

### AGENDA ITEM 13.

#### **FIFTH-YEAR MAP-ELIGIBLE STUDENTS: HOW THEY ARE DIFFERENT FROM THOSE WHO GRADUATE IN FOUR YEARS AND HOW THEY ARE COPING WITH MAP CUTS**

**Submitted for:** Information

**Summary:** Due to state budgetary problems resulting in a 10 percent appropriation reduction to the Monetary Award Program (MAP), several changes were made to the MAP start-up formula used to compute awards. These changes included using last year's tuition and fee levels, the complete elimination of awards for students who had already received MAP payments for the equivalent of four years of full-time study ("fifth-year students") an earlier suspension date in mid-August and the reduction of all remaining awards by 5 percent. The impact of the cuts on fifth-year students is of particular interest because the cuts were drastic – the full elimination of an award that could total nearly \$5,000 – as well as unexpected, and done on very short notice to the student.

To determine what the impact of these cuts has been on MAP-eligible fifth-year students, ISAC performed a database analysis and surveyed a representative sample of these students. The questions on the survey were designed to reveal who these students are, why they were entering their fifth year, if they are managing to stay in school despite the cut in aid, and if so, how they are coping with the loss of grant aid.

We found that despite the fact that these fifth-year MAP-eligible students are, on average, significantly poorer than other MAP recipients, about 85 percent found a way to continue attending college. However, they are not necessarily attending at the same level of intensity as before, and almost always are either borrowing more money or working more hours per week, or both. Specifically:

- The loss of MAP caused more than drop-outs; it also caused "drop-downs" – students who attempted fewer credit hours because they could not afford tuition. About 17 percent (or 20 percent of those who returned) elected to carry fewer hours as either their only strategy to reduce costs or in combination with working more and borrowing more. In total, over one-third (35 percent) of fifth-year MAP-eligible students had their progress toward a degree interrupted because of the elimination of their MAP awards.
- Although now working, on average, 28 hours per week, 59 percent of fifth-year MAP-eligible students who have had their aid cut indicated that they are going to work more hours, either alone or in combination with increased borrowing. Average cumulative debt for these students is already over \$12,000.

**Action Requested:** None

**ILLINOIS STUDENT ASSISTANCE COMMISSION  
FIFTH-YEAR MAP-ELIGIBLE STUDENTS: HOW THEY ARE DIFFERENT FROM  
THOSE WHO GRADUATE IN FOUR YEARS AND HOW THEY ARE COPING WITH  
MAP CUTS**

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**WHAT IS MEANT BY A FIFTH-YEAR STUDENT?**

While these students are referred to as “fifth-year,” in reality many of them may have been attending college for much longer than that. The term “fifth-year” student refers to a student who used more than 48 MAP eligibility units. Full-time, full-year (two-semester) study (of at least 12 semester hours each term) is assigned 12 eligibility units (6 per term). Students who attend part-time (at least 6 semester hours each term) use 3 eligibility units per term. Any combination of full and part-time study over any number of years that results in a student receiving MAP payments for more than 48 eligibility units, will classify that student as a fifth-year student. The former maximum number of eligibility units was 60 – an additional year of full-time study. If a part-time student completes a four year degree “on schedule” carrying 15 semester credit hours per year (in schools requiring a minimum of 120 semester hours to graduate), it will take that student 8 years to graduate; if the student carries only 12 hours per year it would take 10 years, including 2 years in “fifth-year” status, to graduate.

Figure 1: Fifth-Year MAP-eligible Students by Class Level and Dependency Type

	Fifth-Year Students			
	Seniors	Juniors	Other	Total
Dependent	2,230	277	212	2,720
Independent w/dependents	1,371	720	586	2,678
Independent w/o dependents	2,068	504	429	3,001
<b>Total Independents</b>	<b>3,439</b>	<b>1,225</b>	<b>1,016</b>	<b>5,679</b>
<b>Total</b>	<b>5,669</b>	<b>1,502</b>	<b>1,228</b>	<b>8,399</b>

Students achieve “fifth-year” status either by enrolling in a program requiring more than the minimum number of hours to graduate (generally 120 semester hours at a public university) or by using up full-time or part-time entitlement units without getting full semester hours credit

for them. Examples of students requiring more than 120 credit hours include those students who are in programs that take longer than five years (such as some teaching and accounting programs), students who lose credits when transferring from school to school (including the “2+2” students who do complete their first two years at a community college and then transfer to a four-year school), students who have to make up deficiencies with remedial courses or students who change majors. But students can become “fifth-year” without doing any of these things. Full-time eligibility units (6 units) are charged to students if they take 12 credit hours or more during a particular semester. However, in order to graduate “on-time” with 48 units, students need to take 15 credit hours per term to complete 120 hours with the allotted 48 eligibility units. Therefore, a student who is considered full-time by both the school and ISAC cannot graduate (12 hours/semester x 8 semesters = 96 hours) after receiving MAP for 48 eligibility units. It takes an extra year of study (24 more credit hours and 12 more eligibility units) to complete the 120-hour requirement for a degree. A similar situation exists for part-time students. Part-time minimum eligibility is six hours per term; however to graduate, a student must carry, on average, 7.5 hours per term to complete 120 hours with 48 eligibility units. Therefore, a part-time student must take three classes every other term in order to graduate “on-time.” Many of these students work full-time or have family obligations and taking three classes in a single semester can be a very heavy load.

As shown in Figure 1, over 8,000 students, or about 5 percent of MAP recipients, were classified as fifth-year MAP-eligible students in FY2003 and were denied MAP grants because of budget cuts. About 68 percent of those denied were independent students and a little less than half of those had dependents of their own. About 67 percent were identified as seniors, indicating that degree completion was likely within a year of full-time full-year attendance. When compared to MAP recipients who graduated in four years (with 48 entitlement units or less) from public or private four-year schools, as shown in Figure 2, the fifth-year students were more likely to be independent (64 percent vs. 51 percent), more likely to have children (32 percent vs. 15 percent) and more likely to attend a public university (67 percent vs. 55 percent) than a private institution.

Figure 2: Fifth-Year MAP-eligible Students and MAP Recipients Who Graduated in Four Years, at Private and Public 4-Year Institutions, by Dependency Type

	Students Graduating in Four Years			Fifth-Year Students		
	Public-4	Private-4	Total	Public-4	Private-4	Total
Dependent	51%	49%	49%	67%	33%	36%
Independent w/dependents	50%	50%	15%	66%	34%	32%
Independent w/o dependents	63%	37%	36%	67%	33%	32%
Total Independents	59%	41%	51%	66%	34%	64%
Total	55%	45%	100%	67%	33%	100%

From our survey and from an evaluation of the National Clearinghouse Database that tracks student attendance from year to year, we found that despite the fact that these fifth-year MAP-eligible students are, on average, significantly poorer than other MAP recipients, about 85 percent found a way to continue attending college during the fall term of the 2002-2003 school year. However, they are not necessarily attending at the same level of intensity as before, and almost always are either borrowing more money or working more hours per week, or both. The following overview describes the personal and financial characteristics of fifth-year MAP-eligible

students, detailing the school-related choices contributing to their fifth-year status and providing an explanation of how the cuts to the MAP program have affected their lives.

**ATTRIBUTES OF FIFTH-YEAR MAP-ELIGIBLE STUDENTS, COMPARED TO THOSE WHO GRADUATED IN FOUR YEARS (48 ELIGIBILITY UNITS)**

**College Attendance Characteristics**

As already mentioned, many factors can delay graduation from college or require additional MAP eligibility units but these factors can be grouped into two categories: completing too few hours per semester or requiring more than the minimum number of hours to complete a degree. Both can extend the actual physical time to a degree and both can result in more than 48 eligibility units being needed to graduate. Figure 3 shows the extent of these problems among MAP-eligible students.

Figure 3: Reasons for "Fifth-Year" Status

Problem	Cause	Evidence
Completing insufficient hours per semester ("burning" eligibility units)	Enrolling in only the minimum number of credit hours to achieve "full-time" or "part-time" status  Dropping classes	An analysis of 2001 unit record data indicated that the average hours <i>attempted</i> per term for all full-time MAP students was 14.2, less than the 15 needed to graduate "on-time"  An analysis of unit record data for 2001 indicated that the average hours <i>earned</i> per term for all MAP students attending full-time was 12.7, far less than the 15 needed to graduate "on-time"
Requiring more than the minimum number of hours for graduation (generally 120 semester hours at a public university)	"Technical problems" such as transfer problems, changing majors, remedial coursework  Degree requires more than minimum number of hours	89% of fifth-year MAP-eligible students surveyed had at least one potential technical problem; 69% had at least two  27% of fifth-year MAP-eligible students surveyed had selected majors requiring more than the minimum number of hours for graduation

For either problem, reducing time to graduation can often be achieved by increasing the number of courses completed each semester or by attending summer sessions. To maintain MAP eligibility for all credit hours earned, it is necessary to complete more hours per semester because regular MAP grants cannot be used to pay for summer school. Even so, about 70 percent of the MAP-eligible students responding to the survey, both those that graduated in four years and those that did not, indicated that they had attended at least one summer session.

With respect to college attendance patterns that can cause technical difficulties, fifth-year MAP-eligible students had some important differences from MAP recipients who graduated in four years. They also had some surprising similarities. The most striking difference was in major chosen – about twice as many fifth-year MAP-eligible students who responded to the survey were in majors that generally took more than four years of coursework (Figure 4.) About 14 percent of those that graduated in four years were in more-than-four-year programs compared to 27 percent of fifth-year MAP-eligible students. Another difference between the two groups was the percentage of students who changed schools. Over three-quarters of the fifth-year students changed schools at least once; about 6 out of 10 four-year graduates also transferred during their college careers. Many of these students spent some of their time in community colleges. A MAP database analysis indicates that about 55 percent of independent fifth-year MAP-eligible students and about 25 percent of dependent fifth-year MAP-eligible students attended a community college for at least one year.

A third difference between the groups was the percentage of students who changed majors. Two-thirds of fifth-year MAP-eligible students changed majors at least once whereas only forty percent of those who graduated in four years did so. The fourth principal reason why students cannot finish in four years, the need for remedial classes, was not significantly different between the groups. In total, 82 percent of those who graduated in four years had at least one attribute that can delay graduation as did 89 percent of the fifth-year MAP-eligible students.

However, the impacts appear to be cumulative – the more delaying factors, the greater the likelihood that a student will not finish in four years. As shown in Figure 5, about 47 percent of the students who graduated on time had two or more attributes, the most common combination being changing both institution and major. For the fifth-year MAP-eligible students, this percentage jumps to 69 percent, again with changing institutions and changing majors being the most common combination.

Figure 4: College Attendance Attributes by MAP Status

Attributes Associated with Graduation Time	MAP-Eligible Graduate in Four Years	Fifth-Year MAP Eligible
Attended more than 1 school	61%	77%
Took remedial coursework	24%	22%
Attended a summer session	68%	71%
Changed majors	41%	64%
Major takes more than 4 yrs.	14%	27%

Figure 5: Multiple Attributes Associated with Graduation Delays by MAP Status

Attributes Associated with Graduation Delays	MAP-Eligible Graduate in Four Years	Fifth-Year MAP Eligible
Had FOUR attributes	2%	2%
Had THREE attributes	6%	6%
Had TWO attributes	39%	61%
Had ONE attribute	35%	20%
Had AT LEAST TWO attributes	<b>47%</b>	<b>69%</b>

## Personal and Financial Characteristics of Fifth-Year MAP-eligible Students, Compared to Those Who Graduated in Four Years

### Dependency Status, Age and Race

Fifth-year MAP recipients are predominantly older, independent students. The average age of 28 is two years older than the average age of those who graduated in four years. Nearly two-thirds of fifth-year MAP-eligible students are independent compared to about 50 percent of those who graduated in four years (Figure 6.)

As shown in Figure 7, the majority of survey respondents who were MAP recipients graduating in four years were white (79%); the majority of survey respondents who were fifth-year MAP-eligible students were minority (64%). Approximately 10 percent of the fifth-year students who responded to the survey indicated they were Hispanic.

Figure 6: Dependency Status of Fifth-Year MAP-Eligible Students and Those Who Graduated in Four Years, *Public and Private 4-Year Schools*

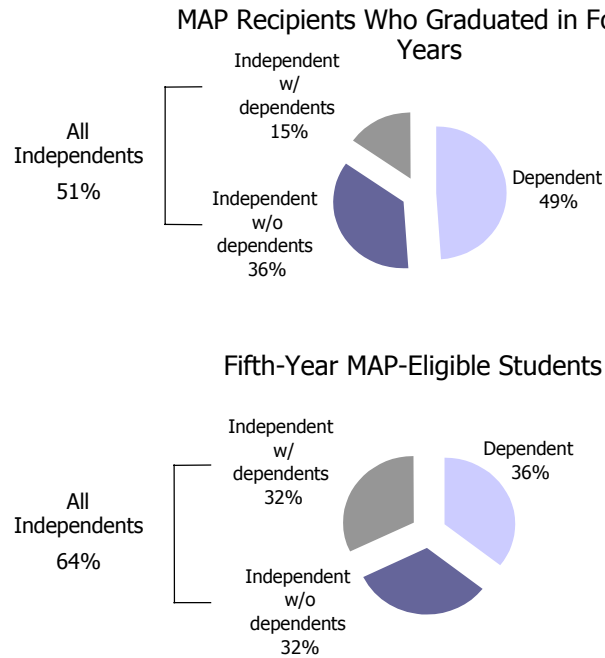
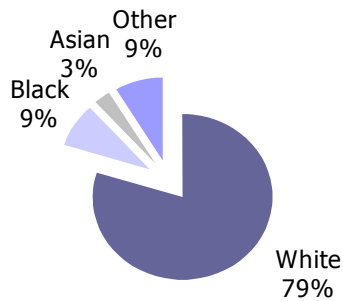
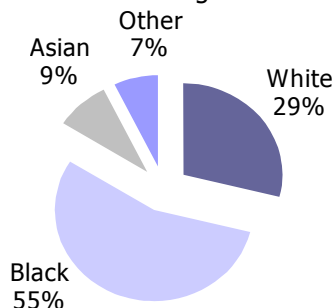


Figure 7: Differences in Race Between Graduates and Fifth-Year Students

### MAP-Eligible Students Who Graduated within Four Years



### Fifth-Year MAP-Eligible Students



### Income Level and Parents' Education

Although the majority of both the graduates and the fifth-year MAP-eligible students are first generation college students (53 percent), the fifth-year MAP-eligible students are much poorer than those who graduated in four years (Figure 8). The average family income of a fifth-year MAP-eligible dependent student is, at \$26,373, only 79 percent of the family income of the student who graduated in four years (\$33,543). The income earned by the student is, at about \$6,000 per year, approximately the same for both groups, but this income represents a larger percentage of family income, 23 percent, for fifth-year MAP-eligible students. This percentage can be used as a crude measure of opportunity cost – the higher the percentage, the more crucial student income is to the family, and the more likely that the student will choose work over school if time becomes a problem.

Another way to measure the relative poverty of fifth-year eligible students is to compare the average expected family contribution (EFC) of these students to MAP recipients who graduated in four years. The average EFC of fifth-year MAP-eligible students is only 64 percent

Figure 8: Differences in Family Income and Parents' Education Between MAP Recipients Who Graduated in Four Years and Fifth-Year MAP-eligible Students

Family Income and Parents' Education	MAP-Eligible Graduate in Four	Fifth-Year MAP Eligible
Dependent Family Income	\$ 33,543	\$ 26,373
Dependent Student Income	\$ 6,055	\$ 6,148
Independent w/o dependents Income	\$ 9,925	\$ 8,827
Independent w/ dependents Income	\$ 20,236	\$ 18,803
Percent First Generation - Dep. Student Income/Family Income	53%	54%
Mean EFC	\$2,138	\$1,376
Percent Zero EFC	32%	45%

of those students who graduated in four years. Nearly half of fifth-year students have zero EFCs compared to about a third of those students who graduated in four years.

*Loan Debt Levels and Hours Worked*

If a MAP-eligible student does not receive a MAP grant, the difference between the student's EFC and the cost of

college must be made up some other way, usually by working more hours or taking on additional student loan debt. Most MAP recipients already work more hours than are usually recommended, and many have already acquired large loans.

**Working**

A large majority of all MAP recipients work. Only 14 percent of the fifth-year MAP-eligible students were NOT working (this compares with 16 percent of the four-year graduates who were not working). Nearly 32 percent of fifth-year students worked full-time compared to 27 percent of those who graduated in four years. Part-time employment percentages were 54 percent for fifth-year and 57 percent for students who graduated in four. The average number of hours worked per week was 28 hours for fifth-year students and 26 hours for those students who graduated in four. Most college work-study jobs average no more than 20 hours per week, and some research indicates that a maximum of 15 hours is better for full-time students. In addition to working roughly twice the number of hours that is recommended, a third of these students are parents, and have substantial family obligations.

Figure 9: Differences in Hours Worked between MAP Recipients Who Graduated in Four-Years and Fifth-Year MAP-eligible Students

Working	MAP-Eligible Graduate w/ in Four Years	Fifth-Year MAP-Eligible
Percent Working	84%	86%
Percent Working Full-time	27%	32%
Percent Working Part-time	57%	54%
Average Number of Hours/Week	26 hours	28 hours

**Borrowing**

Two ways to measure borrowing are illustrated in Figure 10. The first measure is drawn from the ISAC database and represents the average cumulative ISAC-guaranteed loan debt. This average under represents the total amount of federally-backed loan debt owed by these students because loans made through direct lending, primarily at public four-year institutions, are not included.

According to this measure, the average amount borrowed by fifth-year MAP-eligible students is about \$3,000 more than those students who have graduated in four years. At an average \$14,313, it is equal to the annual independent MAP-eligible student income and about 54 percent of a dependent fifth-year MAP-eligible student's family income. Comparable numbers for students who graduated in four years with an average debt level of \$11,694 are 79 percent and 35 percent.

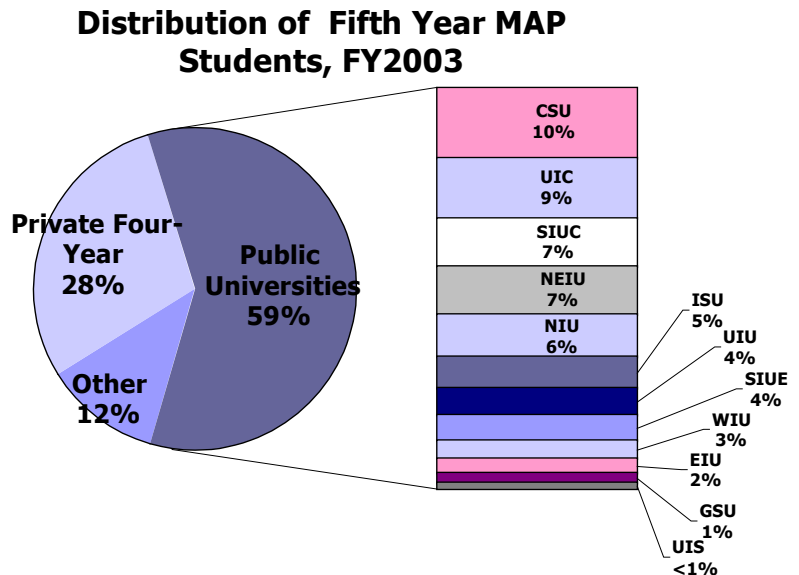
Figure 10: Differences in Loan Debt between Graduates and Fifth-Year Students, by College Sector

College Sector and Loan Debt	MAP Eligible Graduate w/ in Four Years	Fifth-Year MAP Eligible
<b>ISAC database</b>		
Average Loan Debt	\$11,694	\$14,313
Average(ISAC)Loan Debt - Public 4*	\$12,978	\$13,118
Average(ISAC) Loan Debt - Private 4	\$15,292	\$17,930
Loan Debt/Family Income	35%	54%
<b>Survey Responses</b>		
Average Loan Debt	\$12,119	\$16,080
% of Respondents with Stafford loans	73%	81%
% of Respondents with Alternative loans	15%	16%
% of Respondents with credit cards	85%	71%
Average Alternative Loan Debt	\$7,964	\$5,000
Average Credit Card Debt	\$2,736	\$1,950

\*Only ISAC guaranteed loans; no direct lending included

Borrowing varied by type of institution but cumulative totals for fifth-year MAP-eligible students were about \$2,000 to \$3,000 more than for students who graduated in four years at public universities and private four-year colleges, probably because they are taking on an extra year of coursework. Average loan debt for fifth-year MAP-eligible students at private institutions is now 126 percent of the average independent student's income and 68 percent of the average dependent student's family income.

Figure 11: Distribution by Sector of Fifth-Year MAP-Eligible Students



The second measure of loan debt is the mean of the survey responses. These data do include direct lending schools but are self-reported data. Using this measure, average loan debt for fifth-year MAP-eligible students is about \$4,000 more than for those who graduated, a total of over \$16,000. More fifth-year students (81 percent) borrow through the federal programs

than do those who graduated (73 percent) but about the same number of fifth-year students and graduates used alternative loans, although the loan balances were a little higher for the graduates. More graduates used credit cards than did fifth-year students, and the graduates carried a higher average balance on the cards. While there are some differences between the borrowing patterns of the graduates and the fifth-year students, perhaps the important point to note is that both groups of students are leaving college with large cumulative debt levels.

Figure 12: Distribution of MAP-Eligible and Fifth-Year MAP-Eligible Students by Public University

*Schools Attended*

Overall, about 5 percent of MAP-eligible students are fifth-year students. About 8 percent of MAP-eligible students at public universities are fifth-year, compared to about 5 percent at private institutions. Most fifth-year MAP-eligible students are juniors (18.3%) or seniors (66.6%) and most, as shown in Figure 11, attend either a public university (59%) or a private four-year school (29%).

Of the fifth-year students attending a public university, most are clustered in four schools:

University of Illinois in Chicago (UIC), Chicago State University (CSU,) Northeastern Illinois University (NEIU,) and Southern Illinois University at Carbondale (SIUC) (Figure 12.) These four schools have over half (56%) of the fifth-year MAP-eligible students at public universities. CSU and NEIU, along with Governors State University (GSU) which is an upper division institution, also have a high fifth-year to all MAP-eligible students ratio with nearly one in five MAP-eligible students at CSU being a fifth-year student.

MAP-Eligible Students at Illinois Public Universities					
	Number of 5th Year	Percent Of Public-4 5th Year Eligibles	Number of MAP Eligibles	Percent Of Public-4 Map Eligibles	Ratio of 5th year to all eligibles
CSU	700	17.7%	3,831	7.6%	18%
GSU	106	2.7%	846	1.7%	13%
NEIU	473	12.0%	3,917	7.8%	12%
UIC	594	15.0%	7,465	14.9%	8%
SIUE	254	6.4%	3,272	6.5%	8%
SIUC	477	12.1%	6,416	12.8%	7%
NIU	415	10.5%	6,169	12.3%	7%
UIS	52	1.3%	812	1.6%	6%
ISU	304	7.7%	4,813	9.6%	6%
EIU	142	3.6%	2,782	5.6%	5%
WIU	171	4.3%	3,536	7.1%	5%
UIUC	266	6.7%	6,253	12.5%	4%
<b>ALL</b>	<b>3,954</b>	<b>100.0%</b>	<b>50,112</b>	<b>100.0%</b>	<b>8%</b>

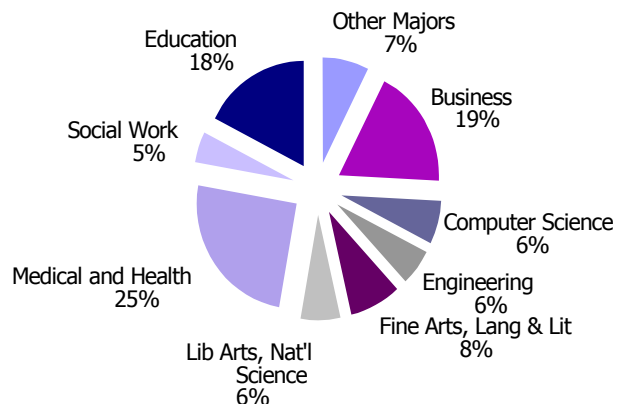
Figure 13: Distribution of Fifth-Year MAP-Eligible Students by Major

*GPA and College Majors*

The GPA data is self-reported from our survey of MAP recipients who graduated and those who are fifth-year. The mean average GPA (calculated on a four point scale) was 3.26 for both fifth-year MAP-eligible students and students who graduated in four years.

Fifth-year students are majoring in many of Illinois' worker "shortage" areas – teaching, health care

**Fifth-Year MAP Eligible Students by Major**



and social work (Figure 13.) Twenty-five percent of fifth-year respondents are majoring in health fields, while another 18 percent are education majors, a major with graduation requirements that can exceed 120 semester hours. Twenty-five percent of the education majors are minority students.

**NET IMPACT OF THE LOSS OF MAP GRANTS ON ATTENDANCE, WORKING AND LOAN DEBT**

Because a few schools chose to compensate students for the loss of fifth-year MAP, some survey respondents, about 13 percent, either did not experience a decrease in their aid or did not know if their aid was reduced. However, for most students, the loss of MAP was significant and required adjustments in their work/school behavior to accommodate the loss. Students were asked about three options: increasing hours worked, decreasing number of credit hours attempted, and increasing the amount of money borrowed for school. Of the fifth-year students who saw their aid reduced, 94 percent used at least one of these strategies; 9 percent used all three.

**Attendance**

Most fifth-year MAP-eligible students, about 85 percent, elected to return to school despite the loss of the MAP grant. However, 15 percent did not and financial hardship was the primary reason given for not returning. Another 13 percent saw no decrease in aid at all – they were the lucky ones who went to schools that could make up the difference or who found aid from other sources.

The loss of MAP caused more than drop-outs; it also caused “drop-downs” – students who attempted fewer credit hours because they could not afford tuition. About 20 percent elected to carry fewer hours as either their only strategy to reduce costs or in combination with working more and borrowing more. In total, over one third (35 percent) of fifth-year MAP-eligible students had their progress toward a degree interrupted because of the elimination of their MAP awards.

**Working**

The average number of hours worked per week was 28 hours for fifth-year students and 26 hours for those students who graduated in four years (Figure 15). Most college work-study jobs average no more than 20 hours per week. Both the graduates and the fifth-year MAP-eligible students already work at least 30 percent more hours than strictly part-time. Yet 59 percent of fifth-year MAP-eligible students who have had their aid cut indicated that they are

Figure 14: Fifth-Year MAP-Eligible Students' Responses to Loss of MAP Grant

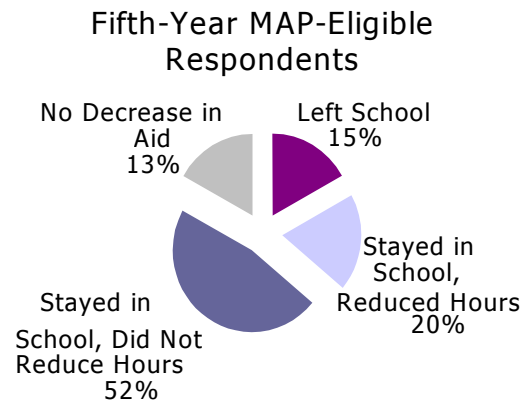
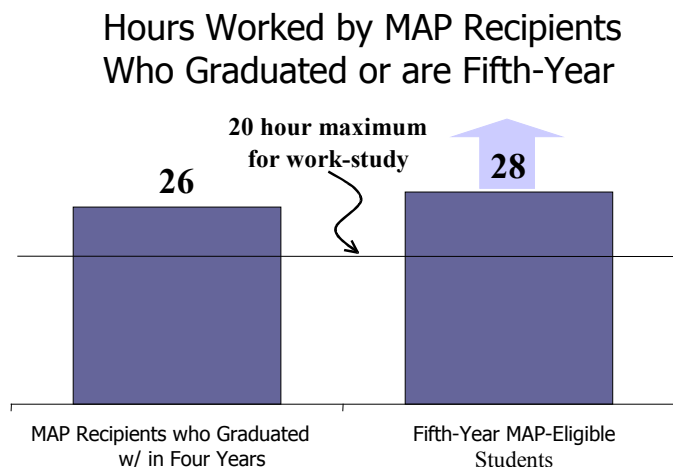


Figure 15: Differences in Hours Worked Per Week Between Graduates and Fifth Year Respondents

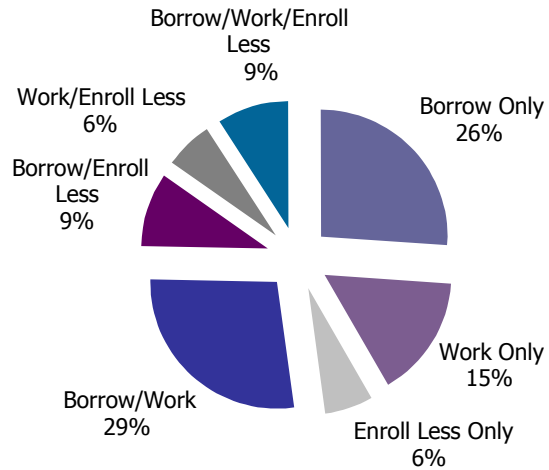


going to work more hours, either alone or in combination with increased borrowing and reducing college credit hours undertaken (Figure 16).

**Loan Debt**

About 73 percent of fifth-year MAP-eligible students who enrolled this year indicated they will take out more loans, either in combination with reducing credit hours attempted or increasing the number of hours worked per week. Additional debt may be difficult for these students to pay back. Graduates responding to the survey who are now working were asked for their current incomes. Seventy percent had incomes less than \$30,000 including half of those majoring in education and all those majoring in nursing and other medical professions. Over two-thirds of the fifth-year MAP-eligible students responding indicated that they were pursuing careers in these fields or other relatively low-paying fields such as social work or fine arts. The average loan debt for the fifth-year respondents was reported to be already over \$16,000. A \$30,000 per year salary cannot easily support the increased payments on additional debt. A cumulative debt level of \$16,000 would result in a monthly payment of about \$175 or over 7 percent of the gross monthly salary. Adding an additional \$4,000 to compensate for the loss of MAP results in a monthly payment around \$225 or about 9 percent of monthly gross salary. Eight percent is considered a reasonable maximum for debt service. Repayers with lower salaries could find an 8 percent debt burden a challenge to pay.

Figure 16: Combinations of Strategies Employed by Fifth-Year Students to Compensate for Loss of MAP Grant



**CONCLUSION**

Fifth-year map-eligible students are different from their counterparts who graduated in four years in many ways. They are poorer; are more likely to be independent students with family obligations; and are more likely to have changed schools or majors, or to have selected a major requiring more than the minimum 120 semester hours. They work a few more hours on average than the four-year graduates, and they borrow more money.

Despite the loss of MAP money, most of the fifth-year students (85 percent) returned to school, although some (20 percent) had to reduce the number of hours taken. To compensate for the lack of grant aid, recipients are working more hours (59%), borrowing more money (73%), or working more and borrowing more (38%). Since they were already working more hours than is generally recommended, on average 28 hours per week, and were borrowing up to the limit of their ability to repay, both the quality and timing of their degree and the future quality of life for these students, may be adversely affected by the loss of their MAP grant.