

REPORT OF

**THE ADVISORY COMMITTEE ON
THE RECOMMENDATIONS OF
THE HIGHER EDUCATION STUDY COMMISSION**

OCTOBER 1990



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October 1990

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PREFACE

During the Spring of 1989, Governor Kunin established a Vermont Higher Education Study Commission (Hindes Commission) to "examine the present relationship between the state and the Vermont Higher Education Community, to determine the degree to which that relationship will serve future needs of the state and to make recommendations to the mutual benefit of all parties."

The Commission's report, issued in October 1989, made numerous recommendations concerning higher education in the areas of public policy, public funding, student assistance and accessibility, public accountability and responsiveness, coordination and outreach. The specific recommendations regarding VSAC focused on the areas of governance, public input and student aid policies.

To fully address recommendations regarding VSAC, the VSAC Board created an Advisory Committee. The Board believed it critical to receive broad input from all constituencies; therefore, members of the Advisory Committee were independently selected by the leadership of:

- The Vermont Association of Student Financial Aid Administrators;**
- The Vermont Consortium of Admissions Directors; and**
- The Vermont Association for Counseling and Development.**

Parent and student representatives were selected by guidance personnel. Legislative and Board representatives were chosen by the VSAC Board Chair.

The Advisory Committee met four times from August to October 1990, to examine each of the Commission's recommendations regarding VSAC. The Committee conducted an extensive review of VSAC's current policies as well as an analysis of relevant background information. Materials reviewed by the Committee are included in this report together with a summary of discussions and Committee recommendations. All recommendations contained in this document were arrived at through consensus and reflect the position of the Committee as a whole.

The Advisory Committee supports the Commission's recommendations for increased cooperation, coordination, and public input to Vermont's postsecondary system. Furthermore, the Committee feels that periodic reviews serve to stimulate public discussion on issues facing postsecondary education in Vermont.

ISSUE: PUBLIC PARTICIPATION IN VSAC'S DECISION-MAKING

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

**"Student aid policy decisions which direct the use of state funds
should receive more public scrutiny.**

**The Governor should call on the General Assembly to broaden the
public process in VSAC decision-making as it considers changes to
the student assistance statute. At minimum, public hearings,
possibly legislative, on the use of state student-aid dollars should
be required."**

CURRENT POLICY: PUBLIC PARTICIPATION IN VSAC'S DECISION-MAKING

VSAC's Board of Directors took the following steps to improve Governance and Public

Participation:

- **Established an Ad Hoc Committee on Governance.**
- **Established the following Standing Committees:**
 - **Programs and Services;**
 - **Human Resources; and**
 - **Finance and Audit.**
- **Established Advisory Committees on policy issues.**
- **Enhanced the Board of Directors by :**
 - **seeking legislation to increase the size of the Board from 7 to 11 members;**
 - **including representation from the Vermont House and Senate.**
- **Developed a framework for long-range planning which will increase public input.**

ADVISORY COMMITTEE DISCUSSION:

It was the sense of the Committee that VSAC receives public input through many avenues, some of them formal and some of them informal. Board Meetings and Board Committee Meetings are formal vehicles for input. Advisory committees and meetings with constituency groups tend to have a less formal approach.

The discussion centered around the adequacy of public participation in VSAC's policy decisions. Various proposals to increase participation were examined, including formal public representation on the various board committees, student representation in general and suggestions for improving the current information system.

To improve the public communications process the Committee adopted a series of recommendations as outlined on the following page.

ADVISORY COMMITTEE RECOMMENDATIONS:

- In order to further enhance public participation in VSAC's decision-making, the Committee recommends that VSAC establish representative advisory groups whose members should serve on a rotating basis.
- In addition, the Committee recommends that VSAC's planning process should include public input.
- Finally, the Committee recommends that constituent groups be informed about all public VSAC meetings.

ISSUE: FUNDING FOR NON-TRADITIONAL STUDENTS

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

**"The current student assistance practices and their effects should
be reviewed by the Governor's Higher Education Advisory Council.**

At minimum, the review should consider:

.....

- (b) Adequacy of programs for nontraditional students, to
assure that this growing enrollment sector has access
to higher education."**

CURRENT POLICY: NON-TRADITIONAL STUDENTS

The principle which guides student aid funding in Vermont promotes equal educational opportunity for all students, regardless of whether they attend full-time or part-time, whether they seek an education at public or private institutions, or whether they attend in-state or out-of-state.

Throughout the past decade, this principle, which is incorporated in VSAC's original legislation, has resulted in measures that would enhance and expand opportunities for all Vermonters.

These measures include part-time and non-degree grant legislation as well as increased funding to ensure access for all needy students.

SERVICES PROVIDED TO NON-TRADITIONAL STUDENTS*

FY90

STUDENT SUPPORT SERVICES

Service Provided

Individual counseling sessions with a focus on career planning, college selection and financial aid.

1,626

Assisted

Career Decision-Making Workshops. These sessions focus on self-assessment, career exploration, college selection and financial aid.

1,846

Telephone contacts and informational mailings. These are follow-ups to personal contacts as well as responses to requests for information on careers, colleges and financial aid.

13,692

DIRECT STUDENT AID

Grant Type

Full-Time Grants
Part-Time Grants
Non-Degree Grants

#

1,377
1,519
1,015

\$

\$ 1,949,982
\$ 644,206
\$ 319,037

Totals:

3,911

\$ 2,913,225

- The average grant for full-time, non-traditional students is \$1,416.
- The average grant for full-time, traditional students is \$1,266.
- Nationally, Vermont is a leader in providing grant aid to non-traditional students.
- Vermont is the **only** state in the nation with a grant program for non-degree students.
- Non-traditional students comprise 37% of all grant recipients.

* A non-traditional student is any part-time or non-degree grant recipient regardless of age and any full-time grant recipient age 23 or older.

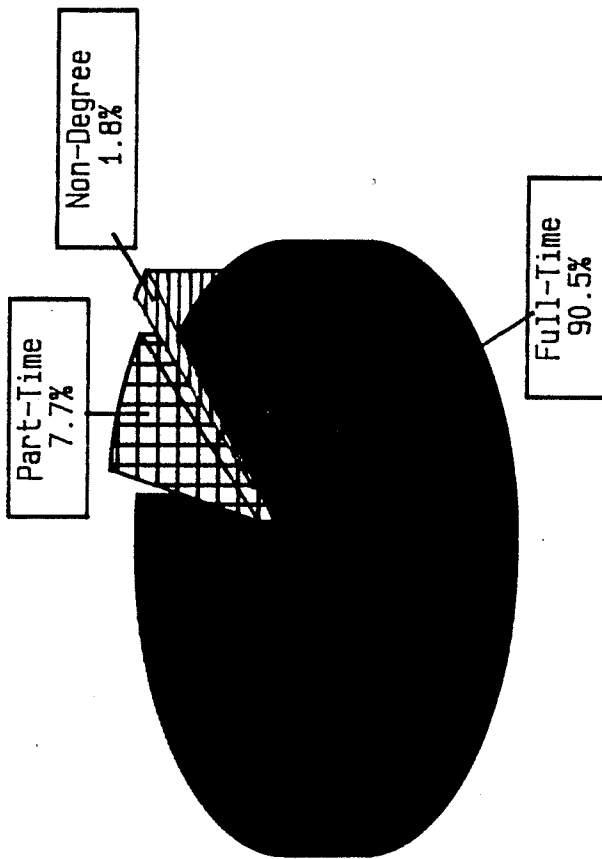
GRANT FUNDING FOR NON-TRADITIONAL STUDENTS

- **Part-time Grants:** Funds are provided to part-time grant recipients based on the funding model used for full-time students. Part-time funding levels are proportional to full-time levels based on the students' actual enrollment status.
- **Non-Degree Grants:** A needy student is eligible for a grant which covers tuition, fees as well as a \$20 book allowance up to a maximum of \$325 per semester.
- **Based on the latest information available, Vermont is the only state with a Non-Degree Grant Program.***
- **Only five other states in addition to Vermont (New Jersey, New York, Massachusetts, Michigan, and Minnesota) offer Part-Time Grant Programs.***
- **Vermont ranks first among the states with part-time grant programs in terms of the percentage of total grant dollars expended for part-time aid.***

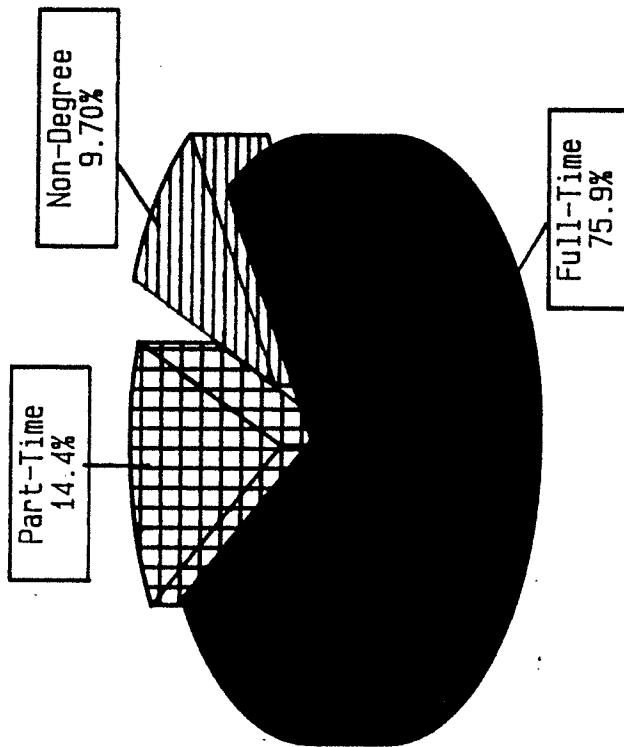
* National Association of State Grant Programs, Annual Survey, (1989-90).

DISTRIBUTION OF VSAC GRANT RECIPIENTS
BY PROGRAM
FY84 & FY90

FY84



FY90

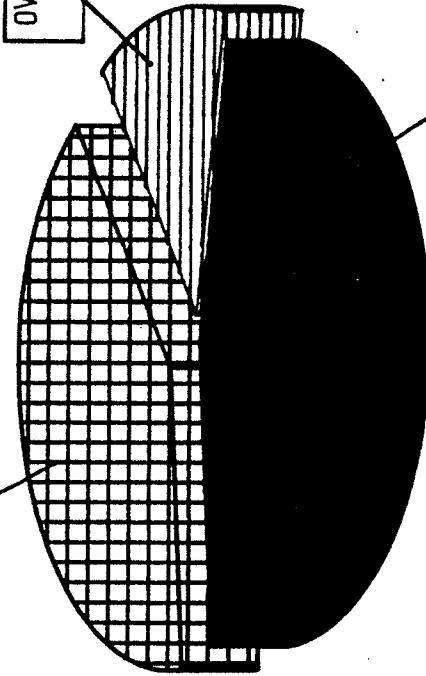


SOURCE: VSAC Grant Files

DISTRIBUTION OF VSAC GRANT RECIPIENTS
BY AGE
FY82 & FY90

FY82

19-22 YEARS
40.5%

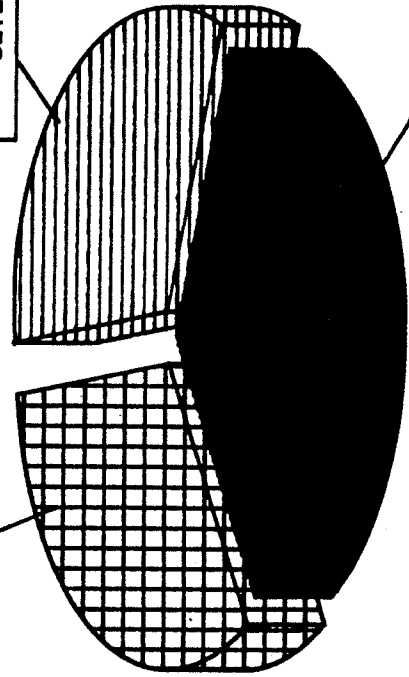


16-18 YEARS
46.1%

OVER 22 YEARS
13.4%

FY90

19-22 YEARS
32.2%



16-18 YEARS
35.6%

OVER 22 YEARS
32.2%

SOURCE: VSAC Grant Files

ADVISORY COMMITTEE DISCUSSION:

The Committee engaged in a discussion of numerous issues surrounding the needs of non-traditional students. One fairly extensive item involved the role played by employers in meeting funding needs. The VSAC funding model was revisited and staff explained more fully how non-traditional students are determined eligible for programs. There was concern expressed about the overall adequacy of grant funds (Full-Time, Part-Time, and Non-Degree) for all needy students and the potential siphoning of funds from one program to another. Questions were raised about the extent to which institutions provide funding for non-traditional students.

Overall, it was the sense of the Committee that VSAC has been extraordinarily sensitive to the needs of all students. Furthermore, the Committee indicated that the current grant funding model serves to award aid equitably for both traditional and non-traditional students.

ADVISORY COMMITTEE RECOMMENDATIONS:

- In order to promote equal educational opportunity, VSAC should continue using its current funding model for both traditional and non-traditional students.
- VSAC should continue to allocate funds based on overall student needs, and not target funds to specific types of students.
- In addition, VSAC should explore the possibility of enhanced employer/business involvement in paying for education for non-traditional students.
- Finally, institutions should be encouraged to provide additional financial aid resources to needy non-traditional students.

CURRENT POLICY: INSTITUTIONAL AID RESOURCES

VSAC's equal opportunity funding model is based on the following principles:

- **The family has the primary responsibility of financing the student's educational expenses.**
- **Federal entitlement support is provided to supplement family resources in meeting the student's educational expenses.**
- **State support supplements both family and federal entitlement resources according to state policy.**
- **Institutional support supplements family, federal, and state resources in assisting students according to institutional philosophies and policies.**

Changing the sequential order of state and institutional support would result in a distribution of state funds based on individual institutional student aid philosophies and policies rather than state policy.

ADVISORY COMMITTEE DISCUSSION:

The Committee examined this issue from a number of different points of view. Overall, it was the sense of the Committee that the current sequence of financial aid funding is appropriate and that any alteration in this sequence would lead to severe inequities for needy students due to differing institutional aid policies. An institution might, for example, reduce its aid to a Vermont student in order to increase that student's VSAC grant. In addition, a change in the sequence would make it impossible for VSAC to notify students about state aid until the institutions have made their financial aid determinations, which will result in a much later notification of VSAC grant eligibility.

The Committee also felt that the approach recommended by the Hindes Commission was ill-conceived since it would provide a disincentive for institutions to fund needy Vermont students and would make it impossible for VSAC to determine a uniform Level of Aid.

In addition, a question was raised about VSAC's role in funding individual institutions and/or types of institutions. Several members indicated that they felt the Vermont Institutions should deal creatively with financial aid needs by developing differential pricing structures or by allocating other revenues to needy students.

ADVISORY COMMITTEE RECOMMENDATION:

- The Committee recommends that VSAC continue its current financial aid funding policy, which promotes equity and access for students, and further recommends that VSAC not consider institutional aid as a resource in determining the amount of VSAC grants.

ISSUE: RETARGETING OF GRANT FUNDS

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

"Since VSAC distributes small grants to many students of moderate means while benefits for less advantaged students could be improved, the Commission recommends that state grant dollars be retargeted to provide more significant aid levels to those with greater need.

The special needs of the growing number of nontraditional students should receive particular attention."

CURRENT POLICY: GRANT FUNDING

VSAC's Grant Assistance is based on the premise that, in Vermont's High Tuition environment, a need exists for grant aid for moderate- as well as low-income families.

This grant aid takes the form of either a modest-size Incentive Grant or a Basic Incentive Grant.

Overall, the percentage distribution of all VSAC grants dollars by income shows that more funds are being targeted to low-income students today than was the case six years ago: In FY84, 73.8% of grant dollars were distributed to families who had incomes of \$30,000 or less (adjusted for inflation). The corresponding figure for FY90 was 79.2%.

**DISTRIBUTION OF ALL VSAC GRANT DOLLARS
BY INCOME
(1989 CONSTANT DOLLARS)**

Income*	FY84	FY85	FY86	FY87	FY88	FY89	FY90
\$0 - \$10,000	21.3%	22.8%	22.8%	21.3%	24.7%	24.3%	23.6%
\$10,001 - \$20,000	26.1	26.0	28.5	28.3	27.3	29.9	31.7
\$20,001 - \$30,000	26.4	25.5	25.4	27.2	25.8	25.4	23.9
\$30,001 - \$40,000	18.0	17.4	15.1	15.3	15.0	13.1	13.6
\$40,001 - \$50,000	6.2	5.7	5.5	5.5	4.7	4.7	4.5
\$50,001 - \$60,000	1.4	1.8	1.8	1.6	1.7	1.7	1.9
Greater than \$60,000	0.6	0.8	0.9	0.8	0.8	0.9	0.8
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

* Income used reflects the income or estimated income on which the grant award was based.

Source: Vermont Student Assistance Corporation, Grant Files, FY84-FY90.

TOTAL VSAC GRANT DOLLARS AND PELL DOLLARS

FOR ALL GRANT RECIPIENTS

BY INCOME⁽¹⁾

FY90

INCOME	NUMBER OF GRANT RECIPIENTS	TOTAL VSAC DOLLARS	CUM % OF TOTAL DOLLARS	AVERAGE VSAC GRANT	TOTAL PELL DOLLARS	TOTAL GRANT AND PELL DOLLARS	CUM % OF TOTAL VSAC AND PELL DOLLARS	AVERAGE PELL AND VSAC GRANT
\$0 - \$5,000	727	\$ 785,362	6.9%	\$1,080	\$1,007,575	\$ 1,792,937	9.9%	\$2,466
\$5,001 - \$10,000	1,681	1,679,428	21.8	999	2,048,376	3,727,804	30.5	2,218
\$10,001 - \$15,000	1,268	1,759,705	37.4	1,388	1,172,567	2,932,272	46.7	2,313
\$15,001 - \$20,000	1,125	1,702,220	52.5	1,513	951,275	2,653,495	61.3	2,359
\$20,001 - \$25,000	1,042	1,446,375	65.3	1,388	711,575	2,157,950	73.2	2,071
\$25,001 - \$30,000	925	1,230,498	76.2	1,330	431,375	1,661,873	82.4	1,797
\$30,001 - \$35,000	922	1,058,350	85.6	1,148	258,650	1,317,000	89.7	1,428
\$35,001 - \$40,000	724	650,428	91.3	898	135,500	785,928	94.0	1,086
\$40,001 - \$45,000	578	337,410	94.3	584	32,900	370,310	96.0	641
\$45,001 - \$50,000	514	255,468	96.6	497	42,831	298,299	97.6	580
\$50,001 - \$55,000	354	154,030	98.0	435	17,025	171,055	98.6	483
\$55,001 - \$60,000	242	94,430	98.8	390	12,400	106,830	99.2	441
Greater than \$60,000	427	136,555	100.0	320	7,900	144,455	100.0	338
TOTAL	10,529	\$11,290,259		\$1,072	\$6,829,949	\$18,120,208		\$1,721

SOURCE: VSAC Grant Files
 Date Prepared: July 10, 1990 (FMW)
 As of June 30, 1990

(1) Income used in determining grant eligibility.
 Note: The typical recipient with family income over \$60,000 has multiple family members enrolled in college.

**AVERAGE NEED* FOR
BASIC INCENTIVE GRANTS RECIPIENTS BY INCOME**

FY90

Income	Average Need
\$0 - \$5,000	\$4,247
\$5,001 - \$10,000	5,232
\$10,001 - \$15,000	6,340
\$15,001 - \$20,000	5,791
\$20,001 - \$25,000	5,554
\$25,001 - \$30,000	6,112
\$30,001 - \$35,000	5,876
\$35,001 - \$40,000	6,092
\$40,001 - \$45,000	5,679
\$45,001 - \$50,000	5,800
\$50,001 - \$55,000	6,028
\$55,001 - \$60,000	5,792
Greater than \$60,000	6,422

* Cost (Tuition, Fees, Room and Board + \$1,000) minus Pell, Parent Contribution, Student Contribution, Veterans Benefits, and Tuition Waiver.

Source: VSAC Grant Files

Date Prepared: August 14, 1990 (DHR)

ADVISORY COMMITTEE DISCUSSION:

The discussion focused on the overall funding needs of students. It was the sense of the group that middle-income families, in particular, face severe hardship because of the increases in educational charges and the retrenchment in VSAC's Level of Aid. Several members of the Committee thought that the smaller Basic Incentive Grants need to be increased since they have been at \$300 since 1980 and the needs of students have grown at a rapid pace during the 80's. Other members expressed concern about this year's decline in the Level of Aid and indicated that the priority for new VSAC funds should be to increase the Level of Aid.

In addition, the Committee discussed the importance of the State's role in providing financial incentives to all needy students and some members felt that even the smaller grants encourage Vermonters to continue their education. There was discussion around Vermont's high tuition/high aid policy and some members felt that the policy currently is high tuition/moderate aid. This has exacerbated the need for assistance for low- and moderate-income families.

Overall, it was the sense of the group that VSAC's current grant programs serve very appropriate needs and should be maintained.

ADVISORY COMMITTEE RECOMMENDATIONS:

- **The Committee recommends that VSAC's first priority should be to seek increased funding for its Incentive Grant Program with the goal of raising the Level of Aid to a point where moderate income families would be eligible for regular Incentive Grants.**
- **In order to provide state assistance to needy families with moderate means, the Committee further recommends that the Basic Incentive Grant Program be maintained at or above current levels but not at the expense of regular Incentive Grants.**

ISSUE: THE PORTABILITY OF VSAC GRANTS

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

"The current student assistance practices and their effects should be reviewed by the Governor's Higher Education Advisory Council. At minimum, the review should consider:

- (a) The current 'portability' policy -- the giving of state financial aid to Vermont students going to college outside the state. Although the Commission generally supports portability, its eligibility criteria should be reexamined. For example, should grants be available for out-of-state study, when the same course of study is available within the state? Furthermore, funding would go further if these grant amounts were based on VSC rather than UVM in-state tuition levels."**

CURRENT POLICY: PORTABILITY

Vermont Student Assistance Corporation was created by the Vermont General Assembly to provide educational opportunities to needy Vermonters by offering grants, loans and information services. Central to the enabling legislation is the concept that the state will provide funding directly to the needy student, ensuring that families have access to the educational program that best meets the students' needs

A component of this concept is portability. Portability allows grant recipients to choose academic programs and institutions regardless of geographic location. Specifically, portability provides diversity by expanding educational opportunities for Vermonters and promotes choice by providing postsecondary opportunities based on the student's ability, preparation and aspirations.

The rationales for the current portability policy are listed below:

- Portability provides access and choice to over 3,000 Vermonters pursuing a postsecondary education.
- Vermonters are provided access to programs not available in Vermont. (A study on portability is currently underway which will examine the reasons why students are studying at institutions outside Vermont.)
- Portability is cost-effective: it cost the state an average of \$1,020 in FY90 to assist a student at an out-of-state institution, which is considerably less than the state expenditure required to subsidize a Vermonter enrolled at a public institution.

Student aid, which includes portability, is a cost-effective vehicle for providing postsecondary opportunities to needy Vermonters while allowing families and students to choose institutions and programs that best meet their educational needs.

**DISTRIBUTION OF ALL (1) VSAC GRANTS BY IN-STATE/OUT-OF-STATE
FY80 AND FY90**

State	<u>FY80</u>		<u>FY90</u>			
	Count	Amount	% of All Dollars	Count	Amount	% of All Dollars
Vermont	4,188	\$ 3,075,375	72.5%	7,532	\$ 8,127,762	72.0%
Out-of-State	2,009	1,163,717	27.5	3,097	3,162,457	28.0
TOTAL AWARDS:	6,197	\$ 4,239,092	100.0%	10,629	\$11,290,219	100.0%

DISTRIBUTION OF ALL OUT-OF-STATE VSAC GRANTS BY STATE

State	<u>FY90</u>		% of All Dollars
	Count	Amount	
Massachusetts	899	\$ 939,717	29.7%
New York	596	583,280	18.4
New Hampshire	427	469,826	14.9
Maine	205	194,963	6.2
Rhode Island	125	124,874	3.9
Connecticut	138	171,830	5.4
Pennsylvania	123	125,008	4.0
All Others (2)	584	552,959	17.5
TOTAL, OUT-OF-STATE:	3,097	\$ 3,162,457	100.0%

SOURCE: VSAC Grant Files

Date Prepared: August 3, 1990

Note: (1) Includes Full-Time, Part-Time, and Non-Degree Grants.

(2) Includes foreign schools.

ADVISORY COMMITTEE DISCUSSION:

The Portability issue led to an extensive review of the overall purpose of VSAC's Grant Programs. Some members felt that it was crucial to affirm the concept that VSAC's policies serve to help needy students, not institutions. In a different vein, other members indicated that the Portability Policy provides an inexpensive means for the state to provide access, since the grant is less than the institutional per capita subsidy. One member expressed concern that the Committee not be seen as endorsing out-of-state education as a way to save state funds.

Many members pointed out that the Hines Commission might have viewed "access" from a fairly narrow perspective and encouraged an expanded definition which would take into account individual students' needs, such as handicapped status, geographic proximity, program quality or specialized types of institutional programs.

In terms of the Level of Aid for out-of-state study, the Committee supported tying the maximum Level to the Level at the highest cost Vermont public institution, although one member questioned the long-term viability of this practice, given current budget restraints. However, the majority of the Committee members felt that the loss of funding to students, if levels were lowered, would be inequitable and would deny access for many needy students.

ADVISORY COMMITTEE RECOMMENDATIONS:

- **The Committee supports the concept of Portability and endorses VSAC's current policy.**
- **Due to the fact that all VSAC recipients, whether they study in-state or out-of-state, have their awards based on an equitable funding model, the Committee recommends no restrictions to funding for VSAC recipients attending out-of-state institutions.**
- **The Committee does not recommend program restrictions for VSAC grant recipients who attend out-of-state institutions.**

ISSUE: STUDENT AID FUNDING FORMULA

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

"The current student assistance practices and their effects should be reviewed by the Governor's Higher Education Advisory Council. At minimum, the review should consider:

.....

(c) Needed revisions to the federal aid formula, which influences many student-aid decisions at the state level, in particular those affecting nontraditional students. These revisions should include:

- Using estimates of earnings for the year when classes are to be taken, rather than for the year prior to attendance; and**
- Including child-care costs as allowable "deductions" when describing the need level of independent students.**

Regardless of whether the federal aid formula is revised, Vermont should consider restructuring its state-funded support to achieve the same ends."

CURRENT POLICY: STUDENT AID FUNDING FORMULA

A process currently exists through the various Vermont higher education associations to provide input to the federal student aid programs

Currently, VSAC and many institutions use estimated income if actual or prior year income does not reflect the family's actual financial situation.

Institutions also have the option of incorporating child care expenses in the institutional budgets that are used to determine eligibility for student aid.

ADVISORY COMMITTEE DISCUSSION:

The discussion on this topic centered around VSAC's current policy which allows for the use of estimated income if family circumstances warrant such use. In addition, it was pointed out that institutions do incorporate child care expenses in their financial aid budget. Consequently, the Committee felt that the current policies essentially embody the suggestions of the Hindes Commission.

ADVISORY COMMITTEE RECOMMENDATION:

- The Committee recommends a continuation of VSAC's current policy which does allow for individual evaluation of changes to a family's financial situation.

ISSUE: COMPLETION INDICATORS

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

"VSAC should be commended for its efforts that have prompted more students to complete high school. VSAC and the Higher Education Data Council should identify suitable "completion" indicators for higher education, to help policymakers better understand the recent trends in college admissions and degrees awarded."

ADVISORY COMMITTEE DISCUSSION:

The sense of the Committee was that the issue of "completion" indicators does not fall under VSAC's jurisdiction.

ADVISORY COMMITTEE RECOMMENDATION:

- The Committee recommends that VSAC support any efforts by the Higher Education community to identify "completion" indicators.

**ISSUE: FAMILY SAVINGS AND EARLY AWARENESS OF
EDUCATIONAL OPPORTUNITIES**

*Specific Action Recommended by
the Vermont Higher Education Study Commission:*

"Vermont parents should be encouraged while their children are young to recognize their shared responsibility for the eventual costs of higher education. The experience of other states with incentives for tuition savings and investment programs should be studied.

Ways should be sought to better educate counselors, students and families about the likely actual costs of higher education. Counselors and students should not necessarily choose institutions because they appear to be less expensive -- or reject others that seem on the surface to be more costly.

Counselors should find early opportunities to inform students and families with limited ability to pay that campus-based student aid programs often substantially reduce such students' out-of-pocket costs."

ADVISORY COMMITTEE DISCUSSION:

The Committee spent considerable time addressing the issue of early career awareness, postsecondary education and financial planning. The members agreed that such planning is a necessity and that there is a substantial challenge in the task of imparting early to families the value of a postsecondary education. The group also discussed the importance of conveying the message to families that it is ultimately the family who has the primary responsibility of paying for postsecondary education.

The Committee discussed various vehicles that might be useful in encouraging early postsecondary planning and savings. Members further indicated that it was important for VSAC to spearhead a move to work with the guidance community to find ways to develop a program that would assist families in focusing on postsecondary goals.

ADVISORY COMMITTEE RECOMMENDATION:

- **The Committee recommends that VSAC develop materials and examine options to promote early awareness of the benefits of postsecondary education for Vermont families and the responsibilities of families in saving and paying for education. Such options could include developing informational brochures, as well as extensive distribution of materials to young families.**