

JOLIET JUNIOR COLLEGE

Goal 3. No Illinois citizen will be denied an opportunity for a college education because of financial need

NARRATIVE

Fiscal Year 2004 Accomplishments

In 2003, Joliet Junior College received the Alpha Award from the National Job Corps. The National Job Corps is an education and vocational training program administered by the U.S. Department of Labor that helps youth between the ages of 16 and 24 enhance job skills through occupational training, GED completion, or employment placement. The Alpha Award is the Job Corps' highest award. President J.D. Ross and Dean of the Division of Adult and Family Services, Dr. Terry Irby, accepted the award at a ceremony in Washington, DC.

With a grant from the Will County Youth Council, Joliet Junior College provided alternative academic education to 48 economically disadvantaged youths through the *Build Success* program. Administered by the Workforce Services division of IET, the program aims to provide an environment for youths that focuses on hands-on learning activities, teamwork, and life and work skills that can be applied to the workplace.

The Financial Aid Office held a Free Application for Federal Student Aid (FAFSA) workshop in March that focused on how to file the FAFSA, *College Illinois!*, the Illinois prepaid tuition program, and general information about federal tax credits and benefits for higher education. Every fall, the Office of Student Financial Aid holds a FAFSA completion night, open to the entire District 525 community, with approximately 100 individuals in attendance.

In March, Joliet Junior College held its sixth annual *Success After High School Transition Conference*. Planned with the Will-Grundy Transition Planning Committee, the purpose of the conference was to ease the shift from student to adult, particularly as it relates to careers and vocations.

Joliet Junior College has taken several steps to address affordability and access issues for the expanding Latino population in District 525 and enrollment. This past year the college hired a full-time bilingual financial aid counselor who also conducts outreach programs with the District 525 Latino community. In addition to overseeing outreach programs and attending financial aid policy and procedure training, the Joliet Junior College ENLACE (Engaging the Latino Community for Education) coordinator administers the ENLACE Scholars program. The program is also involved in several economic development activities, including leadership development programs, opportunities for conference attendance, and incentives for community involvement.

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In addition the Federal Work-Study Program, Joliet Junior College also administers an institution based Work-Study program, providing students not only the opportunity to pay for college, but also increase their likelihood of staying in college. The minimum pay is \$6.75 per hour. Students can work up to 20 hours a week, and campus jobs are regularly updated on the Office of Career Services website.

Joliet Junior College has several programs to accommodate students who may need extra time to pay for college. The bookstore coordinates a program allowing students up to \$200 per semester with no interest. For students who are not eligible to receive a full MAP grant, Joliet Junior College offers a deferred payment plan, with students allowed to pay half their tuition at the beginning of the semester and the other half at midterm.

In 2003, the Office of Student Financial Aid created an on-line database of institutional scholarships (<http://www.jjc.edu/FinancialAid/Scholarships/>). From the site, students can search by specific criteria or download the entire scholarship book for access to hundreds of scholarships based on need, merit, or a combination of both.

Fiscal Year 2005 Plans

In fiscal year 2005, the Student Affairs division will continue extensive training of student service employees in financial aid, including budgets, FAFSA completion, verification, Pell and MAP eligibility, use of technology, and deadline awareness. In order to increase awareness of financial aid programs in the Joliet Junior College Latino community, the ENLACE director will attend financial aid training offered by the U.S. Department of Education.

The Office of Student Financial Aid will also continue to offer training and outreach programs in FAFSA completion and financial aid issues to the District 525 community. For instance, every fall the Office of Student Financial Aid will offer several FAFSA completion nights where students and families can participate in a seminar on financial aid issues and even complete an on-line FAFSA in the Joliet Junior College computer labs.

Joliet Junior College will continue to direct students to on-line FAFSA completion. Currently, about 70% of financial aid recipients at Joliet apply for financial aid on-line. Not only is the process easier for students because of built-in edit checks and help menus available in the website, but also more efficient and cost effective administratively for the Office of Student Financial Aid.

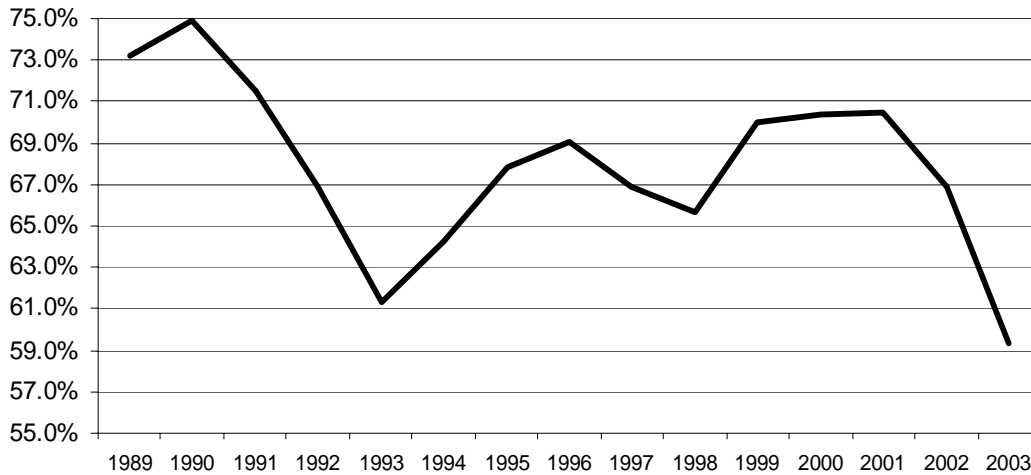
Fiscal Year 2005 Challenges

Joliet Junior College faces several hurdles living up to the third goal of the *Illinois Commitment*. The first involves providing access to District residents in light of significant cuts to need-based financial aid programs. For all colleges and universities in Illinois, the number of applicants for the MAP Grant rose by 7.6% in fiscal year 2003. However, state funding for the program decreased by 2%. As the following graph shows,

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the number of state residents who actually received a MAP Grant was the lowest in the past 15 years, with only 59.3% of applicants receiving the grant in 2003.

**Percent of MAP Grant Applicants who Received a MAP Grant,
Fiscal Years 1989-2003**



Source: Illinois Student Aid Commission

Another challenge lies in decreases in need-based financial aid programs at the federal level. In their recently passed budget, the U.S. House of Representatives allowed for no increases in Pell Grant funding in fiscal year 2005 over fiscal year 2004. Thus, the maximum Pell Grant for the 2004-2005 academic year will remain at \$4,050, virtually unchanged over the last three academic years.

A third challenge is shifts in policy decisions surrounding financial aid, with more government and institutional resources devoted towards non-need based financial programs that do not consider student income, such as merit-based scholarships, tax credits, and student loans. Shifts in government funding for education could have a significant impact on Joliet Junior College's ability to provide access to students who rely on need-based financial aid.

The main challenge Joliet Junior College faces in meeting Goal 3 of the Illinois Commitment is the ability to provide access to students in light of rising costs and reductions in state and federal support for need-based financial aid programs. This is particularly challenging for Joliet Junior College, whose minority and low-income enrollment is increasing at a much faster pace than its traditional population.

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COMMON INSTITUTIONAL INDICATORS

Net price of attendance for undergraduates who apply for aid by income quintile, after MAP, IIA, Pell, SEOG, and institutional grant aid are subtracted

Net Price of College for Joliet Junior College Dependent Students

	2002-2003					
	Dependent Undergraduate Students who Filed the FAFSA					
	Q1	Q2	Q3	Q4	Q5	Total
	(\$0-26,199)	(\$26,200-46,870)	(\$46,871-67,041)	(\$67,042-97,925)	(\$97,926 and up)	
Budgeted Amount for Full-Time Dependent Student*	\$6,825	\$6,825	\$6,825	\$6,825	\$6,825	
Minus Average Award	\$5,885	\$4,852	\$3,682	\$767	\$985	
Net Institutional Cost of Attendance	\$940	\$1,973	\$3,143	\$6,085	\$5,840	

Number of Students with a FAFSA on File	291	451	340	341	161	1,584
# Receiving any type of financial aid (unduplicated)	251	361	137	106	45	900
# Receiving grant aid (unduplicated)	246	337	57	0	0	640
# Receiving institutional aid**	28	52	34	37	11	162
# Receiving SEOG (Federal)	34	42	7	0	0	83
# Receiving Pell (Federal)	273	126	12	0	0	411
# Receiving MAP (State)	291	162	16	0	0	469
# Receiving IIA (State)	118	11	0	0	0	129

Institutional Grant Aid (Average Award)	\$566	\$839	\$1,089	\$767	\$985	
SEOG (Average Award)	\$450	\$478	\$450	\$0	\$0	
Pell (Average Award)	\$3,300	\$2,134	\$1,317	\$0	\$0	
MAP (Average Award)	\$1,156	\$969	\$826	\$0	\$0	
IIA (Average Award)	\$413	\$432	\$0	\$0	\$0	

*Assumes full-time, in-district dependent student living at home with parents. Budget for dependent students not living at home with parents is \$8,654

**Institutional grant aid includes any form of aid that is not repaid (e.g. scholarships, grants, tuition waivers). Excludes loans and work-study.

Sources: Illinois Student Aid Commission; Joliet Junior College Office of Student Financial Aid

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Net Price of College for Joliet Junior College Independent Students

	2002-2003					
	Independent Undergraduate Students who Filed the FAFSA					
	Q1	Q2	Q3	Q4	Q5	Total
(\$0-14,168)	(\$14,169-26,366)	(\$26,367-41,624)	(\$41,625-65,505)	(\$65,506 and up)		
Budgeted Amount for Full-Time Independent Student*	\$8,654	\$8,654	\$8,654	\$8,654	\$8,654	
Minus Average Award	\$5,366	\$5,205	\$4,192	\$2,879	\$540	
Net Institutional Cost of Attendance	\$3,288	\$3,449	\$4,462	\$5,775	\$8,114	

Number of Students with a FAFSA on File	563	493	318	195	111	1,680
# Receiving any type of financial aid (unduplicated)	441	380	212	82	38	1,153
# Receiving grant aid (unduplicated)	433	344	184	37	0	998
# Receiving institutional aid**	35	32	16	6	3	92
# Receiving SEOG (Federal)	90	80	40	6	0	216
# Receiving Pell (Federal)	356	188	105	18	0	667
# Receiving MAP (State)	361	208	106	22	0	697
# Receiving IIA (State)	132	38	3	0	0	173

Institutional Grant Aid (Average Award)	\$386	\$460	\$588	\$387	\$540	
SEOG (Average Award)	\$403	\$387	\$338	\$350	\$0	
Pell (Average Award)	\$3,341	\$3,188	\$2,152	\$1,478	\$0	
MAP (Average Award)	\$886	\$815	\$781	\$664	\$0	
IIA (Average Award)	\$350	\$355	\$333	\$0	\$0	

*Assumes full-time, in-district independent student

**Institutional grant aid includes any form of aid that is not repaid (e.g. scholarships, grants, tuition waivers). Excludes loans and work-study.

Sources: Illinois Student Aid Commission; Joliet Junior College Office of Student Financial Aid

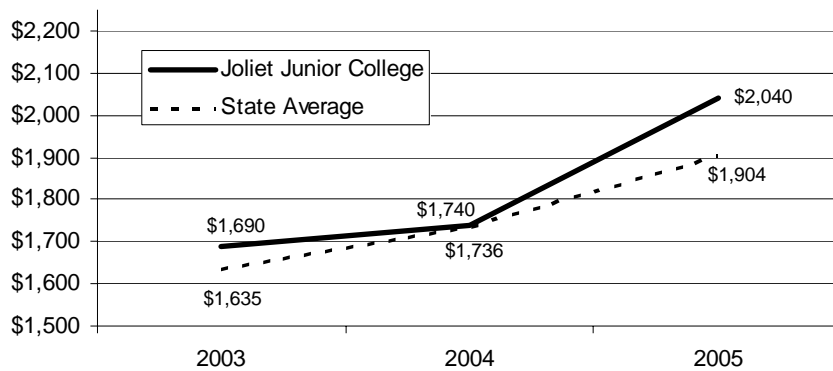
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MISSION-SPECIFIC INDICATORS

Mission-Specific Indicators Related to Illinois Commitment Goal 3, No Illinois citizen will be denied an opportunity for a college education because of financial need

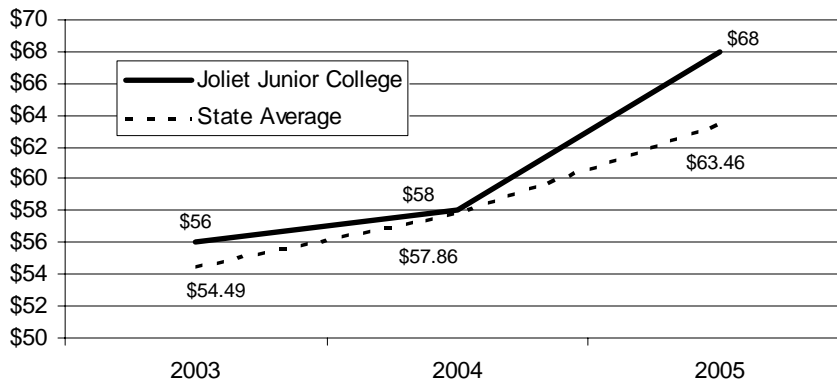
Indicator	Source
Joliet Junior College is committed to providing a quality education that is affordable and accessible to the diverse student population it serves	Mission
Enabling Students to Achieve Their Academic Goals	Strategic Plan
Helping Students Learn	AQIP
Understanding Students' and Other Stakeholders' Needs	AQIP

Tuition and Fees at Joliet Junior College and State Community College Average, 2003-2005



Source: Joliet Junior College Office of Institutional Effectiveness

Tuition and Fees at Joliet Junior College and State Community College Average, 2003-2005



Source: Joliet Junior College Office of Institutional Effectiveness

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Number of MAP Grant Recipients at Joliet Junior College and All Community Colleges in Illinois, Fiscal Years 2001-2003

Year		Joliet Junior College	All IL Community Colleges
2001	Recipients	952	46,195
	Total Received	\$841,522	\$41,016,991
	Avg. Per Recipient	\$884	\$888
2002	Recipients	1,059	48,481
	Total Received	\$959,597	\$46,490,577
	Avg. Per Recipient	\$906	\$959
2003	Recipients	1,166	48,421
	Total Received	\$1,093,471	\$45,254,556
	Avg. Per Recipient	\$938	\$935
3-yr Avg.	Recipients	1,059	47,699
	Total Received	\$964,863	\$44,254,041
	Avg. Per Recipient	\$909	\$927

Source: Illinois Student Aid Commission

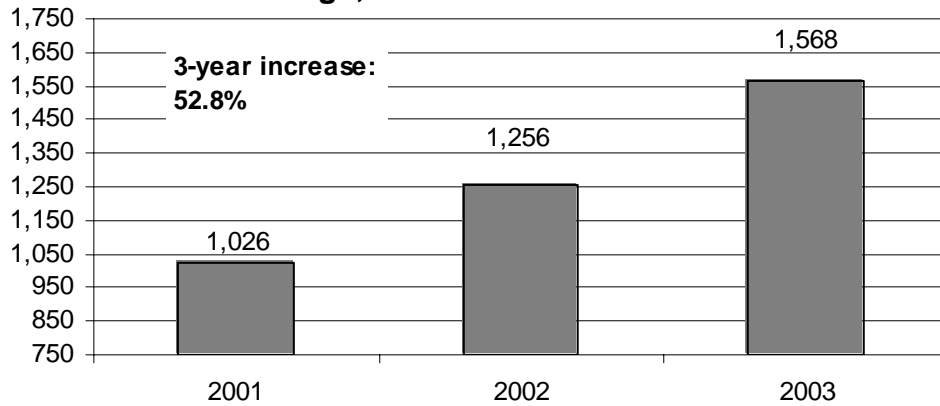
Number of IIA Grant Recipients at Joliet Junior College and All Community Colleges in Illinois, Fiscal Years 2001-2003

Year		Joliet Junior College	All IL Community Colleges
2001	Recipients	290	12,782
	Total Received	\$99,500	\$4,605,250
	Avg. Per Recipient	\$343	\$17,616
2002	Recipients	262	14,794
	Total Received	\$99,250	\$5,260,500
	Avg. Per Recipient	\$379	\$17,067
2003	Recipients	302	10,426
	Total Received	\$114,175	\$3,894,164
	Avg. Per Recipient	\$938	\$17,967
3-yr Avg.	Recipients	285	12,667
	Total Received	\$104,308	\$4,486,638
	Avg. Per Recipient	\$365	\$17,487

Source: Illinois Student Aid Commission

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Number of Pell Grant Recipients at Joliet Junior College, Fiscal Years 2001-2003



Source: Illinois Student Aid Commission

Number of First-Generation Students at Joliet Junior College and All Illinois Community Colleges, Fiscal Years 2001-2003

Year	Joliet Junior College		State Total	
	Number	% of Total	Number	% of Total
2001	1,784	62.2%	60,392	60.8%
2002	2,075	62.5%	66,733	60.8%
2003	2,258	61.7%	74,439	60.3%
Three-year Change	474	26.6%	14,047	23.3%

Source: Illinois Student Aid Commission

**First-Generation Students are defined as individuals who are the first in their immediate family to attend a postsecondary institution. For this report, data is derived from students who completed the Free Application for Federal Student Aid (FAFSA) and indicated their parent(s) have no postsecondary attendance.*

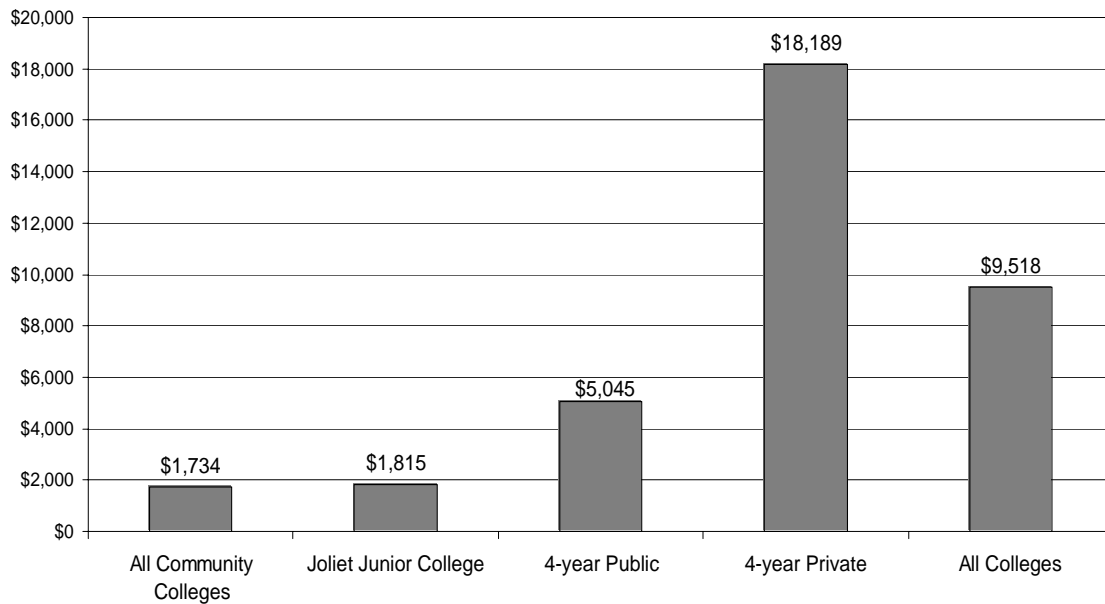
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BRIEF INTERPRETATION OF INSTITUTIONAL PERFORMANCE AND RELATED IMPLICATIONS

Tuition and Fee Comparisons

As the following two graphs show, Joliet Junior College is affordable when compared to other sectors in high education. Additionally, Joliet Junior College's five-year increase in tuition between the 1999-2000 and 2003-2004 academic years was the 7th slowest in the state at 12%, well below the Illinois community college average of 23.1%.

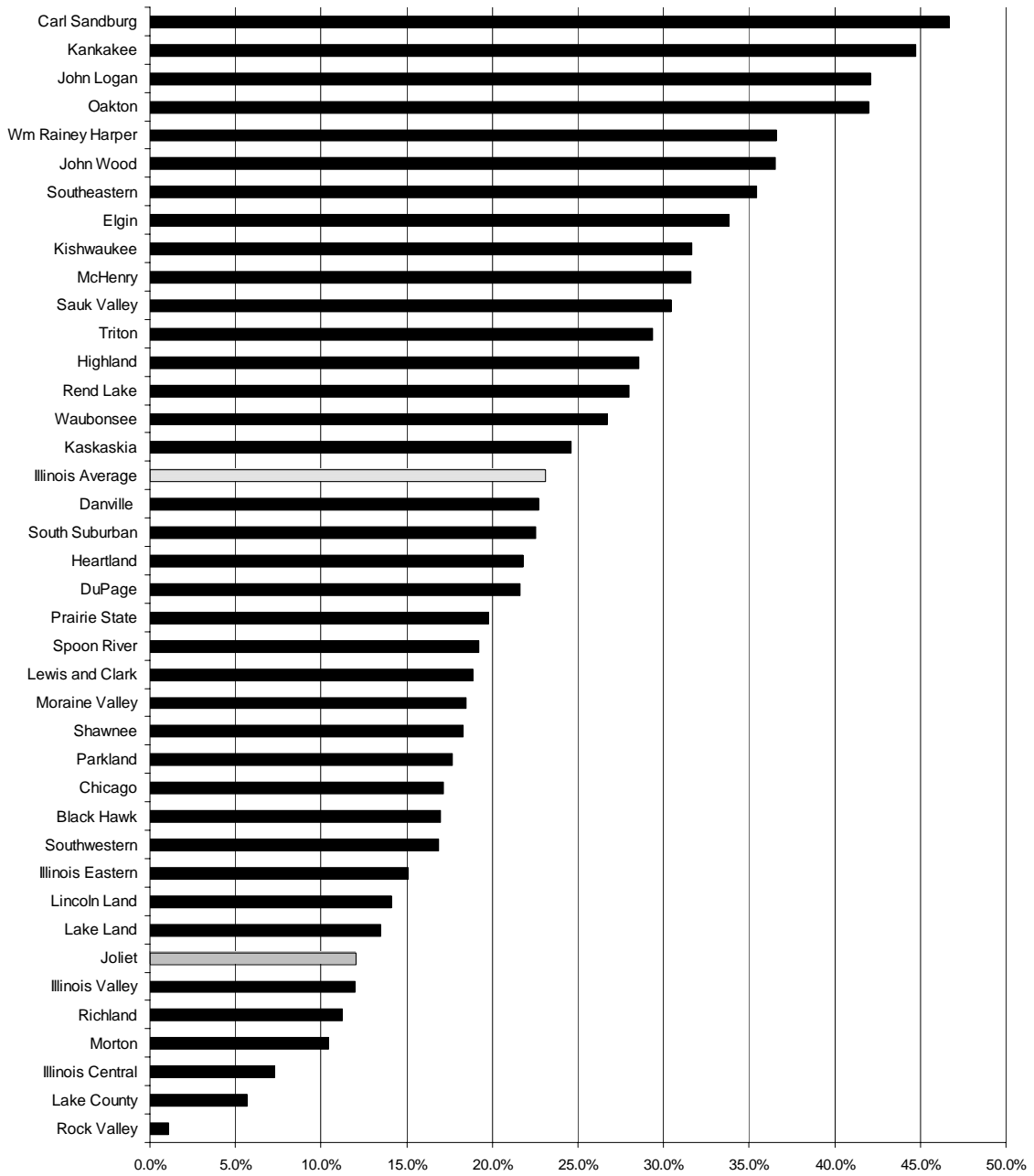
2003-04 Tuition & Fees at Illinois Community Colleges



Sources: Joliet Junior College Office of Institutional Effectiveness

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Five Year Percent Increase in Tuition and Fees at Illinois Community Colleges, FY 2000-04



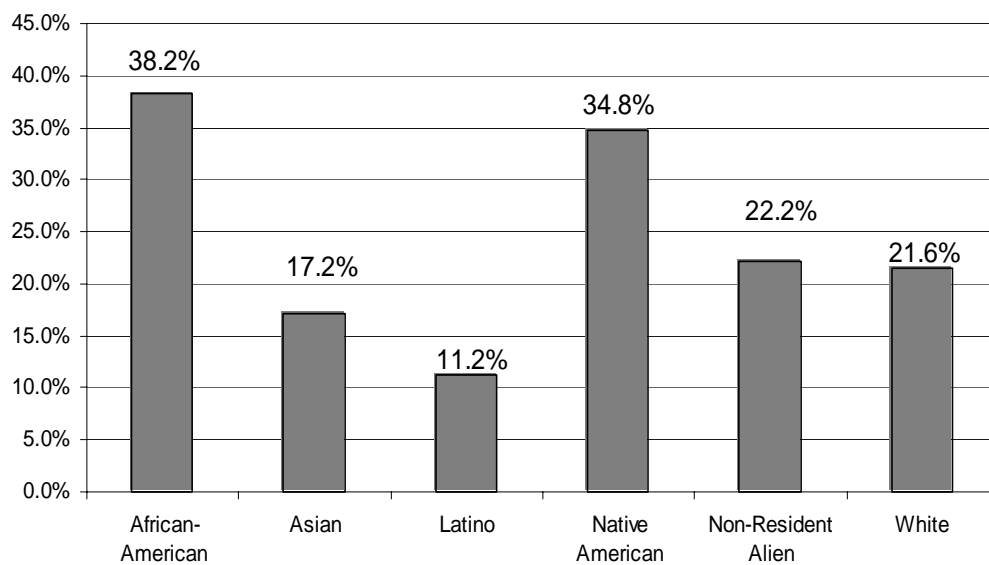
Sources: Joliet Junior College Office of Institutional Effectiveness Tuition and Fee Database

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Financial Aid Programs

22% of all students at Joliet Junior College received financial aid in fiscal year 2003. As the following graph shows, however, there were differences by ethnicity. In the 2003 fiscal year, Joliet Junior College students received 7,261 financial awards, including 1,856 Federal Pell and SEOG Grants, 738 employment-related awards, 581 student loans, 2,203 State Grants, 370 institutional scholarships, 1,367 employer tuition waivers, and 141 Senior Citizen tuition waivers.

Percent of Joliet Junior College Students Who Receive Financial Aid, by Ethnicity, Fiscal Year 2003

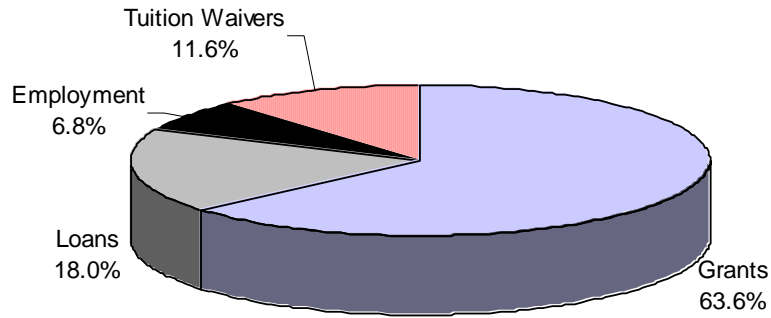


Source: Joliet Junior College Office of Student Financial Aid

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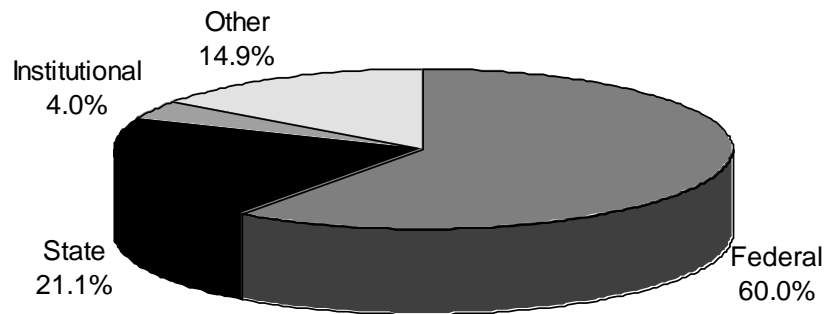
As the following two graphs show, roughly 18% of financial aid dollars are allocated towards student loans and almost two-thirds towards grants. Whereas about 80% of all financial aid distributed dollars come from state and federal sources, about one in five students receive financial aid from institutional grants, outside scholarships, or through employment.

Financial Aid at Joliet Junior College, by Type, Fiscal Year 2003



Source: Joliet Junior College Office of Student Financial Aid

Financial Aid Distributed by Source, Fiscal Year 2003

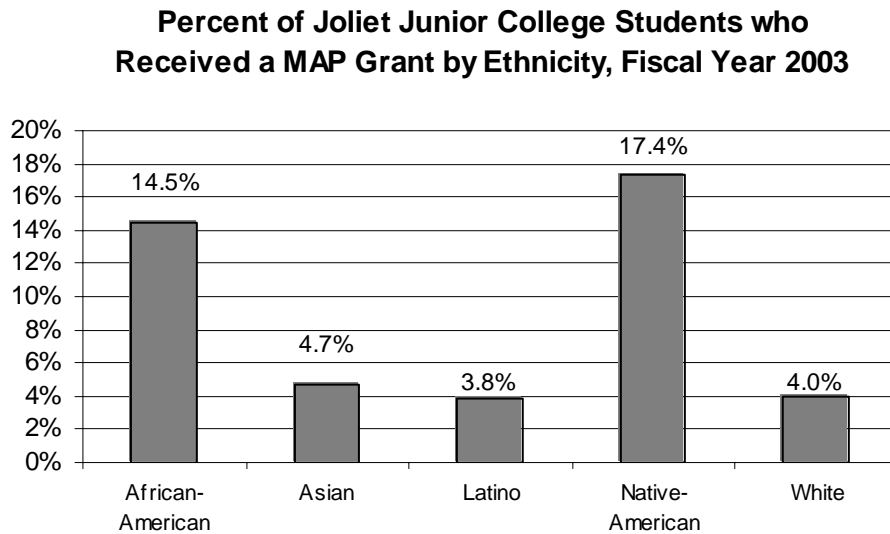


Source: Joliet Junior College Office of Student Financial Aid

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MAP Grant Recipients

In 2003, 1,194 students received a need-based MAP Grant from the State of Illinois. The following graph shows the percent of students by ethnicity who received a MAP Grant as a percent of the total enrollment by ethnicity.



Source: Joliet Junior College Office of Student Financial Aid

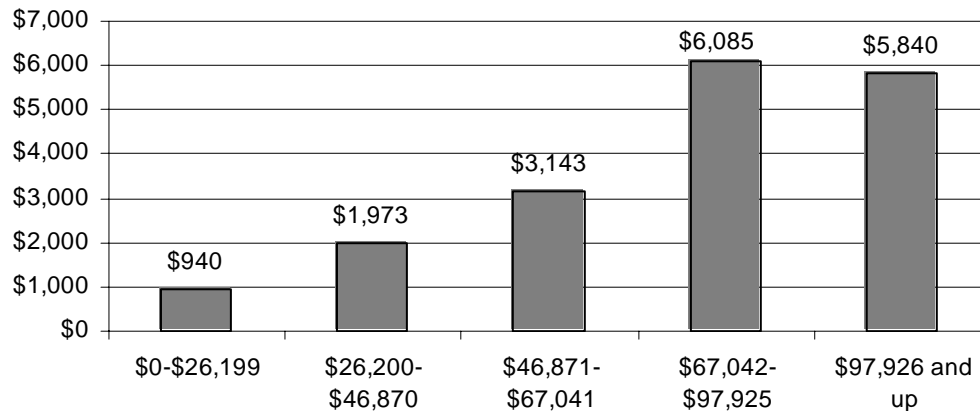
The data specific to affordability at Joliet Junior College shows the following:

- Tuition and fees at Joliet Junior College are reasonable compared to other community colleges and especially to postsecondary institutions in the four-year sector.
- A little over 20% of Joliet Junior College students receive financial aid. Of the 5,017 students who received financial aid in 2003, only about 12% received a Direct Loan. This data indicates Joliet Junior College students are self-reliant when it comes to paying for college.
- One notable trend is financial aid and how it relates to Latino students. Only 11% of Latino students received any financial aid in 2003, compared to 22% of all students. Only 3.8% of Latino students received a need-based MAP Grant, compared to 5.3% for all students. Hopefully, with the addition of a bilingual financial counselor and college investments in the Department of Education's Training for Financial Aid Professionals (T-FAP) for the ENLACE coordinator, the number of Latinos receiving need-based financial aid will increase.

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- The following graph shows the net price Joliet Junior College students pay for college. Clearly, students from low-income groups pay the least.

Net Price at Joliet Junior College for Dependent Students, 2003*



*Net price is determined by taking all college costs and subtracting financial aid. The amount left over is what the student is responsible for; or the net price.

Source: Joliet Junior College Office of Student Financial Aid

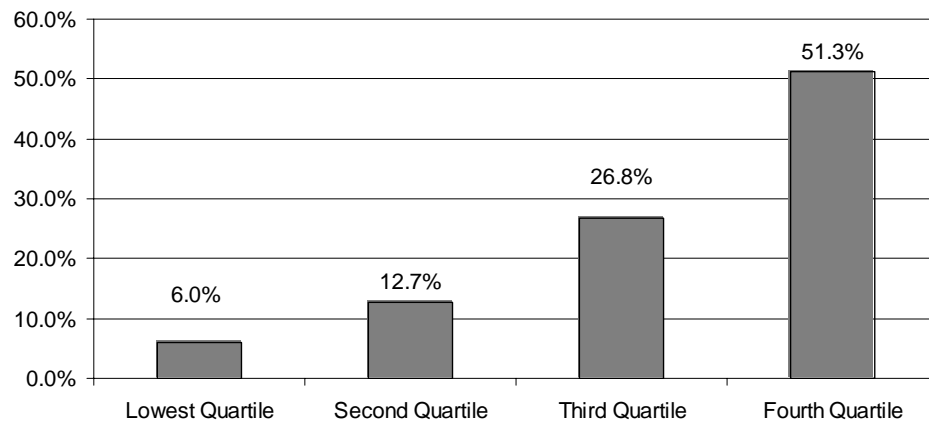
- The data also shows that students from higher incomes are more likely to receive higher institutionally-based scholarships that are less considerate of need, with the average institutionally-based award for the lowest quintile being \$566 and \$985 for the highest quintile.
- Several indicators suggest that while Joliet Junior College students tend to be more self-reliant, increasingly more students are requiring need. Consider the following:
 - Over the last three years, the number of **MAP Grant** recipients increased by **22.5%** at Joliet Junior College and only **4.8%** for all community colleges in Illinois.
 - Over the last three years, the number of **IIA Grant** recipients increased by **4.1%** at Joliet Junior College and fell **-18.4%** for all community colleges in Illinois.
 - Over the last three years, the number of **Pell Grant** recipients increased by **52.8%** at Joliet Junior College and only **32.7%** for all community colleges in Illinois.
 - Over the last three years, the number of **first-generation college students** increased by **26.6%** at Joliet Junior College and only **23.3%** for all

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community colleges in Illinois. First-generation student enrollment grew much faster than the general student enrollment rate of 9.6% at Joliet Junior College during the same time period.

- The implications of enrolling more first-generation students are shown in the following graph. Clearly, income is correlated with educational attainment and, thus, income.

Percent of Students who Receive a Bachelor's Degree by Income Quartile



Source: Pell Institute for the Study of Opportunity in Higher Education. The U.S. Census tracks the number of individuals by income and divides the number of people in the dataset by four to develop income quartiles. The data in this graph was by family income. The quartiles are: Lowest (below \$35,377), Second (\$35,377-\$61,245), Third (\$61,245-\$90,000), Fourth (Above \$90,001)

Through a combination of federal and state grant aid, internal scholarships and employment opportunities, institutional programs, efforts to hold down tuition and fees decreases as much as possible, and outreach efforts aimed at the District 525 community, the data shows that Joliet Junior College, and indeed all community colleges, are doing their part in ensuring that no Illinois citizen is denied an education because of financial need.