

POLICY AREA THREE: NO ILLINOIS CITIZEN WILL BE DENIED AN OPPORTUNITY FOR A COLLEGE EDUCATION BECAUSE OF FINANCIAL NEED

Part 1. Joliet Junior College Accomplishments, Plans, & Challenges

ICCB did not require community colleges complete a narrative for this policy area this year. See the 2005 Performance Report for a narrative: http://www.jjc.edu/admin/ie/Quality/State/Performance_Report/performance_report.htm.

Part 2. Common Institutional Indicators

Part 2.1. Data

Table 3.1 is a summary of the net price paid by JJC first-time, first-year students by income quintile in Illinois (see pages 30-32 for more detailed information by semester and for income quintiles).

Figure 3.1 Net Price Students Who Receive Financial Aid Pay for Tuition, Fees, and Books, Fall 2003, 2004, & 2005

Semester	Lowest Quintile	2nd Quintile	Middle Quintile	3rd Quintile	Highest Quintile
Fall 2003	-\$1,257	-\$240	\$463	\$255	\$559
Fall 2004	-\$2,109	-\$1,191	-\$235	-\$31	-\$169
Fall 2005	-\$2,581	-\$1,151	-\$516	-\$163	\$291

Part 2.2. Institutional Goal(s) for Common Institutional Indicator(s)

Performance Goal 1. The net price paid by first-time, full-time JJC students in the two lowest income quintiles will cover the price of tuition, fees, and books.

Part 2.3. Brief Interpretation of Institutional Performance and Related Implications

The net price - or the price students actually pay for college (not the price charged by the college as publicized as tuition and fees) - for most JJC students is \$0. This is particularly the case for low income and even middle income students at JJC, who often receive a refund beyond tuition, fees, and books for other college expenses. Assuming low-income apply for financial aid and are enrolled in degree-seeking programs, they will pay nothing for tuition, fees, and books, with money left over for other other college expenses.

Figure 3.2 Net Price Paid by First-Time, Full-Time Students at JJC, FALL 2003 (3C1)

Student/Family Income	Total #	Federal Programs				State Programs				Institutional Programs				Any Financial Aid	
		Pell		FSEOG		MAP		IIA		Scholarships & Grants		Tuition Waivers			
		#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$
\$0-27,335	83	82	\$1,833	11	\$266	63	\$631	46	\$250	11	\$837	0	\$0	83	\$2,565
\$27,336-48,215	111	95	\$1,127	12	\$300	75	\$510	7	\$250	21	\$1,101	0	\$0	111	\$1,548
\$48,216-70,006	20	8	\$675	1	\$300	7	\$343	0	\$0	11	\$800	0	\$0	20	\$845
\$70,007-99,999	15	0	\$0	0	\$0	0	\$0	0	\$0	14	\$1,078	1	\$714	15	\$1,053
\$100,000 & Over	5	0	\$0	0	\$0	0	\$0	0	\$0	5	\$749	0	\$0	5	\$749
Unknown	0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
TOTAL	234	185	\$1,416	24	\$284	145	\$554	53	\$250	62	\$937	1	\$714	234	\$1,800

Figure 3.3 Net Price, Fees, & Books After Removing Financial Aid

Income	Tuition & Books	Financial Aid	Net Price
\$0-27,335	\$1,308	\$2,565	-\$1,257
\$27,336-48,215	\$1,308	\$1,548	-\$240
\$48,216-70,006	\$1,308	\$845	\$463
\$70,007-99,999	\$1,308	\$1,053	\$255
Over \$100,000	\$1,308	\$749	\$559
ALL STUDENTS	\$1,308	\$1,800	-\$492

Figure 3.4 Net Price of Attendance After Financial Aid

Cost of Attendance*	Financial Aid	Net Price
\$2,916	\$2,565	\$351
\$2,916	\$1,548	\$1,368
\$2,916	\$845	\$2,071
\$2,916	\$1,053	\$1,863
\$2,916	\$749	\$2,167
\$2,916	\$1,800	\$1,116

*Cost of attendance is the price of tuition, fees, books, supplies, travel, and living expenses student incur while enrolled in college. Cost of Attendance budget assumes dependent student living at home. Source: U.S. Dept. of Ed., College Opportunities On-line Locator (COOL). Assumed budget for Fall 2004 tuition \$908 (\$60.5 * 15), books \$400, and other expenses like travel and miscellaneous \$1,608.

Figure 3.5 Net Price Paid by First-Time, Full-Time Students at JJC, FALL 2004 (3C1)

Student/Family Income	Total #	Federal Programs				State Programs				Institutional Programs				Any Financial Aid	
		Pell		FSEOG		MAP		IIA		Scholarships & Grants		Tuition Waivers			
		#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$
\$0-27,607	86	85	\$1,856	6	\$300	70	\$661	45	\$250	69	\$1,284	0	\$0	86	\$3,554
\$27,608-47,617	84	73	\$1,200	11	\$300	69	\$524	6	\$250	67	\$1,340	4	\$770	84	\$2,636
\$47,618-71,811	60	12	\$944	1	\$300	12	\$539	1	\$250	54	\$1,527	0	\$0	60	\$1,680
\$71,812-101,999	36	0	\$0	0	\$0	1	\$401	0	\$0	36	\$1,465	0	\$0	36	\$1,476
\$102,000 & Over	18	0	\$0	0	\$0	0	\$0	0	\$0	16	\$1,710	2	\$840	18	\$1,614
Unknown	0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
TOTAL	284	170	\$1,510	18	\$300	152	\$587	52	\$250	242	\$1,409	6	\$793	284	\$2,500

Figure 3.6 Net Price, Fees, & Books After Removing Financial Aid

Income	Tuition & Books	Financial Aid	Net Price
\$0-27,335	\$1,445	\$3,554	-\$2,109
\$27,336-48,215	\$1,445	\$2,636	-\$1,191
\$48,216-70,006	\$1,445	\$1,680	-\$235
\$70,007-99,999	\$1,445	\$1,476	-\$31
Over \$100,000	\$1,445	\$1,614	-\$169
ALL STUDENTS	\$1,445	\$2,500	-\$1,055

Figure 3.7 Net Price of Attendance After Financial Aid

Cost of Attendance*	Financial Aid	Net Price
\$3,190	\$3,554	-\$364
\$3,190	\$2,636	\$554
\$3,190	\$1,680	\$1,510
\$3,190	\$1,476	\$1,714
\$3,190	\$1,614	\$1,577
\$3,190	\$2,500	\$690

*Cost of attendance is the price of tuition, fees, books, supplies, travel, and living expenses student incur while enrolled in college. Cost of Attendance budget assumes dependent student living at home. Source: U.S. Dept. of Ed., College Opportunities On-line Locator (COOL). Assumed budget for Fall 2004 tuition \$1,020 (\$68 * 15), books \$425, and other expenses like travel and miscellaneous \$1,745.

Figure 3.8 Net Price Paid by First-Time, Full-Time Students at JJC, FALL 2005 (3C1)

Student/Family Income	Total #	Federal Programs				State Programs				Institutional Programs				Any Financial Aid	
		Pell		FSEOG		MAP		IIA		Scholarships & Grants		Tuition Waivers			
		#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$
\$0-27,607	86	133	\$1,905	21	\$293	119	\$753	84	\$250	165	\$1,083	0	\$0	134	\$4,096
\$27,608-47,617	84	87	\$1,114	4	\$300	69	\$621	8	\$250	130	\$1,054	0	\$0	105	\$2,666
\$47,618-71,811	60	17	\$685	0	\$0	14	\$593	1	\$250	89	\$1,097	0	\$0	58	\$2,031
\$71,812-101,999	36	0	\$0	0	\$0	1	\$615	0	\$0	62	\$1,154	0	\$0	43	\$1,678
\$102,000 & Over	18	0	\$0	0	\$0	0	\$0	0	\$0	14	\$1,049	0	\$0	12	\$1,224
Unknown	0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
TOTAL	284	237	\$1,527	25	\$294	203	\$697	93	\$250	460	\$1,086	0	\$0	352	\$2,936

Figure 3.9 Net Price, Fees, & Books After Removing Financial Aid

Income	Tuition & Books	Financial Aid	Net Price
\$0-27,335	\$1,515	\$4,096	-\$2,581
\$27,336-48,215	\$1,515	\$2,666	-\$1,151
\$48,216-70,006	\$1,515	\$2,031	-\$516
\$70,007-99,999	\$1,515	\$1,678	-\$163
Over \$100,000	\$1,515	\$1,224	\$291
ALL STUDENTS	\$1,515	\$2,936	-\$1,421

Figure 3.10 Net Price of Attendance After Financial Aid

Cost of Attendance*	Financial Aid	Net Price
\$3,330	\$4,096	-\$766
\$3,330	\$2,666	\$664
\$3,330	\$2,031	\$1,299
\$3,330	\$1,678	\$1,652
\$3,330	\$1,224	\$2,106
\$3,330	\$2,936	\$394

*Cost of attendance is the price of tuition, fees, books, supplies, travel, and living expenses student incur while enrolled in college. Cost of Attendance budget assumes dependent student living at home. Source: U.S. Dept. of Ed., College Opportunities On-line Locator (COOL). Assumed budget for Fall 2005 tuition \$1,065 (\$71 * 15), books \$450, and other expenses like travel and miscellaneous \$1,815.

Part 3. Mission-Specific Indicators

Part 3.1. Mission-specific Indicators

Area	Description
Mission	JJC is committed to providing a quality education that is affordable and accessible to the diverse population it serves.
AQIP	Helping students learn
AQIP	Understanding students' and other stakeholders' needs

Part 3.2. Performance Goals for Mission-specific Indicators

Performance Goal 1. JJC tuition and fees will be equal to or lower than the ICCB peer group average.

Performance Goal 2. The average MAP Grant award amounts for JJC recipients will be higher than the ICCB peer group average.

Performance Goal 3. The average IIA Grant award amounts for JJC recipients will be higher than the ICCB peer group average.

Performance Goal 4. The average Pell Grant award amounts for JJC recipients will be higher than the ICCB peer group average.

Performance Goal 5. The percent of JJC students receiving federal, state, and institutional aid will be higher than the ICCB peer group average.

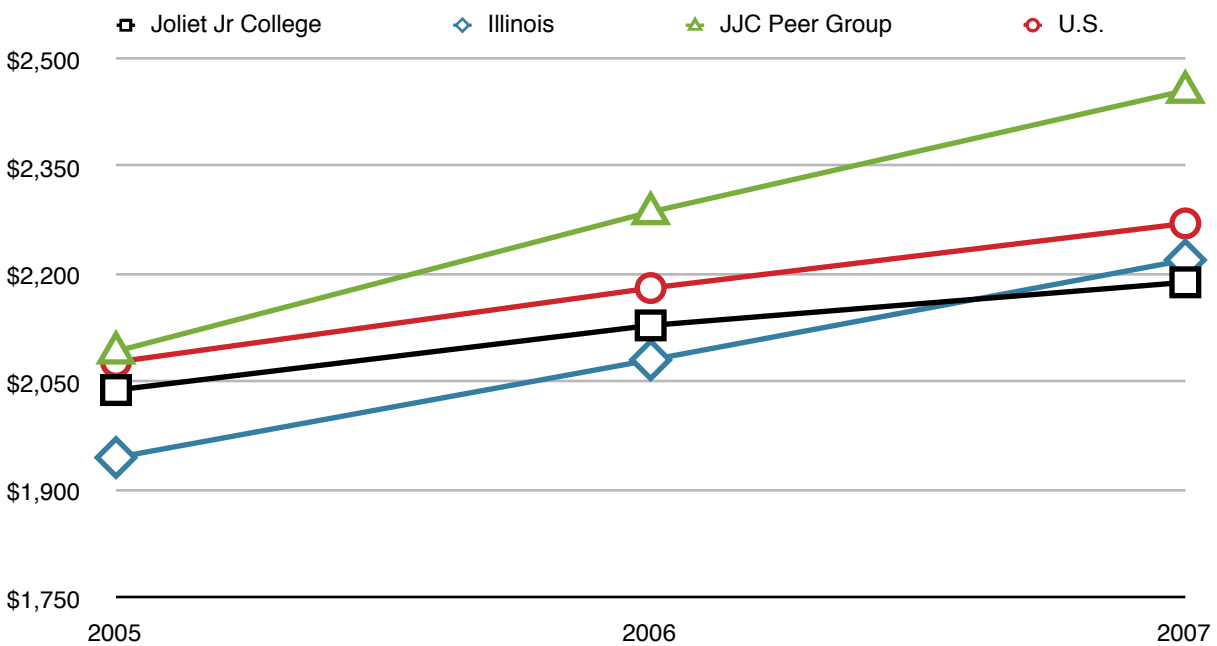
Performance Goal 6. JJC student loan default rates will be lower than the ICCB peer group average.

Part 3.3 Data for the Three to Five Most Recent Years

Figure 3.11 Tuition and Fees at JJC, Peer Group, and Illinois Community Colleges, FY 2005-07 - Table (3M1)¹

College	2004-05	2005-06	2006-07	05-07 % change
JJC	\$2,040	\$2,130	\$2,190	4.6%
JJC Peer Group	\$2,094	\$2,288	\$2,457	9.8%
All Illinois	\$1,918	\$2,082	\$2,221	9.0%
National Avg.	\$2,079	\$2,182	\$2,272	9.3%

Figure 3.12 Tuition and Fees at JJC, Peer Group, and Illinois Community Colleges, FY 2005-07 - Graph (3M1)



¹ JJC Peer Group is defined by ICCB as College of DuPage, Harper College, College of Lake County, Moraine Valley College, Oakton College, and Triton College. All Illinois refers to Illinois community colleges and does not include four-year institutions. Tuition and fees for a student enrolled in 30 hours in an academic year. National data from Chronicle of Higher Education annual tuition and fee survey. JJC report on-line: http://www.jjc.edu/admin/ie/Information/Tuition_Financial_Aid/Tuition_99_07.pdf

FINANCIAL AID APPLICANTS²

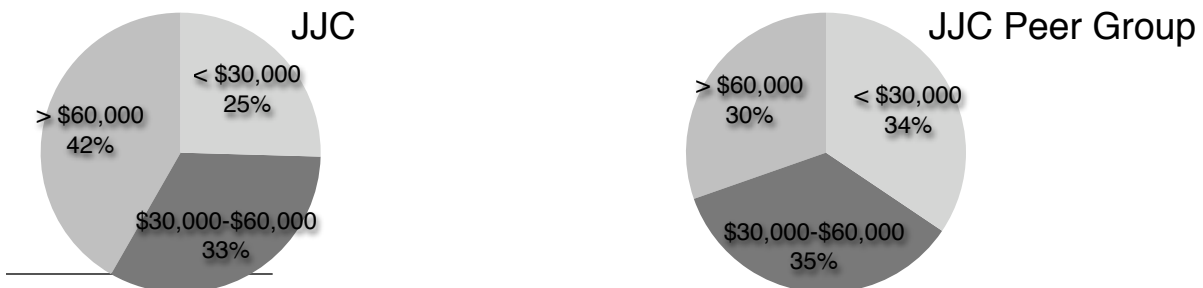
Figure 3.13 Estimated Number and Percent of Students Who Applied for Financial Aid at JJC, Peer Group, & Illinois Community Colleges, FY 2002, 2004, 2005

	2002	2004	2005	02-05 % change
JJC - Number	2,401	3,389	3,592	49.6%
JJC - % of Total Enrollment	11.8%	15.2%	16.9%	
JJC Peer Group - Number	2,281	4,404	4,715	106.7%
JJC Peer Group - % of Total Enrollment	7.5%	14.3%	15.6%	
All Illinois - Number	1,888	2,951	3,079	63.1%
All Illinois - % of Total Enrollment	13.4%	20.3%	21.1%	

Figure 3.14 Estimated Number of Dependent Students Who Applied for Financial Aid, by Income, at JJC & Illinois Community Colleges, FY 2002, 2004, 2005

	2002	2004	2005	02-05 % change
JJC below \$30,000	347	405	438	26.2%
JJC Peer Group below \$30,000	462	716	829	79.4%
All Illinois below \$30,000	429	509	586	36.6%
JJC \$30,000-\$60,000	427	568	565	32.3%
JJC Peer Group \$30,000-\$60,000	419	815	848	102.4%
All Illinois \$30,000-\$60,000	339	505	528	55.8%
JJC over \$60,000	424	647	718	69.3%
JJC Peer Group over \$60,000	283	664	731	158.3%
All Illinois over \$60,000	201	370	397	97.5%

Figure 3.15 Estimated Number of Dependent Students Who Applied for Financial Aid by Income, 2005



² This data is downloaded from the Institute for College Access & Success Economic Diversity on-line, query based tool. Because this data is estimated, it is not included as a Performance Goal, but only as a reference.

ROLE OF FINANCIAL AID IN PAYING FOR COLLEGE ³

Figure 3.16 “Very Important” Financial Factors Related to Attendance at JJC, Fall 2005

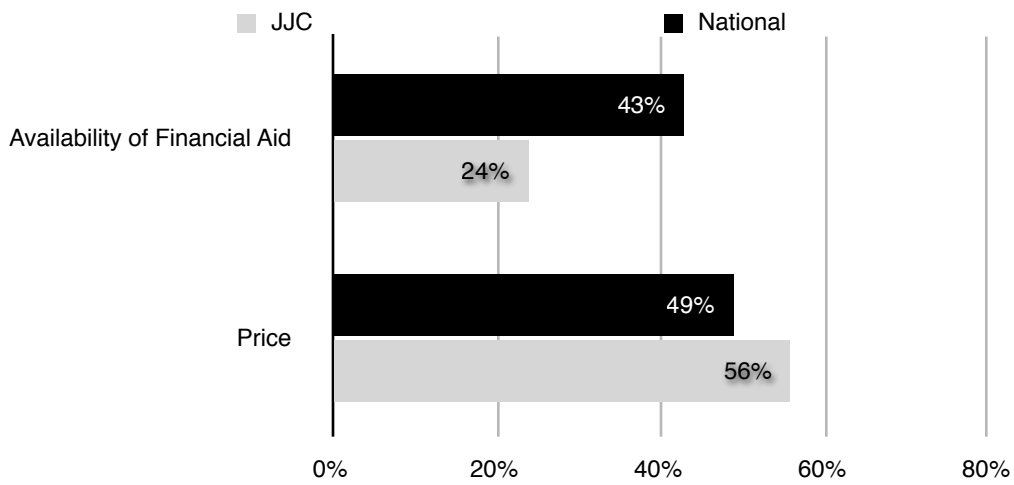
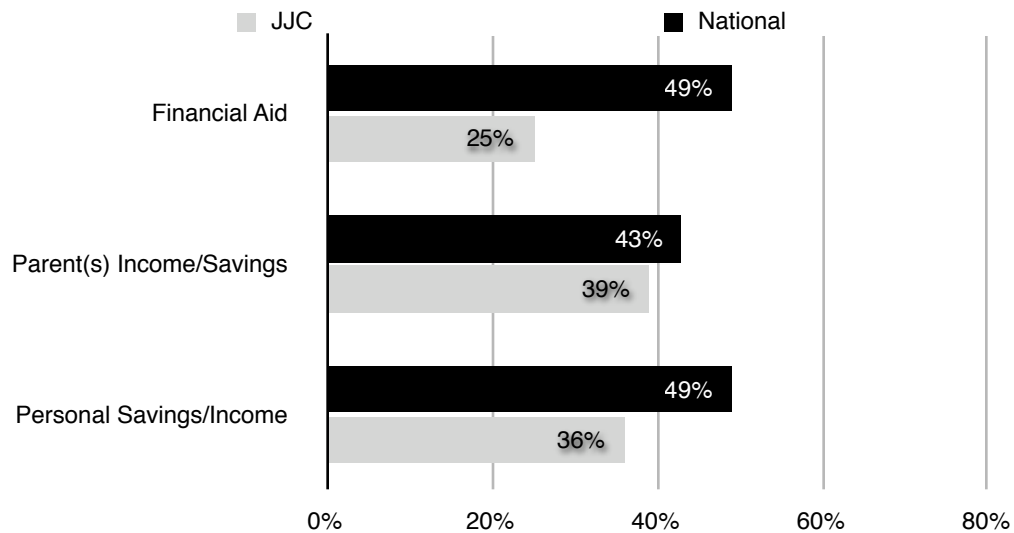


Figure 3.17 “Major” Sources of Funds to Pay for College, Fall 2005



³ National comparisons for students at community colleges who took the survey across the nation. From annual Faces of the Future Survey. Results on-line: http://www.jjc.edu/admin/ie/Information/Surveys/Faces_of_the_Future/Faces_19992005.htm

MONETARY GRANT PROGRAM AWARD RECIPIENTS⁴

Figure 3.18 Number of MAP Grant Recipients as a Percentage of All Students at JJC, Peer Group, & Illinois Community Colleges, FY 2002-06 (3M2)

	2002	2003	2004	2005	2006
% at JJC Receiving MAP Grants	5.2%	5.2%	5.3%	6.3%	6.4%
% at Receiving MAP Grants - Illinois	7.2%	7.0%	7.4%	8.4%	8.5%
% at Receiving MAP Grants - JJC Peer Group	3.4%	3.6%	4.1%	4.8%	5.0%

Figure 3.19 Total MAP Grant Dollars Received at JJC, Peer Group, and Illinois Community Colleges, FY 2002-06 (3M2)

	2002	2003	2004	2005	2006	02-06 % Change
JJC	\$959,597	\$1,093,471	\$924,078	\$1,040,289	\$1,253,506	30.6%
Illinois Average	\$968,554	\$942,818	\$902,104	\$994,936	\$1,087,664	12.3%
JJC Peer Group Average	\$1,106,029	\$1,138,917	\$1,202,841	\$1,378,045	\$1,585,714	43.4%

Figure 3.20 Average MAP Grant Award at JJC, Peer Group, and Illinois Community Colleges, FY 2002-06 (3M2)

	2002	2003	2004	2005	2006	02-06 % Change
JJC Avg. MAP Award	\$906	\$938	\$783	\$779	\$904	-0.2%
Illinois Avg. MAP Award	\$959	\$935	\$838	\$813	\$901	-6.0%
JJC Peer Group Avg. MAP Award	\$975	\$925	\$860	\$837	\$958	-1.7%

⁴ The Monetary Access Program (MAP) Grant award is a state need-based aid award. It is generally awarded to low-income and lower-middle income students. Number of MAP recipients at JJC FY 2002-2006: 1,059, 1,166, 1,180, 1,335, and 1,386.

ILLINOIS INCENTIVE FOR ACCESS (IIA) PROGRAM AWARD RECIPIENTS⁵

Figure 3.21 Number of IIA Grant Recipients as a Percentage of All Students at JJC, Peer Group, & Illinois Community Colleges, FY 2002-06 (3M3)

	2002	2003	2004	2005	2006
% Receiving IIA Grants - Illinois	1.3%	1.3%	1.4%	1.5%	1.5%
% Receiving IIA Grants - Illinois	2.2%	1.5%	1.7%	1.9%	1.9%
% Receiving IIA Grants - JJC Peer Group	0.9%	0.7%	0.8%	0.9%	0.9%

Figure 3.22 Total IIA Grant Dollars Received at JJC, Peer Group, and Illinois Community Colleges, FY 2002-06 (3M3)

	2002	2003	2004	2005	2006	02-06 % Change
JJC	\$99,250	\$114,175	\$119,250	\$112,250	\$125,250	26.2%
Illinois Average	\$109,594	\$81,128	\$92,125	\$94,917	\$99,365	-9.3%
JJC Peer Group Average	\$105,583	\$92,534	\$106,083	\$105,292	\$106,917	1.3%

Figure 3.23 Average IIA Grant Award at JJC, Peer Group, and Illinois Community Colleges, FY 2002-06 (3M3)

	2002	2003	2004	2005	2006	02-06 % Change
JJC Avg. IIA Award	\$379	\$378	\$395	\$361	\$398	5.0%
Illinois Avg. IIA Award	\$356	\$374	\$376	\$347	\$376	5.6%
JJC Peer Group Avg. IIA Award	\$367	\$382	\$391	\$370	\$392	6.8%

⁵ The Illinois Incentive for Access grant is based on the financial need of the student and is awarded by the State of Illinois. It is a \$500 scholarship awarded to students in the lowest income quintile whose expected family contribution to college is zero. IIA recipients at JJC FY 2002-06: 262, 302, 302, 312, and 315.

PELL GRANT RECIPIENTS⁶

Figure 3.24 Number of Enrolled Students Receiving Pell Grants at JJC, FY 2002-06 (3M4)

	2002	2003	2004	2005	2006
% at JJC Receiving Pell Grants	6.1%	7.0%	7.3%	8.2%	8.2%
% at All Illinois Colleges Receiving Pell Grants	11.8%	13.2%	14.2%	14.9%	15.0%
% at JJC Peer Group Colleges Receiving Pell Grants	4.7%	5.5%	6.1%	6.6%	7.0%

Figure 3.25 Total Pell Grant Dollars Received at JJC, Peer Group, and Illinois Community Colleges, FY 2003-06

	2003	2004	2005	03-05 % Change
JJC	\$2,961,282	\$3,035,017	\$3,389,406	14.5%
Illinois Average	\$3,119,860	\$3,478,688	\$3,650,648	17.0%
JJC Peer Group Average	\$3,563,307	\$4,110,778	\$4,448,107	24.8%

Figure 3.26 Average Pell Grant Award at JJC, Peer Group, and Illinois Community Colleges, FY 2003-06

	2003	2004	2005	03-05 % Change
JJC Avg. Pell Award	\$1,889	\$1,873	\$1,951	3.3%
Illinois Avg. Pell Award	\$1,634	\$1,677	\$1,687	3.2%
JJC Peer Group Avg. Pell Award	\$1,933	\$1,978	\$2,029	5.0%

⁶ The Pell Grant is a federal need-based grant program administered by the U.S. Department of Education and is generally provided to low-income to lower-middle income students. Pell Grant recipients at JJC FY 2002-06: 1253, 1568, 1620, 1737, and 1777.

COHORT FINANCIAL AID RECIPIENTS TRACKED BY U.S. DEPT. OF EDUCATION⁷**Figure 3.27 Percent of Students Receiving Financial Aid, FY 2002-05**

	2002	2003	2004	2005	02-05 % change
JJC	26.7%	33.0%	31.0%	32.9%	57.3%
JJC Peer Group	23.6%	24.0%	26.3%	37.4%	53.0%
All Illinois	43.7%	42.4%	42.5%	44.3%	3.6%

Figure 3.28 Percent of Students Receiving FEDERAL Financial Aid, FY 2002-05

	2002	2003	2004	2005	02-05 % change
JJC	22.0%	24.7%	21.3%	20.1%	16.3%
JJC Peer Group	17.5%	16.0%	16.2%	23.5%	29.6%
All Illinois	28.8%	28.6%	28.4%	29.2%	3.4%

Figure 3.29 Percent of Students Receiving STATE Financial Aid, FY 2002-05

	2002	2003	2004	2005	02-05 % change
JJC	17.8%	27.9%	22.5%	23.3%	66.9%
JJC Peer Group	16.2%	13.2%	13.2%	18.9%	12.9%
All Illinois	25.7%	21.8%	21.6%	24.8%	-1.4%

Figure 3.30 Percent of Students Receiving INSTITUTIONAL Financial Aid, FY 2002-05

	2002	2003	2004	2005	02-05 % change
JJC	9.8%	9.6%	12.1%	10.7%	39.8%
JJC Peer Group	4.7%	4.8%	5.0%	5.8%	18.1%
All Illinois	10.0%	9.6%	9.2%	9.2%	-6.3%

Figure 3.31 Percent of Students Receiving STUDENT LOAN Financial Aid, FY 2002-05

	2002	2003	2004	2005	02-05 % change
JJC	7.4%	11.3%	14.3%	13.9%	140.0%
JJC Peer Group	4.1%	4.4%	4.1%	6.2%	45.9%
All Illinois	7.6%	6.0%	7.0%	9.0%	19.8%

⁷ All colleges and universities are required to submit information about first-time, full-time students who receive financial aid. These cohorts are followed for three years.

REVENUE FROM FINANCIAL AID⁸

Figure 3.32 Financial Aid Revenues From Federal Sources, FY 2003-05

	2003	2004	2005	03-05 % change
JJC	\$3,062,148	\$3,135,743	\$3,485,030	13.8%
JJC Peer Group Average	\$3,797,474	\$4,307,377	\$4,725,590	24.4%
Illinois Average	\$3,320,985	\$3,784,768	\$4,033,209	21.4%

Figure 3.33 Financial Aid Revenues From State and Local Sources, FY 2003-05

	2003	2004	2005	03-05 % change
JJC	\$1,373,987	\$1,227,819	\$1,356,124	-1.3%
JJC Peer Group Average	\$1,699,641	\$1,879,370	\$2,130,921	25.4%
Illinois Average	\$731,964	\$748,591	\$828,713	13.2%

STUDENT LOAN DEFAULT RATES⁹

Figure 3.34 Student Loan Default Rates, FY 2002-04

	2002	2003	2004
JJC	6.4%	8.6%	9.5%
JJC Peer Group	11.8%	13.0%	13.4%

⁸ Data downloaded from the U.S. Department of Education, Integrated Postsecondary Education Data System (IPEDS).

⁹ Data downloaded from the U.S. Department of Education, Office of Federal Student Aid, Cohort Student Loan Default Rate site.

FIRST GENERATION STUDENTS¹⁰

Figure 3.35 Number of First-Generation Students at Illinois Community Colleges, FY 2002-2005 (3M6)

Year	JJC		All Illinois Community Colleges		JJC Peer Group Avg.	
	Number	% of All Students	Number	% of All Students	Number	% of All Students
2002	1,784	62.2%	60,392	60.8%	1,585	56.1%
2003	2,075	62.5%	66,733	60.8%	1,847	56.2%
2004	2,258	61.7%	74,439	60.3%	2,151	55.4%
2005	2,535	60.0%	79,600	58.6%	2,304	54.1%
2006	2,551	59.5%	78,408	57.9%	2,306	53.3%

Part 3.4 Brief Interpretation of Performance and Related Implications

Performance Goal 1. JJC tuition and fees will be equal to or lower than the ICCB peer group average.

Interpretation: JJC tuition and fees are now lower than peer group, state, and national averages.

Performance Goal 2. The average MAP Grant award amounts for JJC recipients will be higher than the ICCB peer group average

Performance Goal 3. The average IIA Grant award amounts for JJC recipients will be higher than the ICCB peer group average

Performance Goal 4. The average Pell Grant award amounts for JJC recipients will be higher than the ICCB peer group average.

Interpretation: The average MAP Grant, IIA, and Pell Grant awards are below or close to ICCB peer group averages.

Performance Goal 5. The percent of JJC students receiving federal, state, and institutional aid will be higher than the ICCB peer group average.

Interpretation: While the need-based financial aid award amounts per student at JJC is lower than peer group averages, the percent of students who receive a need-based state or federal grant

¹⁰ First-generation students are defined as students whose parents did not attend college. For this table, data was derived from students who completed the Free Application for Federal Student Aid (FAFSA) and indicated their parent(s) have not completed a postsecondary degree.

is higher than peer group averages. Because JJC's tuition is comparatively low, the amount of financial aid dollars JJC students have the capacity to receive from need-based sources is more limited than at peer group institutions that generally post higher tuition. This is because financial aid is based on a complex formula that takes into account the income/assets of the student and the tuition posted by a college.¹¹

Performance Goal 6. JJC student loan default rates will be lower than the ICCB peer group average.

Interpretation: Even though there has been an increase in the last three years, JJC student loan default rates have been lower than peer group averages.

Summary

1. JJC charges a lower tuition than other community colleges.
2. JJC students are probably less likely to apply for financial aid than students at other colleges, although this is growing. As a result, JJC students are more likely to rely on personal resources, instead of available financial aid, than students at other community colleges. Because students at 2-year colleges tend to come from lower-income and first-generation families, in general they are less likely to apply for financial aid and more likely to operate under the mistaken assumption that posted tuition accurately reflects what students really pay for college. An analysis by the American Council on Education (ACE), for instance, found that in one year, an estimated one million eligible students did not receive a Pell Grant simply because they did not apply for financial aid.¹² A probable reason for lower numbers of financial aid applicants at community colleges may have to do with difficulties low-income and minority students, a large number of whom are first-generation, have in navigating complex financial aid procedures and forms.
3. Despite posted tuition and fees, there is significant variability between students in terms of how much they actually pay for college.
4. There is a significant difference between posted tuition (sticker price) and what students actually pay (net price). In fact, over half of JJC students would probably pay nothing for tuition, fees, and books at JJC if only they applied for financial aid.
5. JJC students receive lower amounts of need-based financial aid than students at peer group institutions.

¹¹ W. Zumeta & D. Franke, 2007, *California Community Colleges: Making Them Stronger and More Affordable*. National Center for Public Policy and Higher Education. A study of California community colleges, for instance, found that community college fee reduction in California could result in an estimated \$20 million loss in Pell Grant support for low-income students.

¹² American Council on Education, 2006, *Missed Opportunities Revisited. New Information on Students Who Do Not Apply for Financial Aid*.

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