.

(2) Before determining that it is unreasonable for a parent of a dependent student to contribute to the student's attendance costs, the financial aid administrator must determine whether the student's parents are, in fact, willing to contribute toward those costs.

(3) The student financial aid administrator must make that determination part of the institution's written record.

(d) *Native American students.* To determine a Native American's expected family contribution, an institution may not consider the following as income or assets of the student or his or her family:

- (1) Awards made under the Distribution of Judgment Funds Act (25 U.S.C. 1401 et seq.) or the Alaska Native Claims Settlement Act (43 U.S.C. 1601 et seq.).
- (2) Property that may not be sold or encumbered without the consent of the Secretary of the Interior.
- (3) Any other property held in trust for the student or his or her family by the U.S. Government.

(e) *Annual determinations.* An institution must determine a student's need at least annually.

(Authority: 42 U.S.C. 2753)

*§ 675.13 Approved need analysis systems.

(a) An institution must use a Secretary approved need analysis system or

(i) Is otherwise eligible; and
 (ii) Acknowledges in writing the amount of overpayment and agrees to repay it in a reasonable period of time.

(3) *Overpayment of an SEOG.* An institution may continue to make SEOG payments to a student who receives an overpayment on an SEOG if—

(i) The student is otherwise eligible; and

(ii) It can eliminate the overpayment by adjusting financial aid payments (other than Pell Grants) in the same award period in which the overpayment occurred.

(4) *Definition.* Overpayment of a grant means that a student's grant payments are greater than the amount he or she is entitled to receive.

(f) *Default on loans.* If a student is in default on a loan made under the National Defense/Direct Student Loan, GSL, or PLUS programs for attendance at any institution, the institution may nevertheless make an SEOG payment to that student under the following conditions:

(1) *Guaranteed loan and Parent Loans for Undergraduate Students.* An institution may pay an SEOG to a student who is in default on a Guaranteed Student Loan or a PLUS if the Secretary (for a federally insured loan) or a guarantee agency (for a loan insured by that guarantee agency) determines that the student has made satisfactory arrangements to repay the defaulted loan.

(2) *National Defense/Direct Student Loan.* An institution may pay an SEOG to a student who is in default on a National Defense/Direct Student Loan if the institution that made the loan, or the Secretary, if the loan has been assigned to the Department of Education, certifies that the student has made satisfactory arrangements to repay the loan.

(g) *Bankruptcy.* The Secretary does not consider a loan made under the National Defense Student Loan, National Direct Student Loan, Guaranteed Student Loan, or Parent Loans that is discharged in bankruptcy to be in default for purposes of this section.

(h) *GSL/PLUS—Reliance on student's statement.* An institution, in determining whether a student is in de-

fault on a loan made under the Guaranteed Student Loan Program or the PLUS program, may rely upon the student's written statement that he or she is not in default unless the institution has information to the contrary.

(Authority: 20 U.S.C. 1070b-2 and 1091)

[46 FR 5281, Jan. 19, 1981, as amended at 46 FR 6327, Jan. 19, 1981; 51 FR 41925, Nov. 19, 1986]

§ 676.10 Special sessions.

(a) A student enrolled at an institution in a special session (e.g., summer school) is eligible for an SEOG if he or she—

(1) Is otherwise eligible (see § 676.9);
 (2)(i) Is registered at that institution for that session; or

(ii) Is taking all of the courses required to complete his or her certificate or degree; and

(3)(i) Was attending that institution during the preceding term; or

(ii) Has been accepted for the subsequent term.

(Authority: 20 U.S.C. 1070b-1)

[46 FR 5281, Jan. 16, 1981, as amended at 47 FR 33232, July 30, 1982]

§ 676.11 Allowable cost of attendance.

(a) *General.* (1) Except as provided in paragraphs (d) and (e) of this section, a student's cost of attendance means—

(i) The tuition and fees charged to a full-time student for an academic year by the institution he or she is attending as determined under paragraph (b) of this section;

(ii) An allowance for room and board expenses for an academic year, as determined under paragraph (c) of this section;

(iii) A reasonable allowance determined by the institution for books and supplies for an academic year;

(iv) A reasonable allowance determined by the institution for transportation for an academic year. This allowance may include—

(A) The cost of travel between the student's residence and the institution; and

(B) The cost of travel required for completion of a course of study;

(v) A reasonable allowance determined by the institution for miscella-

neous personal expenses for an academic year;

(vi) A reasonable allowance determined by the institution for an academic year for expenses related to study abroad for students enrolled in an academic program which normally includes a formal program of study outside the United States;

(vii) A reasonable allowance determined by the institution for expenses for an academic year related to child care for a student's dependent children; and

(viii) A reasonable allowance determined by the institution for a handicapped student's expenses for an academic year related to his or her handicap, if these expenses are not provided for by any other assisting agency or program. This allowance may include expenses related to special services, transportation, equipment and supplies.

(2) If another agency or program provides assistance for any expenses related to a student's handicap, thereby reducing the student's costs, the institution shall document such assistance as part of the student's financial aid record.

(3) For purposes of this section, a handicapped student is a student who meets the definition contained in section 602(1) of the Education of the Handicapped Act. Accordingly, a handicapped student is a student who is mentally retarded, hard of hearing, deaf, speech impaired, visually handicapped, seriously emotionally disturbed, or orthopedically impaired, or is otherwise health impaired or has specific learning disabilities which require special education and related services.

(4) The institution shall take into account when determining a student's cost of attendance—

(i) The period for which financial assistance is awarded; and

(ii) Whether the student is enrolled on a full-time or less than full-time basis.

(Authority: 20 U.S.C. 1089)

(b) *Tuition and fees.* (1) An institution shall determine the tuition and fees charged a full-time student by calculating—

(i) The actual amount charged the full-time student for tuition and fees for an academic year; or

(ii) The average amount it charges full-time students for tuition and fees for an academic year.

(2) If an institution establishes its tuition and fee charges on a residency requirement basis (e.g. In-State and Out-of-State) and elects to calculate an average tuition and fee charge, it shall establish a separate average charge for each different residency based classification.

(3) An institution may determine a separate average charge for any other distinct classification upon which it bases tuition and fee charges.

(4) An institution shall determine the tuition and fees charged a less than full-time student by—

(i) Calculating the actual amount it charges the student for tuition and fees for an academic year; or

(ii) Reducing the amount it calculated under paragraphs (b) (1), (2), or (3) of this section to reflect the less than full-time enrollment of that student.

(Authority: 20 U.S.C. 1089)

(c) *Room and board.* (1) The institution shall calculate a student's room and board allowance as follows—

(i) For a student who has no dependents and lives with his or her parent(s), an allowance of \$1,100;

(ii) For a student who has no dependents and lives in institutionally owned or operated housing—

(A) The actual amount charged the student for room and board for an academic year; or

(B) A standard allowance based on the average amount it charges most of its student residents for room and board for an academic year;

(iii) For a student who has no dependents and does not live with his or her parent(s) or in institutionally owned or operated housing, a standard allowance determined by the institution for room and board for an academic year; or

(iv) For a student who has dependents, an allowance determined by the institution for room and board for an academic year based upon expenses incurred by the student and his or her dependent(s).

DEPARTMENT OF EDUCATION

34 CFR Part 690

Pell Grant Program; Schedule of Expected Family Contributions and Cost of Attendance

AGENCY: Department of Education.
ACTION: Final regulations.

SUMMARY: The Secretary issues final regulations for the Pell Grant Program Expected Family Contribution Schedule for the 1987-88 award year. These regulations are needed to implement the provisions of section 5 of the Student Financial Assistance Technical Amendments Act of 1982 as amended by section 408 of the Higher Education Amendments of 1986, Pub. L. 99-498. The Family Contribution Schedule describes the formulas used in determining the amount, if any, of a student's Pell Grant award. The Pell Grant expected family contribution number is also known as the "student aid index (SAI)."

Further, the Secretary notifies institutions and students that the cost of attendance regulations used to calculate Pell Grant awards during the 1986-87 award year will be used to calculate a student's cost of attendance during the 1987-88 award year.

EFFECTIVE DATE: These regulations take effect either 45 days after publication in the Federal Register or later if Congress takes certain adjournments. It should be noted, however, that these regulatory amendments apply only to the awarding of Pell Grants for periods of enrollment beginning on or after July 1, 1987. The regulations for the 1986-87 award year, which pertain to the awarding of Pell Grants for periods of enrollment beginning on or after July 1, 1986 through June 30, 1987, are still applicable. If you want to know the effective date of these regulations, call or write the Department of Education contact person.

FOR FURTHER INFORMATION CONTACT: Fred Sellers, Chief, Pell Grant Policy Section, or Deborah Cohen, Pell Grant Program Specialist, Office of Student Financial Assistance, U.S. Department of Education (ROB-3, Room 4318), 400 Maryland Avenue, SW., Washington, DC 20202. Telephone (202) 472-4300.

SUPPLEMENTARY INFORMATION:

Family Contribution Schedule—Current Requirements

Section 5 of the Student Financial Assistance Technical Amendments Act of 1982 as amended by section 408 of the Higher Education Amendments of 1986, Pub. L. 99-498, enacted on October 17, 1986, requires the Secretary to use, with

certain specified modifications, the 1986-87 award year Pell Grant Expected Family Contribution Schedule in award year 1987-88. The specified modifications include changes in the family size offsets and other changes to reflect the most recent and relevant data, such as updating calendar years. The Secretary is, therefore, amending only the relevant sections of the 1986-87 Pell Grant Family Contribution Schedule and publishing these amendments as final regulations.

Updating the Family Size Offsets To Account for Inflation

Section 5 of the Student Financial Assistance Technical Amendments Act of 1982 as amended by section 408 of the Higher Education Amendments of 1986 requires that the family size offsets for the 1987-88 award year Pell Grant Expected Family Contribution Schedule be based upon the family size offsets used in the 1986-87 award year Pell Grant Expected Family Contribution Schedule, adjusted by a percentage change equal to the percentage increase or decrease in the Consumer Price Index for Wage Earners and Clerical Workers published by the Department of Labor, rounded to the nearest \$100. That section also provides that the percentage change is the percentage difference between the arithmetic mean for the period of October 1, 1984, through September 30, 1985, and the arithmetic mean for the period of October 1, 1985, through September 30, 1986. Because that percentage difference was equal to an increase of 2.2 percent, the family size offsets used in 1986-87 were multiplied by 1.022 and the results were rounded to the nearest \$100.

Cost of Attendance

Section 3 of the Student Financial Assistance Technical Amendments Act of 1982 as amended by section 408 of the Higher Education Amendments of 1986 requires that the cost of attendance criteria used for calculating Pell Grant awards for award year 1986-87 be used for the 1987-88 award year. Therefore, the Secretary gives notice that the cost of attendance provisions for the Pell Grant Program contained in 34 CFR Part 690 Subpart E, that were in effect and used to calculate Pell Grant awards for the 1986-87 award year, shall be used to calculate Pell Grant awards for the 1987-88 award year.

Waiver of Notice of Proposed Rulemaking

In accordance with section 431(b)(2)(A) of the General Education Provisions Act (20 U.S.C. 1232(b)(2)(A)), and the Administrative Procedure Act, 5

U.S.C. 553, it is the practice of the Secretary to offer interested parties the opportunity to comment on proposed regulations. However, the changes made in the Family Contribution Schedule are specifically directed by section 5 of the Student Financial Assistance Technical Amendments Act of 1982 as amended by section 408 of the Higher Education Amendments of 1986 and establish no new substantive policy. Public comment could have no effect on the content of these regulations. Therefore, the Secretary has determined that publication of a proposed rule is unnecessary and contrary to the public interest under 5 U.S.C. 553(b)(B).

Executive Order 12291

These regulations have been reviewed in accordance with Executive Order 12291. They are not classified as major because they do not meet the criteria for major regulations established in the order.

Regulatory Flexibility Act Certification

The Secretary certifies that these regulations will not have a significant economic impact on a substantial number of small entities. Small entities affected by these regulations are small institutions of higher education. These regulations revise the Pell Grant Family Contribution Schedule used in determining student eligibility for Pell Grants and only change the statutory citations of the cost of attendance regulations. However, they will not have a significant economic impact on the institutions affected.

Paperwork Reduction Act of 1980

These regulations have been examined under the Paperwork Reduction Act of 1980 and have been found to contain no information collection requirements.

Assessment of Educational Impact

The Secretary has determined that the regulations in this document would not require transmission of information that is being gathered by or is available from any other agency or authority of the United States.

List of Subjects in 34 CFR Part 690

Administrative practice and procedure, Education, Education of disadvantaged, Grant programs—education, Student aid.

Citation of Legal Authority

A citation of statutory or other legal authority is placed in parentheses on the line following each substantive provision of these regulations.

CONSTRUCTING STUDENT EXPENSE BUDGETS

**NASFAA MONOGRAPH SERIES
NUMBER III FEBRUARY 1984**

**National Association of Student Financial Aid Administrators
Washington, D.C.
1984**

Chapter 3

METHODS OF CONSTRUCTING STUDENT EXPENSE BUDGETS

Standard student expense budgets are the basic tools the aid administrator relies on in calculating need for aid applicants and in making judgments about additional allowances in exceptional cases. Standard budgets also serve an information function by providing summaries of expected costs to current and prospective students, to other administrators, and to the public at large. Because of the essential role of student expense budgets, aid administrators should be able to demonstrate the way in which they arrive at the standard budgets used in financial aid programs.

Standard budgets may be derived in a variety of ways. Some budget components are set by the institution, but allowances for other elements are subject to determination by the aid administrator. This is especially so in the case of living expenses for students who reside off campus or who are married or have children. To ensure that budgets are comprehensive and adequate, it is necessary to conduct periodic reviews of the budgets and sometimes to undertake special budget research. This chapter examines various methods of student expense budget research.

Planning for Budget Research

Planning is the first essential step to student budget research. Among considerations in planning are decisions about where responsibility for budget research lies, the frequency and timing of research, the demography of the student body, what data already exist, and whether resources are available for the undertaking.

Responsibility. Responsibility within an institution for the development and maintenance of student budgets usually resides with the financial aid administrator. The aid administrator should, therefore, initiate periodic reviews of student expense budgets and, if new budget research is deemed necessary, coordinate the research project. In some cases it may be possible to develop research projects for all campuses of a multicampus system or cooperatively among institutions in the same locale. In other instances, a statewide governmental agency may take the initiative and enlist the cooperation of institutions in conducting student budget research.

Frequency. The financial aid administrator should establish a calendar for reviewing student expense budgets and for collecting new data. Regardless of the methods used to construct student expense budgets, this will ensure that the process is well-planned and systematically organized. Because expenses are timebound, review and research must be ongoing processes. Although comprehensive research may not be necessary annually, a yearly review of student expense budgets is required. Expenses that are not controlled by the institution should be the focus of the periodic reviews, while institutional budget items (e.g., tuition, fees, room, and board) should be adjusted as changes occur.

Timing. Student expense budgets should reflect realistic costs for students during a given time period. To accomplish this, budgets should be prepared for defined academic periods and thoroughly reviewed before they are used again for subsequent terms. Any budget research should be conducted as

close as possible to the time that expenses will be incurred. Resulting budgets should be adjusted for economic changes that occur after they are constructed.

Demographics. The aid recipient population is a segment of an institution's total student body, and budgets for aid recipients should reflect typical expenses encountered by students in general. For this reason, any budget research should take into account the institution's entire student population. Research is usually conducted using a representative sample of the student body. To select a representative sample, however, it is necessary first to have a demographic profile of all students. A demographic profile allows the aid administrator to determine categories of student budgets to be developed and to identify the size of samples needed to produce reliable data. As a general rule, student expense budgets should be developed separately for groups of students who face similar types of expenditures. For these groups, differences in expenditures from individual to individual within a group should vary less than differences from one group to another. This procedure recognizes the diversity of the student population, reduces possible distortions in standard budgets, and assists the aid administrator by reducing the number of students for whom exceptional expenses must be documented.

Distinctions made on the basis of demographic categories do not necessarily imply that separate student expense budgets have to be constructed, although that judgment should be made after data are collected about expenses of students in different categories. Consideration should be given to the following demographic characteristics in deciding what data are needed to construct reasonable expense budgets: academic level, degree program, residence, age, marital status, dependency status, and family size.

Existing budget information. Once the demographic composition of the student population is understood, the aid administrator should examine what student budget information already exists or is available from sources both within and outside of the institution. Data may be available from state economic surveys and regional budgets, indices, or studies prepared by the Bureau of Labor Statistics (BLS) of the United States Department of Labor. In addition, publications of state agricultural extension services, welfare agencies, and professional associations may be useful in constructing student expense budgets or in planning for budget research.

After surveying available data, the aid administrator should decide whether the information is sufficient to construct reasonable student expense budgets. The decision should take into account the demography of the student body, the completeness of budgets already in use, and the appropriateness of available data to the updating of existing budgets or the creation of new ones. If it appears necessary for the institution to conduct new research, the aid administrator must assess whether resources are available for the project.

Resource availability. Research pertaining to student expense budgets requires a commitment to the expenditure of resources for this purpose. In planning a research project, the availability of time, personnel, and money must be assessed by the aid administrator. These resources may be found within the financial aid office; but if this is not the case, the aid administrator must determine whether such resources exist elsewhere. If special funding is needed, support should be sought through appropriate administrative channels.

ance shall be computed by decreasing the asset protection allowance for age 40, as updated, by one-fifteenth for each year of age below age 40 and rounding the result to the nearest \$100.

(21) in section 478(c)(2), by striking out "\$26,000", "\$91,000", and "\$169,000" and inserting "\$24,000", "\$84,000", and "\$156,000";

(22) in section 478(f), by striking out "Consumer Price Index for Wage Earners and Clerical Workers" and inserting in lieu thereof "Consumer Price Index for All Urban Consumers";

(23) in section 479(a)—

(A) by striking out "paragraph (2)" and inserting "subsection (b)";

(B) by striking out "families which" and inserting "families (1) who"; and

(C) by striking out "and which file a form 1040A pursuant to the Internal Revenue Code of 1954" and inserting "and (2) who file a form 1040A or 1040EZ pursuant to the Internal Revenue Code of 1986, or are not required to file pursuant to such Code";

(24) in section 475(b)—

(A) by striking out "and State" in paragraph (2);

(B) by striking out "and" at the end of paragraph (4);

(C) by striking out the period at the end of paragraph (5) and inserting "; and"; and

(D) by inserting after paragraph (5) the following new paragraph:

"(6) an allowance (A) for State and other taxes, as defined in section 475(c)(2) for dependent students and in section 477(b)(2) for independent students with dependents, or (B) for State and local income taxes, as defined in section 476(b)(2) for independent students without dependents."

(25) in section 479, by adding at the end thereof the following new subsection:

"(c) SIMPLIFIED APPLICATION FORM.—The Secretary shall develop and use a simplified application form for families described in this section to qualify for the use of a simplified needs analysis."

(26) by striking out section 479A and inserting in lieu thereof the following:

"DISCRETION OF STUDENT FINANCIAL AID ADMINISTRATORS

"Sec. 479A. (a) IN GENERAL.—Nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator, on the basis of adequate documentation, to make necessary adjustments to the cost of attendance and expected student or parent contribution (or both) to allow for treatment of individual students with special circumstances. In addition, nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator to use supplementary information about the financial status or personal circumstance of eligible applicants in selecting recipients and determining the amount of awards under subparts 1 and 2 of part A and parts B, C, and E of this title.

(b) ADJUSTMENTS TO ASSETS TAKEN INTO ACCOUNT.—A student financial aid administrator shall be considered to be making a necessary adjustment in accordance with subsection (a) if—

"(1) the administrator determines, in his or her discretion, that the effective family income of the applicant is small in relation to—

"(A) the net value of the principal place of residence;

"(B) the net worth of a farm on which the family resides;

or

"(C) the net worth of a family owned and operated small business;

"(2) such administrator reduces or eliminates the amount of such net value or net worth that is subject to assessment in the computation of the expected family contribution of that applicant; and

"(3) the administrator reports the amount of such adjustments made with respect to determinations for Pell Grants to the contractor or contractors processing applications for such grants for the award year.

"(c) ASSET ADJUSTMENT AS EXAMPLE.—The asset adjustment described in subsection (b) is an example of the type of adjustment which financial aid administrators are authorized to make by subsection (a), and shall not be considered to be the only adjustment that is so authorized."

(27) by striking section 479B and inserting in lieu thereof the following:

"STUDENT ASSISTANCE AND OTHER FEDERAL PROGRAMS

"Sec. 479B. (a) ATTENDANCE COSTS NOT TREATED AS INCOME OR RESOURCES.—The portion of any student financial assistance received under this title, or under Bureau of Indian Affairs student assistance programs, that is made available for attendance costs described in subsection (b) shall not be considered as income or resources in determining eligibility for assistance under any other program funded in whole or in part with Federal funds.

(b) ATTENDANCE COSTS.—The attendance costs described in this subsection are—

"(1) tuition and fees normally assessed a student carrying the same academic workload as determined by the institution, and including costs for rental or purchase of any equipment, materials, or supplies required of all students in the same course of study; and

"(2) an allowance for books, supplies, transportation, and miscellaneous personal expenses for a student attending the institution on at least a half-time basis, as determined by the institution.

"NATIVE AMERICAN STUDENTS

"Sec. 479C. In determining family contributions for Native American students, computations performed pursuant to this part shall exclude—

"(1) any income and assets of \$2,000 or less per individual payment received by the student (and spouse) and student's parents under the Per Capita Act or the Distribution of Judgment Funds Act; and

"(2) any income received by the student (and spouse) and student's parents under the Alaskan Native Claims Settlement Act or the Maine Indian Claims Settlement Act."; and

(28) in section 480—

STUDENT FINANCIAL AID

BUDGET SURVEY

1988-89

The Student Financial Aid Budget Survey Committee was formed in November, 1987 and developed a survey instrument entitled, "Student Budget Survey, Fall Semester 1987." A copy is enclosed. In December, 1987, this survey questionnaire was sent to 1,258 students. They were selected by random sample through the Office of Admissions and Records. The following parameters were used to define this sample:

- only undergraduate and graduate students
- no law or medical students
- students enrolled for at least 6 hours
- students attending at the Carbondale campus as defined by fee locator #5
- international students were not included since they are not eligible for federal student assistance.

The survey was mailed to 1,257 students the Monday after Thanksgiving break. Students were given two weeks to return the survey to the Office of Student Work and Financial Assistance.

Four hundred and forty-six (446) students completed and returned the survey. That is a 35.5% return. The average return for this type survey is approximately fifteen to twenty percent. An analysis of the data was done by Dr. Jean Paratore, Assistant to the Vice President for Student Affairs, and her graduate assistant. They used the SPSS-X Release 2.2 statistical package to analyze the students' responses. Further analysis of the data was done by Tim Keller, Graduate and Professional Student Council, and Joe Camille, Student Work and Financial Assistance.

The following costs were derived from the budget survey as broken out by Question #1 -- Class Status: Questions number 8, 9, 10, 22 and 23. The remainder of the costs were derived from the budget survey as broken out by Question #5, using a family size of one; i.e., a single student with no dependents.

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Undergraduate Costs 1988-89

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<u>Question</u>	<u>Description</u>	<u>Monthly Costs</u>	<u>9-month Academic Year</u>
8,9,10	Rent, Mortgage, Taxes, Ins.*	\$ 179.01	
12	Utilities	56.16	
13	Food	<u>132.91</u>	
	Room & Board	\$ 368.08 x 9 =	\$3312.72
14	Phone	24.48	
15	Entertainment	29.49	
16	Clothing, laundry	23.24	
17	Household supplies	16.91	
18	Medical Expenses	8.53	
30	All Transportation	50.40	
32	Vehicle insurance	<u>24.71</u>	
	Personal Expenses	\$ 177.76 x 9 =	\$1599.84
22	Books (per semester)	148.06	
23	Supplies (per semester)	<u>62.28</u>	
	Books and Supplies	\$ 210.34 x 2 =	\$ 420.68
			\$5533.24

* weighted average

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Graduate Costs 1988-89

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<u>Question</u>	<u>Description</u>	<u>Monthly Costs</u>	<u>9-month Academic Year</u>
8,9,10	Rent, Mortgage, Taxes, Ins.*	\$ 269.78	
12	Utilities	56.16	
13	Food	<u>132.91</u>	
	Room & Board	\$ 458.85 x 9 =	\$4129.65
14	Phone	24.48	
15	Entertainment	29.49	
16	Clothing, laundry	23.24	
17	Household supplies	16.91	
18	Medical Expenses	8.53	
30	All Transportation	50.40	
32	Vehicle insurance	<u>24.71</u>	
	Personal Expenses	\$ 177.76 x 9 =	\$1599.84
22	Books (per semester)	111.38	
23	Supplies (per semester)	<u>59.86</u>	
	Books and Supplies	\$ 171.24 x 2 =	\$ 342.48
			\$6071.97

* weighted average

Weighted Averages - Questions 8,9,10

	<u>Undergraduate</u>	<u>Graduate</u>
Question # 8:	170.02 (N=206)	212.77 (N=45)
# 9:	224.65 (N=20)	343.38 (N=18)
#10:	54.51 (N=24)	75.00 (N=20)
Undergraduate:		
w/a 9 & 10:	224.65 X 20 = \$ 4,493.00	
	54.51 X 24 = \$ 1,308.24	
	44	\$ 5,801.24 % 22 = \$ 263.22
	(44 % 2 = 22)	
Graduate:		
w/a 9 & 10:	343.38 X 18 = \$ 6,180.84	
	75.00 X 20 = \$ 1,500.00	
	38	\$ 7,680.84 % 19 = \$ 404.25
w/ave 9 & 10:	263.22 (N=22)	404.25 (N=45)
8:	170.02 (N=206)	212.77 (N=19)
w/ave 8,9,10:	179.01 (N=228)	269.61 (N=64)

Tuition and FeesIn-State

	<u>One (1) Semester</u>	<u>Academic Year</u>	<u>Summer (6 hours)</u>	<u>Academic Year + Summer</u>
TUITION	\$ 659.40	\$ 1318.80	\$ 329.70	\$ 1648.50
FEES	283.30	566.60	152.45	719.05
TOTAL	\$ 942.70	\$ 1885.40	\$ 482.15	\$ 2367.55

Out-of-State

	<u>One (1) Semester</u>	<u>Academic Year</u>	<u>Summer (6 hours)</u>	<u>Academic Year + Summer</u>
TUITION	\$1978.20	\$ 3956.40	\$ 989.10	\$ 4945.50
FEES	283.30	566.60	152.45	719.05
TOTAL	\$2261.50	\$ 4523.00	\$ 1141.55	\$ 5664.55

Fees

	(T&F)	(T)	(Fees)	88-89 Increases	1 Sem. Total
Fees (AY):	\$ 932.35	- \$659.40	= \$272.95	+ \$10.35	= \$283.30 X 2 = \$ 566.60 AY
Fees (Summer):	STS:		2.25		152.45 Summer
	Atty:		2.35		\$ 719.05
	Activity:		4.77		
	Rec:		23.50		
	Ath:		19.00		
	Med:		51.00		
	Rev. Bond:		29.70		
	Stu. Ctr.:		19.88		
	TOTAL		\$152.45		

Books and Supplies

Undergraduate:

\$ 420 (AY) % 2 semesters = \$210 (12 hours per semester) % 2 = \$105 (6 hours Summer)
 \$ 105 (Summer)
 \$ 525 TOTAL (12 mos.)

Graduate:

\$ 340 (AY) % 2 semesters = \$170 (per semester) % 2 = \$85 (6 hours Summer)
 \$ 85 (Summer)
 \$ 425 TOTAL (12 mos.)

Maintenance Costs

1. Undergraduate, on-campus, 9 months

Room & Board (per University Housing): \$ 2636.00

Maintenance Costs:

Phone #14	24.48		
Entertainment #15	29.49		
Clothes #16	23.24		
Supplies #17	16.91		
Medical #18	8.53		
SUB-TOTAL	102.65	mo. x 9 mos. =	\$ 923.85
All Trans. #30	50.40		
Car Ins. #32	24.71		
SUB-TOTAL	75.11	mo. x 9 mos. =	\$ 675.99
SUB-TOTAL			1599.84 \$ 1600.00

Sunday supper (32 wks) =

\$ 4236.00
 64.00
 \$ 4300.00

TOTAL BUDGET:	Tuition & Fees:	\$ 1885.00
	Books	420.00
	Living Expenses:	4295.00 (rounded)
	Total	\$ 6600.00

2. Undergraduate, off-campus, 9 months:

Room (#8,9,10)	:	\$ 179.01	
Utilities (#12)	:	56.16	
		\$ 235.17	\$ 235.17
Food (#13)	:	132.91	
		368.08	x 9 mos. = \$ 3312.72
Maintenance			1600.00
Living Expenses			4912.72
Total Budget:	T&F:	\$ 1885.00	
	Books:	420.00	
	Living Expenses:	4895.00 (rounded)	
		\$ 7200.00	

3. Undergraduate, off-campus, with parents, 9 months:

Room & Board (Federal law):	\$ 1500.00
Maintenance:	1600.00
Living Expenses	<u>\$ 3100.00</u>

TOTAL BUDGET:	T & F:	\$ 1885.00
	Books:	420.00
	Living Expenses:	<u>3095.00 (rounded)</u>
		\$ 5400.00

4. Undergraduate, with dependent(s), off-campus, with parents, 9 months:

Room & Board (Federal law):	\$ 2500.00
Maintenance:	1600.00
Living Expenses	<u>\$ 4100.00</u>

TOTAL BUDGET:	T & F:	\$ 1885.00
	Books:	420.00
	Living Expenses:	<u>4095.00 (rounded)</u>
		\$ 6400.00

5. Undergraduate, on-campus, 12 months:

Room & Board:	\$ 2636.00 (9 months)
	794.00 (Summer)
	80.00 (Sunday supper 40 weeks)
	<u>\$ 3510.00</u>

Maintenance:	1600 % 75% = \$ 2133.33
Room & Board:	3510.00
Living Expenses:	<u>5643.33</u>

TOTAL BUDGET:	T & F:	\$ 2368.00
	Books:	525.00
	Living Expenses:	<u>5647.00 (rounded)</u>
		\$ 8540.00

6. Undergraduate, off-campus, 12 months:

Room:	\$ 235.17 x 12 months = \$ 2822.04	
Food:	132.91 x 12 months = 1594.92	
	<u>\$ 4416.96</u>	\$ 4416.96
Maintenance:	1600 % 75% =	2133.33
Total Living Expenses		<u>\$ 6650.29</u>

TOTAL BUDGET:	T & F:	\$ 2368.00
	Books:	525.00
	Living Expenses:	<u>6547.00 (rounded)</u>
		\$ 9440.00

7. Undergraduate, off-campus, with parents, 12 months:

Room & Board:	1500 % 75% =	\$ 2000.00
Maintenance:	1600 % 75% =	2133.33
Living Expenses:		<u>\$ 4133.33</u>

TOTAL BUDGET:	T & F:	\$ 2368.00
	Books:	525.00
	Living Expenses:	<u>4137.00</u>
		<u>\$ 7030.00</u>

8. Undergraduate, with dependent(s), off-campus, with parents, 12 months:

Room & Board:	2500 % 75% =	\$ 3333.33
Maintenance:	1600 % 75% =	2133.33
Living Expenses:		<u>\$ 5466.66</u>

TOTAL BUDGET:	T & F:	\$ 2368.00
	Books:	525.00
	Living Expenses:	<u>5467.00</u>
		<u>\$ 8360.00</u>

9. Graduate, on-campus, 9 months:

Room & Board (single occupancy):	=	\$ 3336.00
Sunday supper	=	64.00
Maintenance:		<u>1600.00</u>
Living Expenses:		<u>\$ 5000.00</u>

TOTAL BUDGET:	T & F:	\$ 1885.00
	Books:	340.00
	Living Expenses:	<u>4975.00 (rounded)</u>
		<u>\$ 7200.00</u>

10. Graduate, off-campus, 9 months:

Room & Board:	\$ 4130.00
Maintenance:	<u>1600.00</u>
Living Expenses:	<u>\$ 5730.00</u>

TOTAL BUDGET:	T & F:	\$ 1885.00
	Books:	340.00
	Living Expenses:	<u>5775.00 (rounded)</u>
		<u>\$ 8000.00</u>

11. Graduate, off-campus, with parents, 9 months:

Room & Board (Federal law):	\$ 1500.00
Maintenance:	<u>1600.00</u>
Living Expenses:	\$ <u>3100.00</u>

TOTAL BUDGET:	T & F:	\$ 1885.00
	Books:	340.00
	Living Expenses:	<u>3095.00 (rounded)</u>
		\$ <u>5320.00</u>

12. Graduate, with dependent(s), off-campus, with parents, 9 months:

Room & Board:	\$ 2500.00
Maintenance:	<u>1600.00</u>
Living Expenses:	\$ <u>4100.00</u>

TOTAL BUDGET:	T & F:	\$ 1885.00
	Books:	340.00
	Living Expenses:	<u>4095.00 (rounded)</u>
		\$ <u>6320.00</u>

13. Graduate, on-campus, 12 months:

Room & Board (single occupancy) 9 mos.	= \$ 3336.00
Summer	= 879.00
Sunday supper 40 weeks	= 80.00
	= \$ <u>4295.00</u>
Maintenance: 1600 % 75% =	2133.33

R & B:	\$ 4295.00
Maintenance:	<u>2133.33</u>
Living Expenses:	\$ <u>6428.33</u>

TOTAL BUDGET:	T & F:	\$ 2368.00
	Books:	425.00
	Living Expenses:	<u>6427.00 (rounded)</u>
		\$ <u>9220.00</u>

14. Graduate, off-campus, 12 months:

Room & Board	
\$ 458.85 per month x 12 months =	\$ 5506.20
Maintenance	
\$ 1600.00 % 75% =	<u>2133.33</u>
Living Expenses	\$ <u>7639.53</u>

TOTAL BUDGET:	T & F:	\$ 2368.00
	Books:	425.00
	Living Expenses:	<u>7637.00 (rounded)</u>
		\$ <u>10430.00</u>

15. Graduate, off-campus, with parents, 12 months:

Room & Board		
\$1500 % 75% =	\$	2000.00
Maintenance		
\$1600 % 75% =		<u>2133.33</u>
Living Expenses		<u>\$ 4133.33</u>
TOTAL BUDGET: T & F: \$ 2368.00		
	Books:	425.00
	Living Expenses:	<u>4137.00 (rounded)</u>
		<u>\$ 6930.00</u>

16. Graduate, with dependent(s), off-campus, with parents, 12 months:

Room & Board		
\$2500 % 75% =	\$	3333.33
Maintenance		
\$1600 % 75% =		<u>2133.33</u>
Living Expenses		<u>\$ 5466.66</u>
TOTAL BUDGET: T & F: \$ 2368.00		
	Books:	425.00
	Living Expenses:	<u>5467.00 (rounded)</u>
		<u>\$ 8260.00</u>

STUDENT BUDGETS

FOR

1988 - 89

	9 MONTHS				3 MONTHS				12 MONTHS			
	On-Campus	Off-Campus Not with Parents	Off-Campus with Parents	Off-Campus with Parents with Dependents	On-Campus	Off-Campus Not with Parents	Off-Campus with Parents	Off-Campus with Parents with Dependents	On-Campus	Off-Campus Not with Parents	Off-Campus with Parents	Off-Campus with Parents with Dependents
UNDERGRADUATE												
<u>In-State</u>												
Tuition & Fees	1885	1885	1885	1885	483	483	483	483	2368	2368	2368	2368
Books & Supplies	420	420	420	420	105	105	105	105	525	525	525	525
Living Expenses	4295	4895	3095	4095	1352	1652	1042	1372	5647	6547	4137	5467
TOTAL	\$6600	\$7200	\$5400	\$6400	\$1940	\$2240	\$1630	\$1960	\$8540	\$9440	\$7030	\$8360

	9 MONTHS				3 MONTHS				12 MONTHS			
	On-Campus	Off-Campus Not with Parents	Off-Campus with Parents	Off-Campus with Parents with Dependents	On-Campus	Off-Campus Not with Parents	Off-Campus with Parents	Off-Campus with Parents with Dependents	On-Campus	Off-Campus Not with Parents	Off-Campus with Parents	Off-Campus with Parents with Dependents
GRADUATE												
<u>In-State</u>												
Tuition & Fees	1885	1885	1885	1885	483	483	483	483	2368	2368	2368	2368
Books & Supplies	340	340	340	340	85	85	85	85	425	425	425	425
Living Expenses	4975	5775	3095	4095	1452	1862	1042	1372	6427	7637	4137	5467
TOTAL	\$7200	\$8000	\$5320	\$6320	\$2020	\$2430	\$1610	\$1940	\$9220	\$10430	\$6930	\$8260

	9 MONTHS				3 MONTHS				12 MONTHS			
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Out-of-State

Add-on Out-of-State Tuition Difference:
 9-month budget: \$2638
 3-month budget: \$ 659
 12-month budget: \$3297

Prepared By

Office of Student Work and Financial Assistance
 Southern Illinois University at Carbondale
 Carbondale, Illinois 62901-4702

STUDENT BUDGET SURVEY

FALL SEMESTER, 1987

November 30, 1987

Dear Student:

You have been chosen -- by a random sample -- to assist in determining what students spend to attend SIUC. Attached is a "Student Budget Survey." Besides a few general questions, it asks about the following costs: living expenses; childcare expenses; books and supplies; and transportation expenses.

The purpose of this survey is to provide data that can be used to determine students' cost of attendance at SIUC. This is a very important part of the financial aid process.

The following are members of the financial aid Budget Committee:

Rick Nelson, Undergraduate Student Organization
Tim Keller, Graduate and Professional Student Council
Kay Riesch, Non-Traditional Student
Jean Paratore, Assistant to the Vice President for Student Affairs
Mary Helen Gasser, Office of Non-Traditional Students
Joe Camille, Student Work and Financial Assistance

We strongly encourage you to complete the enclosed survey. Mail it back no later than Thursday, December 9, 1987. A self-addressed, stamped envelope has been provided. Thanks for your help.

Sincerely,



Joseph M. Camille
Chair, Budget Committee
Woody Hall, B326
Student Work and Financial Assistance

Enclosure

STUDENT BUDGET SURVEY

FALL SEMESTER 1987

DIRECTIONS

Answer all questions on the answer sheet provided. Use #2 pencil only. Fill in circles completely and carefully. Answer all questions, unless otherwise directed "For you only." Return the answer sheet along with the survey in the enclosed, stamped envelope. Do not fold the answer sheet. **MAIL YOUR RESPONSE BACK NO LATER THAN THURSDAY, DECEMBER 9, 1987.**

General Questions

1. What is your classification for Fall Semester 1987?
 - A. Undergraduate student
 - B. Graduate student
 - C. Law or Medical student

2. How old are you?
 - A. 17 years old or younger
 - B. 18 through 23 years old
 - C. 24 through 29 years old
 - D. 30 through 35 years old
 - E. over 35 years old

3. What is your marital status?
 - A. Single, never married
 - B. Married
 - C. Divorced
 - D. Widowed
 - E. Separated

4. If you are married, is your spouse currently attending college?
 - A. Not married
 - B. Spouse is not attending college
 - C. Spouse attending college for 6 semester hours or more
 - D. Spouse attends college for 5 semester hours or less

5. Number of people who legally depend upon you (don't include yourself) for financial support (Example: spouse, children, etc.):

A. None	F. 5
B. 1	G. 6
C. 2	H. 7
D. 3	I. More than 7
E. 4	

Living Expenses

Now we would like to ask a few questions to help us understand your living expenses.

6. Where are you living?

- A. University Residence Hall
- B. University Apartment (Southern Hills, Evergreen Terrace, University Courts, etc.)
- C. Parent's home
- D. Fraternity or Sorority house
- E. Off-campus Apartment, Trailer or House
- F. Relative's home

The following questions are for students who do not live in University-owned housing. This survey does not consider any fraternity or sorority house to be University-owned housing. Skip to Question 13 if you live in University-owned housing.

7. Do you rent or own the place where you live?

- A. Rent
- B. Own
- C. Doesn't apply, living with Parents and do not pay rent
- D. Doesn't apply, living with a Relative/Friend and do not pay rent

8. How much do you spend each month for your rent (include lot rent for a trailer)? If you are single and share expenses, give only your share of the payment. If married or head of household, give total family amount.

- A. Doesn't apply
- B. Less than \$75 per month
- C. From \$ 75 to \$124 per month
- D. From \$125 to \$174 per month
- E. From \$175 to \$224 per month
- F. From \$225 to \$274 per month
- G. From \$275 to \$324 per month
- H. From \$325 to \$374 per month
- I. \$375 and above per month

9. If you are buying a house or trailer, how much do you spend each month for your mortgage? Do not include taxes or insurance. If married or head of household, give total family amount.

- A. Doesn't apply
- B. Less than \$150 per month
- C. From \$150 to \$224 per month
- D. From \$225 to \$299 per month
- E. From \$300 to \$374 per month
- F. From \$375 to \$449 per month
- G. From \$450 to \$524 per month
- H. From \$525 to \$599 per month
- I. \$600 and above each month

10. If you own your housing, how much do you spend each year for real estate taxes and insurance? If married or head of household, give total family amount.

- A. Doesn't apply
- B. Less than \$400 per year
- C. From \$400 to \$599 per year
- D. From \$600 to \$799 per year
- E. From \$800 to \$999 per year
- F. From \$1000 to \$1199 per year
- G. From \$1200 to \$1399 per year
- H. From \$1400 to \$1599 per year
- I. \$1600 and above each year

11. Does your rent payment include all utilities (water, sewage, electricity, gas, garbage collection)?
- A. Doesn't apply
 - B. Yes
 - C. No
12. How much do you spend each month for utilities? Do not include your telephone costs. If you are single and share housing, give only the amount you pay. If married or head of household, give total family amount.
- A. Doesn't apply
 - B. Less than \$50 per month
 - C. From \$50 to \$74 per month
 - D. From \$75 to \$99 per month
 - E. From \$100 to \$124 per month
 - F. From \$125 to \$149 per month
 - G. From \$150 to \$174 per month
 - H. From \$175 to \$199 per month
 - I. \$200 and above per month
13. How much do you spend each week for food? If you are single and share expenses with others, report only your share. If married or head of household, give total family amount.
- A. Less than \$20 per week
 - B. From \$20 to \$29 per week
 - C. From \$30 to \$39 per week
 - D. From \$40 to \$49 per week
 - E. From \$50 to \$59 per week
 - F. From \$60 to \$69 per week
 - G. From \$70 to \$79 per week
 - H. From \$80 to \$89 per week
 - I. \$90 and above each week
14. How much do you spend each month for your telephone? If married or head of household, give total family amount.
- A. Doesn't apply
 - B. Do not have a telephone
 - C. Less than \$10 per month
 - D. From \$10 to \$19 per month
 - E. From \$20 to \$29 per month
 - F. From \$30 to \$39 per month
 - G. From \$40 to \$49 per month
 - H. \$50 and above per month
15. How much do you spend each month for entertainment (movies, plays, concerts, athletic events, etc.)? If married or head of household, give total family amount.
- A. Less than \$10 per month
 - B. From \$10 to \$19 per month
 - C. From \$20 to \$29 per month
 - D. From \$30 to \$39 per month
 - E. From \$40 to \$49 per month
 - F. \$50 and above per month

16. How much do you spend each month for clothing, laundry and dry cleaning? If married or head of household, give total family amount.

- A. Less than \$10 per month
- B. From \$10 to \$19 per month
- C. From \$20 to \$29 per month
- D. From \$30 to \$39 per month
- E. From \$40 to \$49 per month
- F. From \$50 to \$59 per month
- G. From \$60 to \$69 per month
- H. \$70 and above each month

17. How much do you spend each month for household supplies (detergent, light bulbs, towels, soap, toothpaste, etc.)? If married or head of household, give total family amount.

- A. Doesn't apply, living with parents or relative and do not pay for household supplies
- B. Less than \$10 per month
- C. From \$10 to \$19 per month
- D. From \$20 to \$29 per month
- E. From \$30 to \$39 per month
- F. From \$40 to \$49 per month
- G. From \$50 to \$59 per month
- H. From \$60 to \$69 per month
- I. \$70 and above each month

18. How much do you spend per year for medical expenses not covered by insurance (Example: dental work, eyeglasses, prescription drugs)? If married or head of household, give total family amount.

- A. Doesn't apply
- B. Less than \$60 per year
- C. From \$ 60 to \$119 per year
- D. From \$120 to \$179 per year
- E. From \$180 to \$239 per year
- F. From \$240 to \$299 per year
- G. From \$300 to \$359 per year
- H. From \$360 to \$419 per year
- I. \$420 and above each year

Childcare Expenses

19. If children depend upon you for financial support, are you paying for childcare, daycare, nursery school, or a babysitter?

- A. Yes, I pay for childcare expenses
- B. No, I do not have childcare expenses

20. I currently pay childcare expenses for the following number of my children:

- | | |
|-------------------------------------|-----------------------|
| A. I do not have childcare expenses | F. 5 children |
| B. 1 child | G. 6 children |
| C. 2 children | H. 7 children |
| D. 3 children | I. 8 or more children |
| E. 4 children | |

21. How much do you spend per week for childcare expenses?

- A. I do not have childcare expenses
- B. Less than \$10 per week
- C. From \$10 to \$19 per week
- D. From \$20 to \$29 per week
- E. From \$30 to \$39 per week
- F. From \$40 to \$49 per week
- G. From \$50 to \$59 per week
- H. From \$60 to \$69 per week
- I. Over \$70 per week

Books and Supplies

22. How much did you spend this semester on books?

- A. Less than \$50 per semester
- B. From \$50 to \$74 per semester
- C. From \$75 to \$99 per semester
- D. From \$100 to \$124 per semester
- E. From \$125 to \$149 per semester
- F. From \$150 to \$174 per semester
- G. From \$175 to \$199 per semester
- H. From \$200 to \$224 per semester
- I. \$225 and above per semester

23. How much did you spend this semester on additional school supplies (Example: art supplies, typing paper, photocopying, lab fees, calculator, notebooks, etc.)?

- A. Less than \$25 per semester
- B. From \$25 to \$49 per semester
- C. From \$50 to \$74 per semester
- D. From \$75 to \$99 per semester
- E. From \$100 to \$124 per semester
- F. From \$125 to \$149 per semester
- G. From \$150 to \$174 per semester
- H. From \$175 to \$199 per semester
- I. \$200 and above per semester

Transportation Expenses

24. If you live off-campus while attending school at SIUC, how far do you live from campus (one way)?

- A. I live in a University Residence Hall
- B. Less than 2 miles
- C. From 2 miles to 4.9 miles
- D. From 5 miles to 9.9 miles
- E. From 10 miles to 14.9 miles
- F. From 15 miles to 19.9 miles
- G. From 20 miles to 24.9 miles
- H. From 25 miles to 29.9 miles
- I. 30 miles or more

25. How do you travel from your residence to campus?

- A. Walk
- B. Bicycle
- C. Motorcycle or moped
- D. Car, van or truck
- E. Carpool or share ride
- F. Taxi

26. How many times per week do you travel (make a round trip) between SIU and your residence?

- A. Doesn't apply, live in a University Residence Hall
- B. Less than 3 times per week
- C. 3 times per week
- D. 4 times per week
- E. 5 times per week
- F. 6 times per week
- G. 7 times per week
- H. More than 7 times per week

27. If you visit parents or relatives during school breaks, how far do they live (one-way)?
- Does not apply
 - Less than 50 miles
 - Between 50 and 99 miles
 - Between 100 and 199 miles
 - Between 200 and 299 miles
 - Between 300 and 399 miles
 - Between 400 and 499 miles
 - Between 500 and 599 miles
 - 600 miles or more
28. If you work during the school year, where do you work?
- On-campus
 - Off-campus
 - Both on- and off-campus
 - I do not have a job during the school year
29. Do you own a car, van, truck, motorcycle or moped?
- No
 - Yes.
30. How much do you spend each month for transportation for all purposes? Include gas, oil, maintenance, parking, taxi. Do not include car payments or insurance. If you are married or head of household, give total family amount.
- Does not apply
 - Less than \$25 per month
 - From \$25 to \$49 per month
 - From \$50 to \$74 per month
 - From \$75 to \$99 per month
 - From \$100 to \$124 per month
 - From \$125 to \$149 per month
 - From \$150 to \$174 per month
 - \$175 per month and above
31. If you are purchasing a vehicle, what is your monthly car, van, truck, motorcycle or moped payment? If married or head of household, give total family amount.
- Doesn't apply, I don't own a vehicle
 - My vehicle is paid for
 - Less than \$75 per month
 - From \$75 to \$99 per month
 - From \$100 to \$124 per month
 - From \$125 to \$149 per month
 - From \$150 to \$174 per month
 - From \$175 to \$199 per month
 - \$200 per month or more
32. If you own a vehicle (car, van, motorcycle, moped, etc.), how much do you pay for insurance each year? If married or head of household, give total family amount.
- Doesn't apply, I don't own a vehicle
 - Less than \$150 per year
 - Between \$150 and \$249 per year
 - Between \$250 and \$349 per year
 - Between \$350 and \$449 per year
 - Between \$450 and \$549 per year
 - Between \$550 and \$649 per year
 - Between \$650 and \$749 per year
 - \$750 and above per year

5/11/88

Information from Student Budget Survey conducted Fall semester 1987.

1) Age:	<u>N</u>	<u>Category</u>
	1	17 yrs old or younger
	322	18 through 23
	74	24 through 29
	23	30 through 35
	<u>26</u>	over 35
	446	TOTAL

2) Marital Status:	<u>N</u>	<u>Category</u>
	366	single, never married
	62	married
	13	divorced
	2	widowed
	<u>3</u>	separated
	446	TOTAL

Joe Camille 5/11/88