



A Collaborative Decision:

One Institution's Use of Academic and Administrative Data in Determining Not to Participate in the TEACH Grant Program

Anthony Jones

Bonnie Joerschke

Charles Mathies

Denise Gardner

University of Georgia



AGENDA

- Brief Program Overview & Background Information
- Committee's Collaborative & Decision-Making Processes
- Data Collection & Analysis
- Results & Recommendation



- TEACH Grant Program was created in the College Cost Reduction and Access Act enacted September 27, 2007; effective July 1, 2008.
- Provides up to \$4,000 per year in grant funds to undergraduate and graduate (master's) students
 - Recipients must promise to teach high-need subjects in low-income elementary or secondary schools for 4 years within 8 years of completing degree
 - If recipient fails to fulfill the service obligation the grant converts to an unsubsidized Federal Direct Loan to be repaid with interest accruing from the date the funds were originally disbursed



Issues in Determining Whether to Participate

- Initial concerns over short implementation timeframe and new office leadership
- Analyzed bill and prepared narrative outline of program's requirements
 - Categorized into positive and negative impacts
- Investigated direct effects on UGA students and administration



Questions Guiding Analysis

1. Does the program effectively serve UGA students?
2. Are there existing programs already serving these purposes?
3. If we participate, when could adequate systems be in place to identify and counsel eligible students, as well as award and administer the program effectively?



Determined Areas Impacted by Potential Participation

- Program expertise, data needs, reporting, program administration, and potential recipient pool
 - Admissions (graduate and undergraduate)
 - Bursar/Student Accounts
 - College of Education
 - Institutional Research
 - Instructional Technology/Computing Systems
 - Online Programs Administrators
 - Registrar
 - Student Financial Aid
 - Students



COMMITTEE

- VP for Instruction charged Director of Student Financial Aid to form committee and make recommendation whether to participate
 - Student Accounts (2)
 - Registrar (1)
 - College of Education (1)
 - COE personnel talked with students
 - Bursar (1)
 - Student Financial Aid (2 + 1 grad. asst.)



Determined Data Needs

- Institutional
 - Admitted students with interest in TEACH-eligible programs and meeting merit criteria
 - Declared TEACH-eligible majors
 - Aid packages, loan repayment/cancellations
 - Graduates with placement in eligible service areas
- State
 - Data on similar programs
- Federal
 - Data on teacher cancellation provisions



Enrollment in Eligible Majors

UGA Students Enrolled in TEACH-Eligible Programs for 2007-08		
Term	# Undergraduate Students in TEACH-eligible programs	# Graduate Students in TEACH-eligible programs
Fall 2007	264 (10 out-of-state)	488 (31 out-of-state)
Spring 2008	302 (10 out-of-state)	567 (36 out-of-state)



TEACH Majors - Enrollments By Academic Year

<i>BSED Residents (includes waivers)</i>	2006-07	2007-08	Total
ENGLISH	47	43	90
FOREIGN LANGUAGE	18	18	36
MATHEMATICS	103	113	216
SOCIAL SCIENCE	66	19	85
SOCIAL STUDIES	28	73	101
SPECIAL EDUCATION	80	82	162
Total	342	348	690

<i>BSED Non-Residents</i>	2006-07	2007-08	Total
ENGLISH	2	2	4
FOREIGN LANGUAGE	2	0	2
MATHEMATICS	5	6	11
SOCIAL SCIENCE	4	0	4
SOCIAL STUDIES	0	2	2
SPECIAL EDUCATION	1	4	5
Total	14	14	28



TEACH Majors - Enrollments By Academic Year

<i>MED Residents (includes waivers)</i>	2006-07	2007-08	Total
ENGLISH	61	60	121
MATHEMATICS	64	74	138
READING	17	14	31
SOCIAL SCIENCE	27	12	39
SOCIAL STUDIES	12	37	49
SPECIAL EDUCATION	63	49	112
TEACHING ADD'L LANGUAGE	33	37	70
Total	277	283	560

<i>MED Non-Residents</i>	2006-07	2007-08	Total
ENGLISH	2	4	6
MATHEMATICS	6	6	12
READING	0	4	4
SOCIAL SCIENCE	4	1	5
SOCIAL STUDIES	1	4	5
SPECIAL EDUCATION	5	5	10
TEACHING ADD'L LANGUAGE	8	6	14
Total	26	30	56



TEACH Majors - Enrollments By Academic Year

<i>Non-Degree Residents (includes waivers)</i>	2006-07	2007-08	Total
ENGLISH	15	10	25
MATHEMATICS	11	9	20
READING	6	11	17
SPECIAL EDUCATION	424	442	866
TEACHING ADD'L LANGUAGE	15	12	27
Total	471	484	955

<i>Non-Degree Non-Residents</i>	2006-07	2007-08	Total
READING	0	1	1
SPECIAL EDUCATION	13	14	27
TEACHING ADD'L LANGUAGE	0	1	1
Total	13	16	29



Undergraduate Graduates

<i>BSED – Resident</i>	2006-07	2007-08	Total
ENGLISH EDUCATION	26	23	49
FOREIGN LANGUAGE EDUCATION	10	16	26
MATHEMATICS EDUCATION	21	26	47
SOCIAL SCIENCE EDUCATION	46	22	68
SOCIAL STUDIES EDUCATION	0	21	21
SPECIAL EDUCATION	50	24	74
Total	153	132	285

<i>BSED - Non-Resident</i>	2006-07	2007-08	Total
ENGLISH EDUCATION	1	1	2
FOREIGN LANGUAGE EDUCATION	3	0	3
MATHEMATICS EDUCATION	1	1	2
SOCIAL SCIENCE EDUCATION	3	2	5
Total	8	4	12



Graduate Student Graduates

<i>MED Only - Resident</i>	2006-07	2007-08	Total
ENGLISH EDUCATION	24	15	39
MATHEMATICS EDUCATION	14	31	45
READING EDUCATION	5	5	10
SOCIAL SCIENCE EDUCATION	17	8	25
SOCIAL STUDIES EDUCATION	2	14	16
SPECIAL EDUCATION	31	18	49
TEACHING ADDITIONAL LANGUAGES	10	9	19
Total	103	100	203

<i>MED Only - Non-Resident</i>	2006-07	2007-08	Total
ENGLISH EDUCATION	0	1	1
MATHEMATICS EDUCATION	1	1	2
SOCIAL SCIENCE EDUCATION	1	0	1
TEACHING ADDITIONAL LANGUAGES	0	2	2
Total	2	4	6



UGA Student Indebtedness

Student Type	2007-08 Average Federal Direct Loan Indebtedness
Undergraduate Borrowers	\$12,047 (2,391 students)
Graduate Borrowers	\$29,125 (926 students)
Undergraduate & Graduate Borrowers Combined	\$16,815 (3,317 students)
Undergraduate Borrowers in TEACH-eligible program	\$12,533 (77 students)
Graduate Borrowers in TEACH-eligible program	\$25,242 (67 students)



Impact of retroactive accrued interest

Original TEACH Grant Amt.	Awarded During Student's Enrollment As:	If student doesn't complete service within	Amount of accrued Interest Auto Added to Grant that becomes Unsub Loan**	Original grant + accrued interest that the student must begin to repay (with future interest accruing on outstanding balance as repayments are made)
\$4,000	Freshman	12 yrs.*	\$3,264	\$7,264
\$4,000	Sophomore	11 yrs.*	\$2,992	\$6,992 (cumulative: \$14,256)
\$4,000	Junior	10 yrs.*	\$2,720	\$6,720 (cumulative: \$20,976)
\$4,000	Senior	9 yrs.*	\$2,448	\$6,448 (cumulative: \$27,424)

*Assumes student completes bachelor's program in 4 years, then does not complete service requirements within the 8 years allowed after program completion.

**Assumes 6.8% interest rate, based on current rate established in statute



UGA Students' Receipt of Federal Teacher Cancellation Provisions

Federal Perkins Loan Program

- In 2007-08, 128 UGA Students received teacher loan forgiveness benefits under Perkins Loan Program

Federal Direct Loan Program

- FSA data indicated approximately 1,500 student borrowers with a Georgia address had \$2.69 million in student loan principal and interest forgiven Oct. 1, 2002 to June 30, 2008.
 - Not an indicator of UGA students' receipt of teacher loan forgiveness
 - Only represents forgiveness under the Federal Direct Loan program (did not receive FFEL data)



UGA Students Utilizing State Programs

HOPE Promise Teacher Scholarship Loan & HOPE Teach Scholarship Loan Programs (includes service completions and loans paid in full)				
Program	Total UGA Recipients	In School, Grace, Deferment	# Teaching	# Repaying as a Loan
HOPE Promise	1,422	708 (49.8%)	574 (40.4%)	140 (9.8%)
HOPE Teach	1,170	433 (37.0%)	473 (40.4%)	264 (22.6%)
Both	2,592	1,141 (44.0%)	1,047 (40.4%)	404 (15.6%)



Sample Financial Aid Packages

2008-09 In-State, Dependent Undergraduates (Junior or Senior)

Student A: Low-Income, High-Need

\$15,794	Cost of Attendance
- 0	EFC
- 5,062	HOPE Scholarship
- 4,710	Federal Pell Grant
- 1,500	Federal SEOG
- 3,000	HOPE Promise Teacher Scholarship/Loan
- <u>1,522</u>	<u>Federal Perkins Loan</u>
\$ 0	Unmet Need

Student B: Middle-Income, Moderate-Need

\$15,794	Cost of Attendance
- 7,500	EFC
- 5,062	HOPE Scholarship
- 3,000	HOPE Promise Teacher Scholarship/Loan
- 232	Federal Perkins Loan
- <u>7,500</u>	<u>Federal Direct Unsubsidized Loan</u>
\$ 0	Unmet Need



Sample Financial Aid Packages

2008-09 Out-of-State, Dependent Undergraduates (Junior or Senior)

Student A: Low-Income, High-Need

\$28,870	Cost of Attendance
- 0	EFC
- 4,710	Federal Pell Grant
- 1,500	Federal SEOG
- 3,000	HOPE Promise Teacher Scholarship/Loan
- 4,000	Federal Perkins Loan
- 5,500	Federal Direct Subsidized Loan
- 2,000	Federal Direct Unsubsidized Loan
- 8,160	<u>Federal Direct Parent PLUS Loan</u>
\$ 0	Unmet Need

Student B: Middle-Income, Moderate-Need

\$28,870	Cost of Attendance
- 7,500	EFC
- 3,000	HOPE Promise Teacher Scholarship/Loan
- 4,000	Federal Perkins Loan
- 5,500	Federal Direct Subsidized Loan
- 2,000	Federal Direct Unsubsidized Loan
- 14,370	<u>Federal Direct Parent PLUS Loan</u>
\$ 0	Unmet Need



Profile of UGA Students' Post-Graduation Fulfillment of TEACH Grant Terms

5 most recent cohorts - COE graduates' work placements

- 95% of students not teaching in service area
- None of the 5% in service area maintained TEACH criteria for four years
- Reasons for not meeting all terms of service primarily due to changes to position, not elective changes of student



Committee Findings

- President Bush's FY2009 Federal Budget estimated 80% of students will not qualify to maintain the grant and will have it convert to a Federal DL unsubsidized loan
- Additional, significant debt load for UGA students who do not fulfill service obligation



Committee Findings (cont'd)

- Current aid packaging leaves most in-state students borrowing less than annual loan maximums
- Two federal teacher loan forgiveness options
 - Direct Loan program allows up to \$17,500 in teacher loan forgiveness
 - Up to 100% of Perkins Loan balance forgiven
- Two state programs currently providing similar incentives with more flexible terms



Committee Findings (cont'd)

- Graduate students' costs exceed annual loan maximum for out-of-state students
 - Very few out-of-state students enrolled; only one was borrowing at limit
- System implementation and counseling mechanisms significant
 - Eligible student identification;
 - Awarding and counseling;
 - Inter-office system communication; and
 - Tracking/reporting student eligibility



Recommendation

- For 2009-10 and beyond, committee unanimously recommended against participating in TEACH Grant program
 - Philosophical concerns
 - Program duplication
 - Significant student burden for eligibility and fulfillment of terms



CONTACT INFORMATION

Anthony Jones, Graduate Research Assistant

jones68@uga.edu

Bonnie Joerschke, Director of Student Financial Aid

bonniej@uga.edu

Charles Mathies, Institutional Research Analyst

cmathies@uga.edu

Dr. Denise Gardner, Director of Institutional Research

gardnerd@uga.edu