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ABSTRACT

Trends in student financial aid in the State of Florida since 1968 and the changing relationships between higher education and government in Florida are examined. The administration of student financial aid programs was centralized in 1969, and in 1970 the old incentive programs such as teacher and nursing scholarship were phased out, the Regents Scholarship program was phased out, the Florida Insured Student Loan program was expanded, and a new Florida Student Assistance Grant program was created. The change in federal policy in 1976 regarding federal guarantees of state direct loan programs resulted in the termination of the Florida Insured Student Loan program. The new Guaranteed Student Loan makes it possible for students to borrow directly from participating lenders. Students in the State University System may be eligible for other types of financial aid and benefits. Governance in Florida before and after 1968, and the roles of the Governor, the Legislature, and the Executive Branch in higher education are reviewed. The budget process, centralization of the State University system, and developments in both the public and private sectors are considered. (SW)

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GOVERNMENT AND HIGHER EDUCATION IN FLORIDA

Part One: State Supported Student Financial Aid

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STATE SUPPORTED FINANCIAL AID IN FLORIDA

Recent History

On November 5, 1968 the voters of Florida approved sweeping amendments to the Florida Constitution of 1885. One of the amendments which was approved (Article IV, Section 6) directed that "all of the functions of the Executive Departments 'shall be allocated among not more than twenty-five departments, exclusive of those specifically provided for or authorized by this constitution'."¹ This amendment and the subsequent Executive Reorganization Act of 1969 had many far reaching effects on public higher education in the state, and some of these will be discussed in other portions of this paper. It is appropriate, however, to mention reorganization at this time because one of the changes which resulted was the centralization of State supported financial aid.

Prior to 1969 a variety of aid programs had been administered by several agencies. With reorganization these programs were transferred to the Department of Education and placed under a Director of Scholarships and Loans. Included in the programs were:

Teacher scholarship loans

Scholarship loans up to \$600 a year with a maximum total of \$2,400 are available to resident students to attend 2-or 4-year public or private colleges. Scholarships

are awarded on the basis of a competitive examination. Recipients must agree to teach in Florida public schools for a year for each year assisted. Students unable to fulfill this teaching obligation must repay the loan at 5 percent interest.

Scholarship loans for teachers of exceptional children

Scholarship loans of up to \$600 a year with a maximum total of \$1,200 are available to resident students to attend 4-year public or private colleges. Scholarships are awarded on the basis of a competitive examination. Recipients must agree to teach exceptional children in Florida. Students unable to fulfill this teaching obligation must repay the loan at 5 percent interest.

Florida State nursing scholarships loans

Scholarship loans are available to nursing students at all levels to attend nursing schools and 2- and 4-year colleges. Awards are based on a competitive examination and amounts vary from \$300 a year for study in practical nursing to \$1,500 a year for study at the graduate level. Recipients must agree to practice in Florida. Nurses unable to fulfill this obligation must repay the scholarship-loan at 5 percent interest.

Regents scholarships

Scholarships of up to \$1,200 a year with a total maximum of \$4,800 are available to resident students to attend 2- or 4-year public or private colleges. High school students must rank among the top 10 percent on a state-wide 12th-grade test. The amount of an award is based on student financial need.

Seminole Indian scholarships

Scholarships of up to \$600 a year with a total maximum of \$2,400 are available to Indian students who reside on Seminole Indian Reservations to attend 2- or 4-year public or private colleges. Awards are based on a competitive examination.

Florida student loans

Loans of up to \$1,200 a year are available to students who have been Florida residents for 3 years. Loans are based on financial need and must be repaid within

5 years of graduation or termination of studies at 4 percent interest.

Other programs:

Educational assistance for the children of deceased veterans.

Financial assistance toward tuition and books, room and board.

Osteopathic and dental awards.

Financial assistance for State residents who agree to practice in Florida.

In 1968-69 these programs were funded at the following levels.

Teacher scholarship loans	\$540,000
Scholarships loans for teachers of exceptional children	\$ 25,000
Florida State nursing scholarship loans	\$173,000
Regents scholarships	\$327,281
Seminole Indian. scholarships	\$408,000
Florida student loans	\$850,000

In addition to the centralization of the administration of Student Financial Aid Programs "the 1969 Florida Legislature authorized and directed both a broader role and responsibility for the Student Scholarship and Loan Council as well as a study of student financial aid in the State. Acting in response to their expanded charge, the Council approved a specific Plan for the Conduct of Studies and recommended that

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the Florida Department of Education engage the College Entrance Examination Board under contract to perform the Studies.

The contract was formally entered into on September 12, 1969."⁴

The report which was submitted in February of 1970 made numerous policy and management recommendations. Perhaps the most significant recommendation was that Florida develop a comprehensive student assistance program in which awards would be based on need, eligibility be based on admission and aid be made available to Florida residents attending either the public or private colleges and universities of the state.

The legislature and the Department of Education acted to implement the recommended comprehensive policy and as a result phased out the old "incentive" programs such as teacher and nursing scholarship loans, phased out the Regents Scholarship program, expanded the Florida Insured Student Loan program and created a new Florida Student Assistance Grant program.

The Florida Insured Student Loan Program

The Florida Insured Student Loan Program was a direct loan program of state bond revenue funds. From a modest amount of \$850,000 in 1968-69 the program grew rapidly, and in 1977-78 a total of \$15,878,478 was allocated for these loans.⁵

Students receiving the loans in 1977-78 attended various

types of institutions in the State, and the total amount of the loans grouped according to the types of institution attended were:

State University System	\$10,279,081
Public Community Colleges	\$ 2,217,657
Public Vocational Schools	\$ 460,208
Private Colleges	\$ 2,430,331
Southern Regional Education Board "Compact" Colleges	\$ 82,680
Proprietary Schools	\$ 408,521 ⁶

Florida Student Assistance Grants

In addition to the expansion of The Florida Insured Student loan Fund a new grant program (in some ways replacing the Regents Scholarship program) was established and funded for the first time in 1972. This program, the Florida Student Assistance Grants, awards non-repayable grants ranging from \$200 - \$1200. To be eligible a student must be a Florida resident, demonstrate need, and originally 't was necessary for the student to be enrolled or accepted as a full-time student at a Florida public community college or university or at a private college in the state which is accredited by the Southern Association of Colleges and Schools. In 1978 the eligible institution rule was changed to the following:

Recipients of such grants must have been accepted at a state university or community college authorized by Florida law, a nursing diploma school approved by the Florida Board of Nursing, or any Florida college, university, or community college which is accredited by a member of the Council on Postsecondary Accreditation, or Florida institutions whose credits are acceptable for transfer to state universities.

The awards are renewable for up to 12 quarters or 8 semesters provided a "C" average is maintained. Preference is given to continuing award applicants.

In 1972-73 336 awards were made for a total amount of \$360,000. In 1977-78 8,182 awards were made for a total of \$8,289,501.⁸

Several aspects of this program need to be highlighted. First, the private as well as the public sector institutions are considered eligible. Following is a summary of the type of institution which recipients of the grants have elected to attend. (See chart A).⁹

Second, the amount of the awards through 1977-78 have not varied greatly according to the type of institution. (See chart B).¹⁰

Third, two changes have been made in the program which benefit the private sector. In the past the awards were made on the basis of absolute need. Recently the program has been changed so that awards are made on the basis of relative need.¹¹ Relative need is calculated in terms of ability to pay versus the estimated cost of education including subsistence as well as tuition and required fees. The

cost of education budgets established by the Student Assistance Scholarship Commission for single resident students in the public community colleges is \$3300. For students at the state universities the official estimated cost is \$3650, and for students in the private colleges and universities the official estimates range from a low of \$3697 to a high of \$6794 for a single resident undergraduate student.¹²

Further, until 1978 awards were made for up to \$1200 to meet educational expenses. In 1978 the program was changed, and the 1978-79 awards are for up to \$1200 not to exceed the cost of tuition and required fees. The political/governance implications of these changes will be considered later, but it seems important to point out that while at this time the 1978-79 enrollments cannot be exactly calculated, the projection from the office of student scholarships and loans is that with these two changes 50% of the recipients will be students attending private institutions in the state; and they will be awarded 58% of the approximately \$9,000,000 available.¹³ Awards at the community colleges will be limited to \$400; those at the state universities will be limited to \$750.

A final point about the Florida Student Assistance Grants program is that this is the program in which the State Student Incentive Grant money is used. The present base year calls for the state of Florida to provide \$600,000 to match the federal contribution of \$1,900,000. Today Florida is pro-

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viding more than \$7,000,000. Therefore, it would not be to Florida's advantage to change the base year unless an increased obligation on the state was accompanied by an increased federal obligation to provide funds.¹⁴

Continuing Older Programs

Three of the small older financial aid programs of the state have been retained and are essentially unchanged. The Seminole-Miccosukee Indian Scholarships are available on a need basis to Florida Seminole and Miccosukee Indians. The awards are for \$600 per year, and three were awarded in 1975-76 for a total of \$1800.

The Scholarships for Children of Deceased and Disabled Veterans provide tuition and fees to children of deceased or disabled veterans who entered the service from Florida. In 1975-76 forty-two awards were made totaling \$25,000.

The Confederate Memorial Scholarships of \$150 each are made on a competitive basis to lineal descendants of Confederate soldiers or sailors. In 1975-76 27 awards were made totaling \$4,000.¹⁵

Florida Guaranteed Student Loan Program

The change in federal policy in 1976 regarding federal guarantees of state direct loan programs made it advisable for the state of Florida to reconsider its direct loan program, and it was ultimately decided that the Florida Insured

Student Loan should be terminated. Consequently, the 1977 legislature established the Florida Student Financial Assistance Commission, charged it with the administration of the existing state financial aid programs and enabled it to provide a new Florida Guaranteed Student Loan Program.

The new Florida Guaranteed Student Loan follows the general lines of other state guaranteed programs. It makes it possible for qualified students to borrow directly from participating lenders (banks, savings and loan associations and credit unions) at 7% interest. Undergraduates may borrow as much as \$2,500 per academic year up to a total of \$7,500. Graduate students may borrow as much as \$5,000 per academic year up to a total of \$15,000. Students must show need, be enrolled at least half time or be accepted for enrollment in an eligible college, university, professional school, vocational, technical, trade or business school. The federal government pays the interest for students with adjusted family incomes of less than \$25,000 and will also subsidize interest for those whose family incomes exceed \$25,000 if need can be established.

Repayment of a Florida Guaranteed Student Loan begins from nine to twelve months after the borrower ceases to be at least a half time student. There is a required minimum payment of \$30 per month, and the loan must be paid in full within ten years.¹⁶

Unlike other Florida student aid programs, a student receiving a Guaranteed Student Loan is not obligated to attend a Florida institution. None of the other programs is "portable."

It should be noted that the Florida Student Guaranteed Loan program is effective with the 1978-79 academic year, but as of September 1, 1978 only three banks in Florida have agreed to participate. The Southeast First National Bank of Miami made available ten million dollars for loans to students who had previously borrowed directly from the state as well as to new borrowers. Two other banks have agreed to lend to new borrowers.¹⁷ Since almost sixteen million dollars were loaned directly by the state in 1977-78, it appears unlikely that the new guaranteed loan program will adequately replace the old program in 1978-79; but officials are confident that numerous other banks will become participants in the near future.

State University System Financial Aid Programs

In addition to the programs administered by the Florida Student Financial Aid Commission, students in the State University System may be eligible for other types of financial aid and benefits. Technically these programs are supported by state funds since the Board of Regents is a state agency, and all its resources are therefore state resources even though they are not necessarily appropriated from tax revenue.

Five such funds should be mentioned.

First, until 1977-78 a 35 cent per credit hour fee was charged to all state university students.¹⁸ This money was deposited in the Student Financial Aid Trust Fund and used to help guarantee the Florida Insured Student Loan Program.* When this program was terminated, 8.6 million dollars remained in the trust fund; and this money has now been returned to the state universities and community colleges to be used for institutional student loans. The money was returned according to the ratio collected, and for two of the state universities the amount was quite sizable--more than one million dollars to the University of Florida and in excess of \$900,000 to Florida State University.¹⁹

Second, a 29 cents per credit hour fee is charged to state university students as a student financial aid fee.²⁰ The money is remitted to the Board of Regents and then distributed to the institutions according to a formula which

* It is interesting to note that students in the private sector were eligible to participate in this program as well as students in the public sector, but the program was partially guaranteed by a trust fund which was created with revenue from fees charged to the students in the public sector only.

takes into account the percentage of an institution's students whose family income is less than \$9,999 per year.²¹ The use of this formula means that those institutions with fewer low income students collect more fee money than is returned to them for aid while those --especially the historic black institution--receive considerably more than collected. The total amount collected by this fee for the four quarters beginning in March 1977 was \$1,302,100.88.²² The money was allocated to the institutions to be awarded on a need basis.

Third, a General Student Aid Fee of 41 cents per credit hour is charged to each student in the State University System.²³ This money is remitted to the Board of Regents and then re-allocated to the institutions with each institution receiving the full amount it collected. During the four quarters beginning in March 1977 the amount collected was \$1,817,717.95.²⁴ The money was then allocated to the institutions to be used for loans, matching monies, scholarships and grants. An institution is not required to award this money on a need basis, and at least some is being awarded on the basis of high academic achievement.²⁵

These three funds represent the closest relationship between tuition and fees that I have found in Florida. The General Student Aid Fee was specifically created to offset the effects of a tuition increase.

A fourth resource of the Board of Regents which is used as a form of financial aid is the waiver of tuition and fees.

Board policy states that

"In the interest of the general welfare of Florida, and in order for Florida to contribute to the fulfillment of national and international obligations in education, the Board authorizes the presidents of the universities to waive the non-Florida tuition in cases falling within the following guidelines. Out-of-state tuition waivers should be used to attract non-Florida students who have skills or abilities which will contribute positively to the academic environment of faculty and students in the state universities."²⁶

Students eligible for fee waivers include graduate assistants and fellows, students with special skills in art, music, drama or athletics, students with high academic ability and students in special programs such as foreign students, exchange students and honors students. During the four quarters beginning in March 1977 fee waivers were issued which had a total value of 3.5 million dollars.²⁷

The fifth State University System resource for financial aid is the revenue received from Charity Racing Days. By law the several pari-mutuel racing and gaming establishments which are regulated by the Florida Department of Business Regulation, Division of Pari-Mutuel Wagering are allowed to designate certain days as charity racing days. The profit and tax from these special events are donated to various charities including some private colleges and universities of the state. Among the recipients is the Florida Board of Regents. In 1976-77 the Board received \$599,706 from this source, and three of the institutions of the State University System received an additional total of \$51,787 from other special days.²⁸

The money received by the Board was distributed to the institutions for scholarships. The institutions then allocated \$551,371 to athletic scholarships.²⁹ This concentration on athletics is compatible with the original purpose of the program. The remaining amount was used for NDSL matching and a variety of specialized scholarships.

Coordination

Two policies of the Florida Student Assistance Commission and the Department of Education indicate that federal, state and institutional programs are intended to be coordinated. Ultimately, of course, proper coordination depends on the financial aid packages which are developed for individual students by the institutional financial aid officers. The policies of the state, however, tend to make such coordination possible, and this appears to be the case in Florida.

First, beginning with the application for aid for the 1978-79 academic year, Florida joined with several other states in using a single financial aid form.³⁰ By completing this single form students will be applying for a Florida Student Assistance Grant as well as for all federal and institutional programs for which he is eligible. The form is processed and need analysis performed by either American College Testing or College Scholarship Service. Both the state office and the institutional financial aid office are notified of the need and federal eligibility.

Second, when the Florida Student Assistance Commission receives the magnetic tape showing need and federal eligibility of a student, it recommends to the stipulated institutional financial aid officer what appears to be an appropriate amount of state aid based on the state office knowledge of available resources and possibilities of state guaranteed loans. The institutional officer is invited to recommend a smaller amount of state aid if he has knowledge of institutional or other assistance for which the student is eligible.³¹

Again, it is apparent that only the institutional officer can insure coordination; but it appears that it is possible for him to do so in Florida.

Overawarding

Overawarding does not appear to be a serious issue in Florida. Before the most recent modification of the Florida Student Assistance Grant Program, there were those in the private sector who believed that awards within the \$1200 maximum were over awards if they exceeded the cost of tuition and required fees. That practice is now prohibited as was mentioned in an earlier part of this report.

Tuition and Financial Aid

Tuition in the State University System has not been established on the basis of available financial aid, but rather on the simple principle of keeping tuition as low as possible.³²

When tuition was last raised, a special charge per credit hour was included to be used for financial aid purposes. However, this appears to be the only way in which tuition and aid are related, except for the policy described earlier which prohibits Florida Student Assistance Grants from exceeding tuition and fees.

Conclusions and Speculations

The amount of financial aid available to Florida students has increased dramatically since 1968, but the future of continued increase is not very certain. The shift from a direct state loan program to a state program of guaranteed loans may or may not make more money available since these loans are dependent on the participation of banks and other lenders.

Further, the grant and loan program of the State University System is closely tied to enrollment since two of the programs are generated by the collection of per credit hour fees. Enrollment, of course, is not growing rapidly.

If SSIG funds increased and if the state matching monies were increased to allow for further expansion of the Florida Student Assistance Grants and if lenders begin to participate in the guaranteed loans program, then more money will be available. However, unless this happens, the increasing student educational costs (even if tuition remains constant) may create a serious situation of unmet need for those whose financial

aid packages have consisted of substantial amounts of state aid.

The changes in financial aid policy may mean that less financial aid from state programs will be available to low income students. Awarding Florida Student Assistance Grants on the basis of relative need and limiting the awards to the amount of tuition and fees not only shifts much of the money to the private sector, but may also shift much of it to students who are well above the "low income" category.

Further, some discussions with bankers and one interview with the very able president of a progressive bank in the state indicated that if many banks decide to participate in the guaranteed loan program, they will use the program primarily to make loans to students who are the children of their customers. While they will make some loans to low income students, most will go to families who would be given loans even if no federal or state guarantee existed.

Since proceeds from the General Student Aid Fee of the Board of Regents can be used on either a need or a no-need basis, some institutions of the system may begin to use more and more of it to attract high academic achievers without regard for income level.

The private sector may turn to increased State supported financial aid as the most feasible method of gaining state support for private higher education. The association of

Independent Colleges and Universities of Florida (ICUF) was instrumental in establishing the Florida Students Assistance Grant program, and they were also instrumental in modifying that program. The role of ICUF will be discussed in the governance section of the report, but it seems appropriate to report here that they plan a major state-wide conference in the fall of 1978 which is widely seen as the kick-off for an intensive lobbying effort to increase state support for private colleges. Their success with the student assistance grants may cause them to focus their efforts on increased financial aid.

CHART A

	Total Awards	Recipients Attending Private Schools	Recipients Attending Community Colleges	Recipients Attending State University System
1972 - 73	336	170	53	113
1973 - 74	3166	1212	212	1742
1974 - 75	4436	1231	675	2530
1975 - 76	4462	1684	445	2333
1976 - 77	7388	2740	442	4206
1977 - 78	8182	2723	599	4860

CHART B

	Average Award Community College	Average Award Private School	Average Award State University System
1972 - 73	\$ 955	\$1140	\$ 891
1973 - 74	\$ 883	\$1090	\$ 992
1974 - 75	\$ 975	\$1130	\$1086
1975 - 76	\$ 865	\$1150	\$1082
1976 - 77	\$1013	\$1099	\$1014
1977 - 78	\$1134	\$1173	\$1151

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