



# *Paying For College:*

*Availability of Need-based Financial Aid for  
New Jersey's Working Adults*

September 2010

**RUTGERS**  
Center for Women and Work

***Paying For College:***  
*Availability of Need-based Financial Aid*  
*For New Jersey's Working Adults*

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## EXECUTIVE SUMMARY

A highly skilled, educated workforce is integral to New Jersey's economic vitality. In today's turbulent economy and profound scarcity of good-paying jobs, it is more important than ever that low-income working adults be able to obtain the necessary education and training that allow them to compete for and get jobs that pay decent wages. This requires state investments in financial resources for post-secondary education aimed at non-traditional students, particularly low-income working adults.

New Jerseyans fare better than their counterparts in most other states in access to need-based financial aid for post-secondary education. New Jersey ranks among the top three states in the amount of grant and scholarship assistance per student and ranks first in the availability of need-based financial aid. Yet, despite these significant investments, there is limited support for New Jersey's low-income working adult students to gain post-secondary credentials needed for employment in the modern workplace.

The principal mechanisms for providing need-based financial aid for post-secondary education in New Jersey are the Tuition Aid Grants and the Education Opportunity Fund. In this brief, we focus on the availability of these financial aid programs for low-income working adult students in New Jersey. We identify barriers they encounter in accessing financial aid. These include the availability of aid, restrictions, and application requirements that limit access to these grants. We also explore the difficulties working adult students encounter in understanding and navigating the myriad school systems, educational and other requirements, and the challenges of affording the additional costs associated with family care, transportation, and class and study time. Finally, we discuss the lack of available information on the degree to which New Jersey's need-based financial aid is reaching working adults and the challenges this creates in tracking the state's progress in making college affordable for these students. We conclude with a series of policy recommendations to better serve New Jersey's working low-income adult students in paying for college. As a part of the national Working Poor Families Project, our focus is on what can be done in New Jersey to more effectively meet the needs of low-income working families and by doing so, help New Jersey reach its full potential as a state with a high-skilled and educated workforce.

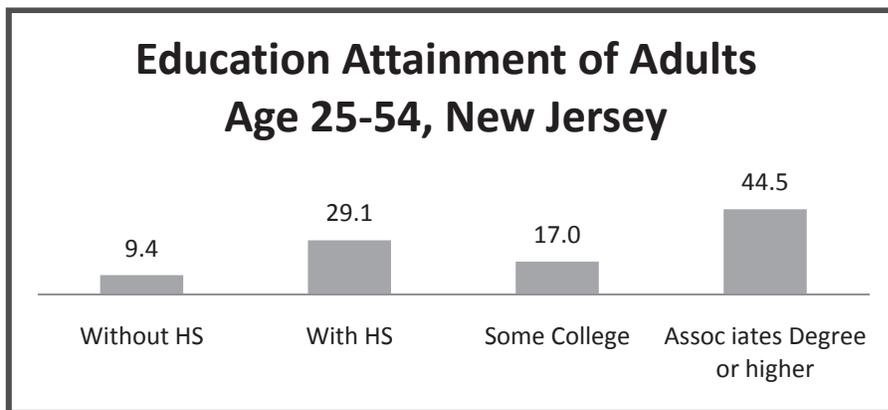
### Low-Income Working Adult Learners in New Jersey

For purposes of this policy brief, we identify working adult learners as those who are 24 years of age or older, married or have responsibility for dependents, and working at a job that pays 200% of poverty or less. Typically, they are no longer financially dependent upon their parents or guardians and have major life responsibilities outside school, home, or community.

## 1. INTRODUCTION

Education and training are widely understood to be key factors in moving low-income workers into jobs that pay wages that meet family needs. With more and more jobs requiring individuals to have higher levels of knowledge, skills, and education than in the past, workers need post-secondary education credentials in order to obtain and keep well-paying jobs and take advantage of opportunities to advance a career. Having the funds to pay for post-secondary education is central to low-income working adults' ability to getting a college education.

At first glance, New Jersey appears to be a comparatively well-educated state, with 44.5 percent of adults having completed an associate's degree or higher.<sup>1</sup> But in further review, as the chart below shows, over one-half (55.5 percent) of adults in New Jersey lack an associate's degree or higher, and a majority of those (38.4 percent) has only a high school education or less, making them ill-equipped to compete for most high-wage jobs.<sup>2</sup> Additionally, in 2008 only 4.4 percent of working-age adults (ages 25 to 49) were enrolled in college-level education or training, well below the U.S. average.<sup>3</sup>



Source: Working Poor Families Project. Data generated by Population Reference Bureau from American Community Survey, 2007.

As the chart below shows, close to one-half of New Jersey's forecasted fastest-growing jobs require an associate's degree or higher, and another 18.7 percent are in occupations requiring some education beyond high school, but less than an associate's degree.<sup>4</sup>

## Projected Job Growth by Education and Training Requirements, New Jersey: 2006-2016

Education/Training Requirements	Growth	Percent
<b>High</b> (Associates degree or higher)	129,800	48.9
<b>Moderate</b> (Long-term on-the-job training, work experience or post-secondary vocational training)	49,600	18.7
<b>Low</b> (Short- or moderate-term on the job training)	86,000	32.4

Source: NJ Department of Labor and Workforce Development. November 2007.

With over two-thirds of New Jersey’s projected job growth in occupations that require some post-secondary education, access to education and training is a critical component in meeting the needs of low-income working adults, employers, and New Jersey’s economy as a whole.<sup>5</sup> For the most part, these jobs pay family supporting wages and as such, represent significant opportunities for low-income working poor adults to move up the economic ladder – provided, however, that they are able to obtain the education and training necessary to qualify for them.

On a positive note, New Jersey has made access to post-secondary education a high priority and has invested heavily in providing financial resources to students seeking a college education. It ranks first in availability of need-based financial aid for post-secondary education.<sup>6</sup> However, while this may seem quite positive, it masks the stark reality facing low-income working adult students: need-based financial aid for post-secondary education in New Jersey is largely granted to traditional age full-time students enrolled in credit-bearing courses leading to a specific degree. Thus, despite significant investments in need-based financial aid, there is limited state support for a majority of working adults to gain post-secondary education and credentials needed to participate in the modern-day workforce. Additionally, as the number of high school graduates begins to decline as projected over the coming years,<sup>7</sup> and less students enter post-secondary education at the traditional age, it becomes more important that New Jersey policy makers and other stakeholders rethink existing policies so that both traditional and non-traditional age students are provided equal access to post-secondary education and training. This will help ensure that New Jersey is able to meet the needs of New Jersey’s working families and at the same time create a well-educated, high-skilled workforce.

In recognition of the need to better support adult students in achieving post-secondary credentials, the New Jersey Commission on Higher Education began a program this year to identify, contact, re-enroll, and graduate adults who have left New Jersey colleges in

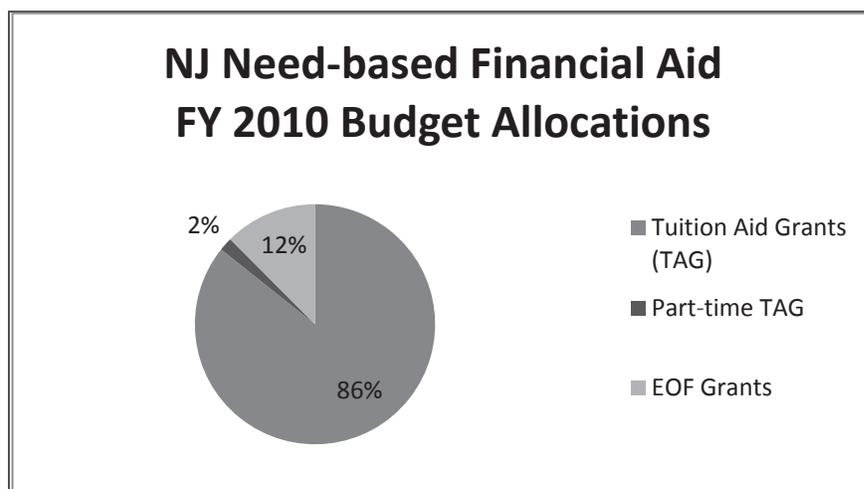
good standing but without earning the intended associate's or bachelor's degree. The "Disengaged Adults Returning to College" grant program is funded by a three year federal grant. The target population is adults, age 20 or older who left a New Jersey institution within the past 10 years (since 2000) in good standing, without earning a degree. Four post-secondary institutions are currently participating in the program which began June 2009.<sup>8</sup>

## 2. NEW JERSEY'S NEED-BASED FINANCIAL AID

While low-income working adults face many barriers to achieving post-secondary credentials, perhaps greatest of these is figuring out how to pay for them.

For low-income working adult students, obtaining financial aid is a key factor in their decision to pursue post-secondary education. Unfortunately, New Jersey's need-based financial aid programs that were created to ensure access to post-secondary education for its neediest citizens are not designed to meet the needs of low-income working adults. Policy makers must address this gap in funding through reassessment of its existing programs and resources available for low-income adult students.

The primary need-based financial aid programs available to working adult students in New Jersey are Tuition Aid Grants (TAG), part-time TAG, and Educational Opportunity Fund grants (EOF). These programs provide financial assistance to traditional and non-traditional age students attending New Jersey's colleges and universities who have a demonstrated financial need.<sup>9</sup> As the chart below illustrates, in FY 2010, 86 percent of New Jersey's need-based financial aid is devoted to Tuition Aid Grants (250.5M), 12 percent (41.2M) allocated for EOF grants, and a mere 2 percent (6M) for part-time TAG.<sup>10</sup>



Source: NJ Office of Management and Budget. September 2009.

**Tuition Aid Grants.** New Jersey’s Tuition Aid Grant Program (TAG) is the keystone of its student financial aid programs. Established by statute in 1978, TAG has grown to become one of the nation's largest and most generous financial aid programs. TAGs are provided to full-time students who have a demonstrated financial need and are enrolled in degree-seeking programs of study at most of New Jersey’s colleges and universities.<sup>11</sup>

In 2006, nearly one in every three full-time New Jersey students received TAG awards, providing over 66,000 awards totaling more than \$198 million in FY 2006.<sup>12</sup> While this might seem like good numbers for the full-time student populations, enrolling in full-time courses of study is extremely difficult for most working adults, and for low-income working adults who are already struggling to balance work, family and financial obligations, attending classes on a full-time basis is not possible.

TAG awards currently have up to 3-year lag between tuition costs and award amounts. That is, grants in September 2008 were based on tuition costs in 2006. Thus, in September, 2008 the maximum grant for a state college was \$6,036 while tuition and fees ranged from \$8,725 to \$12,308. Maximum awards at community colleges were \$2,238 while tuitions ranged from \$2,895 to \$4,018. And at independent colleges, the maximum grant was \$10,236 while tuition and fees ranged from \$20,080 to \$36,470. Given the rapidly rising increase in college costs, the current three-year lag often presents an insurmountable hurdle to deserving students facing up to a 50 percent gap between the TAG award and current tuition and fees.<sup>13</sup>

### **Costs Associated With 3-Year Lag Between Tuition Costs and Maximum TAG**

	State Colleges		Community Colleges		Independent Colleges	
	High	Low	High	Low	High	Low
Tuition	\$ 12,308	\$8,725	\$ 4,018	\$ 2,895	\$ 36,470	\$ 20,080
Maximum Grant	\$ 6,036	\$6,036	\$ 2,238	\$ 2,238	\$ 10,236	\$ 10,236
Gap	\$ 6,272	\$2,689	\$ 1,780	\$ 657	\$ 26,234	\$ 9,844

Source: New Jersey Commission on Higher Education. Fiscal 2010 Budget Policy Statement.

**Part-time Tuition Aid Grants.** Part-Time Tuition Aid Grants (part-time TAG) are available for New Jersey county college students taking 6-11 credits per term. This program was established on a pilot basis in 2004. Part-time TAG awards vary based on financial need, cost of attendance, and available funding. In order to qualify for an award, students must be enrolled for 6-11 credits per term in an approved degree or certificate program at a New Jersey community college. Eligible community college student enrolled with six to eight credits receives one-half of the value of a full-time award and an eligible student enrolled with nine to eleven credits receives three quarters of a full-time award.<sup>14</sup> While these grants represent a positive step forward in New Jersey in making post-secondary education more affordable for working adults, requiring students to be enrolled in 6-11 credits per term represents a significant barrier for working adult students who typically

take only one or two courses per semester (3-6 credits). Moreover, part-time TAG awards are only available for study at New Jersey's community colleges. Students enrolled in other colleges or 4-year institutions do not qualify for part-time TAG awards.

Additionally, as the chart above shows, only 2 percent of New Jersey's need-based financial aid devoted to part-time degree seeking students.<sup>15</sup>

**Education Opportunity Fund.** New Jersey's Education Opportunity Fund (EOF) was established by legislation in 1968 and provides financial and other support services to full-time students enrolled at a participating NJ college or university who are historically disadvantaged and low-income. Financial aid provided is for costs such as books, fees, etc., that are not covered by TAG awards. EOF is a campus-based program with 42 of New Jersey's higher education institutions participating. Each of the 42 institutions has separate recruitment, selection, and participation criteria that students must meet in order to be eligible for the program.<sup>16</sup> Students interested in applying for EOF awards must complete FAFSA as well and meet program requirements established by participating colleges.

There is limited availability of EOF funds for part-time students. Part-time EOF awards are made only to students who have qualified for full-time EOF award but have extenuating personal circumstances that their EOF counselor deems appropriate to recommend part-time status. It is only through recommendation of the EOF counselor after award of full-time status that a student can receive an EOF award for part-time study.

### 3. BARRIERS TO ACCESS

New Jersey's low-income working adults who seek need-based financial aid in order to pursue post-secondary credentials face many obstacles, including but not limited to: the complexity of the application process and filing deadlines; the New Jersey Eligibility Index (NJEI) and Federal Expected Family Contribution (EFC) requirements and limitations; course load requirements; and, the cost of education not covered by financial aid. These barriers must be addressed through policy change in order for New Jersey to adequately support its low-income adult students.

*Complexity of the Application Process and filing deadlines.* In order to be considered for most need-based financial aid grants in New Jersey, students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA evaluates financial need based on the total cost for a student to attend a post-secondary educational institution and the student's ability to pay for college as determined by the Expected Family Contribution (EFC). The difference between the total costs of post-secondary education for a student and the EFC is applied to determine a student's financial need and the amount of financial aid a student is eligible to receive.

The FAFSA is difficult to navigate. The application form is six pages long with more than 100 questions and an additional four pages of instructions. A recent report by US Department of Education found that, “Despite a decade of effort to simplify the financial aid process, students and families are often still baffled by the process and cringe at the sight of application forms.”<sup>17</sup> The report went on to say that the financial aid application process can “undermine educational aspirations, plans, enrollment, and persistence.”<sup>18</sup> This is especially true for low-income adult students who are unfamiliar with the financial aid process and who do not have access to guidance counselors or other supports to help them correctly complete the form. In recognition of this problem, New Jersey Commission on Higher Education recently received a federal College Access Challenge Grant to fund institutions to assist families in completing the FAFSA. Currently, 17 New Jersey colleges and universities are participating in this program. In 2008, they helped nearly 1000 students and their families complete and file the FAFSA.<sup>19</sup> These successes should be built upon to expand to reach greater numbers. Also, if this challenge grant runs out, they should have a sustainable program in place to replicate the success.

In recognition of the difficulties students and their families encounter in completing the FAFSA, federal legislation was recently passed which encourages and empowers the U.S. Department of Education to simplify the FAFSA.

New Jersey’s filing deadlines for FAFSA are less restrictive than most other states. For example, first-time TAG applicants must meet filing deadlines as follows: October 1 for fall or spring term, and March 1 for spring term only. Returning TAG applicants must file their applications by June 1. However, these filing deadlines do not take into account the risk that filing late will result in not getting a grant because the funds have been fully allocated to earlier filers. Also, filing deadlines do not take into account institutional policies that require tuition be paid prior to class enrollment which may be a barrier for working adult students.

*Eligibility Index and Expected Family Contribution.* The amount and type of need-based financial aid allocated to an individual varies according to a number of criteria, the most important of which is the student’s degree of financial need measured by Expected Family Contribution (EFC).

The EFC is determined by statutory formula that calculates a student’s ability to pay for college based on income and assets information provided in the FAFSA. The difference between the total cost of post-secondary education for a student and the NJEI as calculated using the EFC and other income and asset information determines a student’s financial need and the amount of financial aid a student is eligible to receive. The EFC calculation unfairly measures income of independent students as compared to dependent student. According to a recent report by Sandy Baum, income of independent students is considered as “available funds” to finance educational costs, whereas the income of dependent students is not. As a result, a dependent student from a low-income family,

with a household income less than \$30,000, will qualify for significantly more federal financial aid than an independent student with similar earnings.<sup>20</sup>

*“Measuring Up 2008 gave New Jersey an “F” for college affordability despite substantial commitments to financial aid for needy students.”*

Eligibility Index (NJEI) uses the Expected Family Contribution (EFC) and other income and asset information provided in the FAFSA to determine a student’s award level. NJEI scores range between 0 and 2499. A score of 1500 or less is considered to be full-need TAG eligible, meaning they are eligible for the maximum TAG award available.

Additionally, these calculations underestimate the total cost of attendance for low-income working adults indicating further bias of the financial aid system toward traditional-age dependent students.

*Affordability.* Even with financial aid, New Jersey’s colleges have become increasingly more expensive relative to family income. High tuition, student fees, and other costs associated with attending classes (including transportation, childcare, and lost work hours) make it difficult for low-income working adult students to pay their own way. In New Jersey, low-income families must devote 40 percent of their income to pay these costs, even after receiving financial aid.<sup>21</sup> This leaves low-income adult workers who seek additional education to increase wages and career opportunities unable to do so because of the high cost of tuition and other related expenses of attendance. *Measuring Up 2008: the State Report Card on Higher Education* measures college affordability by the percent of median family income needed to pay for in-state tuition and fees at post-secondary institutions. *Measuring Up 2008* gave New Jersey an “F” for college affordability despite substantial commitments to financial aid for needy students.<sup>22</sup>

*Course requirements.* Eligibility rules regarding number of credits that must be taken in order to receive aid severely limit an adult’s ability to attend on a part-time or course by course basis. For most working adult students, it is not possible to attend college on a full-time basis, excluding them from TAG and EOF awards, and part-time students taking less than six credits do not qualify for part-time TAG awards. And, as stated earlier, part-time TAG awards are only available for study at New Jersey’s community colleges, excluding students enrolled in other colleges or 4-year institutions on a part-time basis.

#### 4. DATA COLLECTION

The lack of available information on New Jersey’s low-income working students’ access to financial aid for post-secondary education and training, their persistence and retention rates, and educational outcomes create significant challenges in evaluating the overall effectiveness of need-based financial aid programs. It is unclear the extent to which data

is being collected and used in New Jersey, or provided to others for their use. This lack of transparency in data collection severely limits policy makers and other stakeholders' ability to assess how well New Jersey's need-based financial aid programs are serving the adult workforce. Data must be collected and made readily available so that policymakers, researchers, and other stakeholders can assess the state's financial aid programs and track the take-up rate and success of low-income working adult students in order to truly evaluate the overall effectiveness of the program.

Additionally, efforts are currently underway in New Jersey to implement a longitudinal data collection system that would connect enrollment data in P-12 through higher education with students' entry into the workforce, and compare that data with the projected educational and training needs of the workforce. The New Jersey Department of Education has applied for federal funding to develop this system; however, funding is not yet in place. Whether or not federal funding is made available, New Jersey should continue to pursue development and implementation of a longitudinal data collection system. It will provide much needed answers on the impact of financial aid strategies on post-secondary success rates of low-income students.

## 5. CONCLUSION & RECOMMENDATIONS

New Jersey is better than most states in providing need-based financial aid for post-secondary education. It ranks among the top three states in the amount of grant and scholarship assistance per student and ranks first in the availability of need-based financial aid. Yet, despite these significant investments, there is limited support for New Jersey's working adult students to gain credentials needed to participate in the modern-day workforce. New Jersey needs to do more to effectively meet the needs of low-income working families and by doing so, will help New Jersey reach its full potential as a state with a high-skilled and educated workforce. In great part, improvement in low-income adults' access to need-based financial aid will require a paradigm shift by policy makers and other stakeholders away from the needs of the 18 year-old high school graduate, to the needs of the workforce. New Jersey's policy makers and other stakeholders must work together to ensure that all students have equal access to financial aid resources they need to obtain the skills and training necessary to compete in today's economy.

- Make less-than-half-time students eligible for TAG and EOF awards. Most working adult students cannot attend college on a full-time basis, excluding them from TAG and EOF awards. Part-time students taking less than six credits do not qualify for Part-time TAG awards.
- Make part-time TAG awards available to students enrolled in all New Jersey higher education institutions. Part-time TAG awards are currently only available to students attending community colleges in New Jersey.

- Remove or reduce the 3-year lag between tuition costs and TAG grants.
- Institutionalize the current federally funded program to assist families in completing the FAFSA. This program should also be expanded all New Jersey colleges to reach greater numbers of families needing help.
- Revise the EFC and NJEI calculations so that they fairly measure incomes of independent students as compared to dependent student.
- Collect and make available data on low-income working adults' access to and use of need-based financial aid as well as educational outcomes over time. Data should be collected and reported on an annual basis to both the NJ Senate and Assembly Higher Education Committees, the Commissioner of Higher Education and the Governor. The report should include comprehensive data on financial aid recipients, as well as student enrollment and graduation data from all post-secondary institutions in New Jersey.
- New Jersey policy makers and other stakeholders should support state efforts to create a state-wide longitudinal data collection system from P-12 through higher education and entry into the workforce. Among other things, it will provide much needed answers on the impact of financial aid strategies on post-secondary success rates for low-income students.
- Make part-time EOF awards available for all students interested in attending courses of study on less than full-time basis.

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<sup>1</sup> Working Poor Families Project. Data generated by Population Reference Bureau from American Community Survey. 2007.

<sup>2</sup> Ibid.

<sup>3</sup> National Center for Public Policy and Higher Education. "Measuring Up 2008: The State Report Card on Higher Education in New Jersey." 2008. <http://measuringup2008.highereducation.org>.

<sup>4</sup> New Jersey Department of Labor and Workforce Development, Division of Labor Market and Demographic Research. "Projections 2016: New Jersey Employment and Population in the 21<sup>st</sup> Century." November 2008. [http://lwd.dol.state.nj.us/labor/lpa/dmograph/lfproj/proj\\_%202016.pdf](http://lwd.dol.state.nj.us/labor/lpa/dmograph/lfproj/proj_%202016.pdf).

<sup>5</sup> Ibid.

<sup>6</sup> National Center for Public Policy and Higher Education. "Measuring Up 2008: The State Report Card on Higher Education in New Jersey." 2008. <http://measuringup2008.highereducation.org>.

<sup>7</sup> Western Interstate Commission for Higher Education. March 2008. "Knocking at the College Door: Projections of High School Graduates by State and Race/Ethnicity, 1992-2022." [http://www.diversityweb.org/research\\_and\\_trends/research\\_evaluation\\_impact/student\\_learning\\_outcomes/documents/KnockingonCollegeDoorWICHEfullreport.pdf](http://www.diversityweb.org/research_and_trends/research_evaluation_impact/student_learning_outcomes/documents/KnockingonCollegeDoorWICHEfullreport.pdf)

<sup>8</sup> New Jersey Commission on Higher Education. NJ's College Access Challenge Grant: "Tools for College Access." Disengaged Adults Returning to College Grant Program. <http://www.state.nj.us/highereducation/grants/Disengaged.htm>

<sup>9</sup> Higher Education Student Assistance Authority. <http://www.hesaa.org>.

<sup>10</sup> New Jersey Office of Management and Budget. September 2009. "Citizen's Guide to the Budget: Fiscal 2010." <http://www.state.nj.us/treasury/omb/publications/10citizensguide/pdf/citguide.pdf>.

<sup>11</sup> Higher Education Student Assistance Authority. <http://www.hesaa.org>.

<sup>12</sup> Higher Education Student Assistance Authority (HESAA). 2006-2007 Annual Report: [http://www.hesaa.org/uploads/File/pdfs/HESAA\\_2006-07AR.pdf](http://www.hesaa.org/uploads/File/pdfs/HESAA_2006-07AR.pdf). Also, HESAA website: About Us: <http://www.hesaa.org/index.php?page=about-hesaa> ).

<sup>13</sup> New Jersey Commission on Higher Education Fiscal 2010 Budget Policy Statement. <http://www.state.nj.us/highereducation/PDFs/BudPol10.pdf>

<sup>14</sup> New Jersey Office Of Legislative Services 2009 *Analysis of State Budget: Higher Education Services, 2009-2010*. [http://www.njleg.state.nj.us/legislativepub/budget\\_2010/higher\\_educational\\_services10.pdf](http://www.njleg.state.nj.us/legislativepub/budget_2010/higher_educational_services10.pdf)

<sup>15</sup> *Adult Learning in Focus: National and State-by-State Data Highlights from the CAEL and NCHEMS, 2008*. [www.cael.org/adultlearninginfocus.htm](http://www.cael.org/adultlearninginfocus.htm).

<sup>16</sup> Higher Education Student Assistance Authority. <http://www.hesaa.org>.

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<sup>17</sup> The U.S. Department of Education’s Advisory Committee on Student Financial Assistance. 2005. *The Student Aid Gauntlet: Making Access to College Simple and Certain*. <http://www.sitemason.com/files/b/bN6HOo/gauntletfinal.pdf>.

<sup>18</sup> Ibid.

<sup>19</sup> New Jersey Commission on Higher Education. April 2009. Testimony Before the New Jersey Assembly Budget Committee by Jane Oates, Executive Director, NJ Commission on Higher Education, April 2009.

<sup>20</sup> Baum, Sandy. 2006. *Fixing the Formula: A new Approach to determining Independent Student’s Ability to pay for College*. Lumina Foundation for Education and The National Association of Student Financial Aid Administrators.

<sup>21</sup> Ibid.

<sup>22</sup> National Center for Public Policy and Higher Education. “Measuring Up 2008: The State Report Card on Higher Education in New Jersey.” 2008. <http://measuringup.highereducation.org>

## **About the Center for Women and Work**

The Center for Women and Work (CWW) is an innovative leader in Research and Programs that promotes gender equity, a high skill economy, and reconciliation of work and well-being for all. CWW is located in the School of Management and Labor Relations at Rutgers, The State University of New Jersey. CWW addresses women's advancement in the workplace and conducts cutting-edge research on successful public and workplace policies. ([cww@rutgers.edu](mailto:cww@rutgers.edu))

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