

## **Campus-Based Programs**

### **All Campus-Based Issue 1: Campus-Based Programs Allocation Formulas [Sections 413D, 442, 462]**

#### ***Recommendations:***

**A.** Phase-out the base guarantee by fiscal year 2009 in accordance with the following schedule:

Fiscal Year 2004 – 100% of base guarantee  
Fiscal Year 2005 – 80% of base guarantee  
Fiscal Year 2006 – 60% of base guarantee  
Fiscal Year 2007 – 40% of base guarantee  
Fiscal Year 2008 – 20% of base guarantee  
Fiscal year 2009 and thereafter – 0% of base guarantee

**B.** Modify the fair share portion of the process by:

1. Increasing the allowance for books and supplies in the average cost of attendance determination from \$450 to \$800 for Fiscal Year 2004 and adjust it by the change in CPI each succeeding year.
2. Extending the income categories to reflect the distribution of EFCs relative to the average cost of attendance.

**C.** Direct the Secretary to conduct a study of alternative measurements of institutional need for campus-based funds considering factors such as, but not limited to, distribution of EFCs, state grants, institutional grants (need based and non-need based), the distribution of full-time and part-time students, and tuition discounts. The results of the study shall be reported to Congress by June 30, 2006.

**D.** Mandate that for participation in the FSEOG Program, a school must participate in another Campus-based Program.

***Rationale:*** The campus-based allotment formulas, through the base guarantee based on fiscal year 1999 allotments, have suppressed the allocation of funds to institutions with a growing student population and do not reasonably reflect the proportions of needy

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students at many institutions. A gradual phase-out of the base guarantee will permit a redistribution of funds to reflect more accurately the distribution of student need among institutions.

The modifications for the book and supplies allowance will provide a more current estimate of the costs in the formula.

The extension of the income bands will permit a more equitable assessment of institutional need by permitting a fairer representation of the distribution of EFCs for middle- and upper middle-income families in the calculation of institutional need. The current bands are capped at \$60,000+ and \$20,000+ for dependent and independent students and compress the representation of the EFCs. An extension of the bands to a cap of about \$120,000 and \$40,000 would provide for a more refined computation of institutional need.

The study and report by the Secretary will allow for community discussion of the formulas to permit progress toward the development of a more equitable allotment process.

NASFAA is cognizant of the potential shift of funding and proposes to mitigate the effects of “cherry picking” by requiring a school that wishes to participate in the FSEOG Program must also participate in one of the other two campus-based programs, either FWS or Perkins. To further lessen the impact on schools, in Issue 18 in the General Provisions section, NASFAA recommends that a school have the authority to transfer up to 25% among its Campus-based Programs in any manner it chooses rather than the limited authority already granted in statute; this authority for the Perkins Loan Program not only includes FCC, but also collections.

<b>Current HEA Law</b>	<b>NASFAA Proposed Statutory Language</b>
<p>Section 413D. ALLOCATION OF FUNDS. (a) ALLOCATION BASED ON PREVIOUS ALLOCATION.—(1) From the amount appropriated pursuant to section 413A(b) for each fiscal year, the Secretary shall first allocate to each eligible institution an amount equal to 100 percent of the amount such institution received under subsections (a) and (b) of this section for fiscal year 1999 (as such subsections were in effect with respect to allocations for such fiscal year).</p>	<p>Section 413D. ALLOCATION OF FUNDS.(a) ALLOCATION BASED ON PREVIOUS ALLOCATION.—(1) From the amount appropriated pursuant to section 413A(b) for each fiscal year, the Secretary shall first allocate to each eligible institution an amount equal to <del>100 percent of</del> <b>according to the schedule in subparagraphs (A) and (B) of this paragraph based on</b> the amount such institution received under subsections (a) and (b) of this section for fiscal year <del>1999</del> <b>2004</b> (as such subsections were in effect with respect to allocations for such fiscal year). <b>(A) The allocation pursuant to section 413D(a)(1) shall be:</b> <b>(i)100% for fiscal year 2004,</b></p>

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(2)(A) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this subpart after fiscal year 1999 but is not a first or second time participant, an amount equal to the greater of—

- (i) \$5,000; or
- (ii) 90 percent of the amount received and used under this subpart for the first year it participated in the program.

(B) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this subpart after fiscal year 1999 and is a first or second time participant, an amount equal to the greatest of—

- (i) \$5,000;
- (ii) an amount equal to (I) 90 percent of the amount received and used under this subpart in the second preceding fiscal year by eligible institutions offering comparable programs of instruction, divided by (II) the number of students enrolled at such comparable institutions in such fiscal year, multiplied by (III) the number of students enrolled at the applicant institution in such fiscal year; or
- (iii) 90 percent of the institution's allocation under this part for the preceding fiscal year.

(C) Notwithstanding subparagraphs (A) and (B) of this paragraph, the Secretary shall allocate to each eligible institution which

- (i) was a first-time participant in the program in fiscal

- (ii) 80% for fiscal year 2005,**
- (iii) 60% for fiscal year 2006,**
- (iv) 40% for fiscal year 2007,**
- (v) 20% for fiscal year 2008, and**
- (B) zero for fiscal year 2009 and thereafter.**

(2)(A) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this subpart after fiscal year ~~1999~~ **2004** but is not a first or second time participant, an amount equal to the greater of—

- (i) \$5,000; or
- (ii) 90 percent of the amount received and used under this subpart for the first year it participated in the program.

(B) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this subpart after fiscal year ~~1999~~ **2004** and is a first or second time participant, an amount equal to the greatest of—

- (i) \$5,000;
- (ii) an amount equal to (I) 90 percent of the amount received and used under this subpart in the second preceding fiscal year by eligible institutions offering comparable programs of instruction, divided by (II) the number of students enrolled at such comparable institutions in such fiscal year, multiplied by (III) the number of students enrolled at the applicant institution in such fiscal year; or
- (iii) 90 percent of the institution's allocation under this part for the preceding fiscal year.

(C) Notwithstanding subparagraphs (A) and (B) of this paragraph, the Secretary shall allocate to each eligible institution which

- (i) was a first-time participant in the program in fiscal

year 2000 or any subsequent fiscal year, and  
(ii) received a larger amount under this subsection in the second year of participation, an amount equal to 90 percent of the amount it received under this subsection in its second year of participation.

No comparable section.

Section 413D (c) DETERMINATION OF INSTITUTION'S NEED.—(1) The amount of an institution's need is equal to—  
(A) the sum of the need of the institution's eligible undergraduate students; minus  
(B) the sum of grant aid received by students under subparts 1 and 3 of this part.  
(2) To determine the need of an institution's eligible undergraduate students, the Secretary shall—  
(A) establish various income categories for dependent and independent undergraduate students;

Section 413D(c)(3)(D) The allowance for books and supplies described in subparagraph (A)(iii) is equal to \$450.

year ~~2000~~ **2005** or any subsequent fiscal year, and  
(ii) received a larger amount under this subsection in the second year of participation, an amount equal to 90 percent of the amount it received under this subsection in its second year of participation.

.....  
**Section 413D(a)(5) Notwithstanding any other provision of this section, the Secretary shall adjust the percentages in paragraph (2) in proportion to the schedule in subparagraphs (A) and (B) of paragraph (1).**

Section 413D (c) DETERMINATION OF INSTITUTION'S NEED.—(1) The amount of an institution's need is equal to—  
(A) the sum of the need of the institution's eligible undergraduate students; minus  
(B) the sum of grant aid received by students under subparts 1 and 3 of this part.  
(2) To determine the need of an institution's eligible undergraduate students, the Secretary shall—  
(A) establish ~~various income categories for dependent and independent undergraduate students~~ **multiple income categories of at least up to \$120,000 for dependent undergraduate students and at least up to \$40,000 for independent undergraduate students;**

Section 413D(c)(3)(D) The allowance for books and supplies described in subparagraph (A)(iii) is equal to ~~\$450~~ **\$800 and for each academic year after academic year 2005–2006, the Secretary shall publish in the Federal Register a revised books and supplies allowance. Such revised allowances shall**

<p>Section 413C AGREEMENTS WITH INSTITUTIONS;                  SELECTION OF RECIPIENTS.                  (a) INSTITUTIONAL ELIGIBILITY.—Assistance may be made available under this subpart only to an institution which—...</p> <p>No comparable provision.</p>	<p>be developed by increasing each of the dollar amounts by a percentage equal to the estimated percentage increase in the Consumer Price Index (as determined by the Secretary) between December 2005 and the December next preceding the beginning of such academic year, and rounding the result to the nearest \$10.</p> <p>Section 413C AGREEMENTS WITH INSTITUTIONS;                  SELECTION OF RECIPIENTS.                  (a) INSTITUTIONAL ELIGIBILITY.—Assistance may be made available under this subpart only to an institution which-- . . .  <b>(4) makes funds available to eligible students by participating under part C or part E of this title.</b></p> <p><b>Add the following new section at the appropriate place:</b></p> <p><b>[Section unnumbered.] STUDY REQUIRED. The Secretary shall conduct a study of alternative measurements of institutional need for campus-based funds considering factors such as, but not limited to, distribution of EFCs, state grants, institutional grants (need based and non-need based), the distribution of full-time and part-time students, and tuition discounts. The results of the study shall be reported to Congress by June 30, 2006.</b></p>
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<p>Section 442. 42 U.S.C. 2752 ALLOCATION OF FUNDS.                  (a) ALLOCATION BASED ON PREVIOUS ALLOCATION.—                  (1) From the amount appropriated pursuant to section 441(b) for</p>	<p>Section 442. 42 U.S.C. 2752 ALLOCATION OF FUNDS.                  (a) ALLOCATION BASED ON PREVIOUS ALLOCATION.—                  (1) From the amount appropriated pursuant to section 441(b) for</p>
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each fiscal year, the Secretary shall first allocate to each eligible institution for each succeeding fiscal year, an amount equal to 100 percent of the amount such institution received under subsections (a) and (b) for fiscal year 1999 (as such subsections were in effect with respect to allocations for such fiscal year).

(2)(A) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this part after fiscal year 1999 but is not a first or second time participant, an amount equal to the greater of—

- (i) \$5,000; or
  - (ii) 90 percent of the amount received and used under this part for the first year it participated in the program.
- (B) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this part after fiscal year 1999 and is a first or second time participant, an amount equal to the greatest of—
- (i) \$5,000;
  - (ii) an amount equal to (I) 90 percent of the amount received and used under this part in the second preceding fiscal year by eligible institutions offering comparable programs of instruction, divided by (II) the number of students enrolled at such comparable

each fiscal year, the Secretary shall first allocate to each eligible institution for each succeeding fiscal year, an amount ~~equal to 100 percent of~~ **according to the schedule in subparagraphs (A) and (B) of this paragraph based on** the amount such institution received under subsections (a) and (b) for fiscal year ~~1999~~ **2004** (as such subsections were in effect with respect to allocations for such fiscal year).

**(A) The allocation pursuant to section 442(a)(1) shall be:**

- (i) 100% for fiscal year 2004,**
- (ii) 80% for fiscal year 2005,**
- (iii) 60% for fiscal year 2006,**
- (iv) 40% for fiscal year 2007,**
- (v) 20% for fiscal year 2008, and**
- (B) zero for fiscal year 2009 and thereafter.**

(2)(A) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this part after fiscal year ~~1999~~ **2004** but is not a first or second time participant, an amount equal to the greater of—

- (i) \$5,000; or
  - (ii) 90 percent of the amount received and used under this part for the first year it participated in the program.
- (B) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this part after fiscal year ~~1999~~ **2004** and is a first or second time participant, an amount equal to the greatest of—
- (i) \$5,000;
  - (ii) an amount equal to (I) 90 percent of the amount received and used under this part in the second preceding fiscal year by eligible institutions offering comparable programs of instruction, divided by (II) the number of students enrolled at such comparable

institutions in such fiscal year, multiplied by (III) the number of students enrolled at the applicant institution in such fiscal year; or (iii) 90 percent of the institution's allocation under this part for the preceding fiscal year.

(C) Notwithstanding subparagraphs (A) and (B) of this paragraph, the Secretary shall allocate to each eligible institution which—

- (i) was a first-time participant in the program in fiscal year 2000 or any subsequent fiscal year, and
- (ii) received a larger amount under this subsection in the second year of participation, an amount equal to 90 percent of the amount it received under this subsection in its second year of participation.

No comparable section.

Section 442(c) DETERMINATION OF INSTITUTION'S NEED.—(1) The amount of an institution's need is equal to the sum of the self-help need of the institution's eligible undergraduate students and the self-help need of the institution's eligible graduate and professional students.

(2) To determine the self-help need of an institution's eligible undergraduate students, the Secretary shall—

- (A) establish various income categories for dependent and independent undergraduate students;

institutions in such fiscal year, multiplied by (III) the number of students enrolled at the applicant institution in such fiscal year; or (iii) 90 percent of the institution's allocation under this part for the preceding fiscal year.

(C) Notwithstanding subparagraphs (A) and (B) of this paragraph, the Secretary shall allocate to each eligible institution which—

- (i) was a first-time participant in the program in fiscal year ~~2000~~ **2005** or any subsequent fiscal year, and
- (ii) received a larger amount under this subsection in the second year of participation, an amount equal to 90 percent of the amount it received under this subsection in its second year of participation.

**Section 442(a)(5) Notwithstanding any other provision of this section, the Secretary shall adjust the percentages in paragraph (2) in proportion to the schedule in subparagraphs (A) and (B) of paragraph (1).**

Section 442(c) DETERMINATION OF INSTITUTION'S NEED.—(1) The amount of an institution's need is equal to the sum of the self-help need of the institution's eligible undergraduate students and the self-help need of the institution's eligible graduate and professional students.

(2) To determine the self-help need of an institution's eligible undergraduate students, the Secretary shall—

- (A) establish ~~various income categories for dependent and independent undergraduate students~~ **multiple income categories of at least up to \$120,000 for dependent undergraduate students and at least up to \$40,000 for independent undergraduate students;**

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<p>Section 442(c)(4)(D) The allowance for books and supplies described in subparagraph (A)(iii) is equal to \$450.</p> <p>No comparable provision.</p>	<p>Section 442(c)(4)(D) The allowance for books and supplies described in subparagraph (A)(iii) is equal to <del>\$450</del> <b>\$800 and for each academic year after academic year 2005–2006, the Secretary shall publish in the Federal Register a revised books and supplies allowance. Such revised allowances shall be developed by increasing each of the dollar amounts by a percentage equal to the estimated percentage increase in the Consumer Price Index (as determined by the Secretary) between December 2005 and the December next preceding the beginning of such academic year, and rounding the result to the nearest \$10.</b></p> <p><b>Add the following new section at the appropriate place:</b></p> <p><b>[Section unnumbered.] STUDY REQUIRED. The Secretary shall conduct a study of alternative measurements of institutional need for campus-based funds considering factors such as, but not limited to, distribution of EFCs, state grants, institutional grants (need based and non-need based), the distribution of full-time and part-time students, and tuition discounts. The results of the study shall be reported to Congress by June 30, 2006.</b></p>
<p>Section 462. 20 U.S.C. 1087bb ALLOCATION OF FUNDS.        (a) ALLOCATION BASED ON PREVIOUS ALLOCATION.—        (1) From the amount appropriated pursuant to section 461(b) for each fiscal year, the Secretary shall first allocate to each eligible institution an amount equal to—</p>	<p>Section 462. 20 U.S.C. 1087bb ALLOCATION OF FUNDS.        (a) ALLOCATION BASED ON PREVIOUS ALLOCATION.—(1) From the amount appropriated pursuant to section 461(b) for each fiscal year, the Secretary shall first allocate to each eligible institution an amount <del>equal to</del> <b>according to—</b></p>

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(A) 100 percent of the amount received under subsections (a) and (b) of this section for fiscal year 1999 (as such subsections were in effect with respect to allocations for such fiscal year), multiplied by

(B) the institution's default penalty, as determined under subsection (e), except that if the institution has a cohort default rate in excess of the applicable maximum cohort default rate under subsection (f), the institution may not receive an allocation under this paragraph.

(2)(A) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this part after fiscal year 1999 but is not a first or second time participant, an amount equal to the greater of—

- (i) \$5,000; or
- (ii) 100 percent of the amount received and expended under this part for the first year it participated in the program.

(B) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the

~~(A) 100 percent of the~~ **the schedule in divisions (I) and (II) of this subparagraph based on the** amount received under subsections (a) and (b) of this section for fiscal year ~~1999~~ **2004** (as such subsections were in effect with respect to allocations for such fiscal year).

**(I) The allocation pursuant to section 462(a)(1) shall be:**

- (i) 100% for fiscal year 2004,**
- (ii) 80% for fiscal year 2005,**
- (iii) 60% for fiscal year 2006,**
- (iv) 40% for fiscal year 2007,**
- (v) 20% for fiscal year 2008, and**

**(II) zero for fiscal year 2009 and thereafter.**

~~multiplied by~~

**(B) The amount allocated to the institution in subparagraph (A) of paragraph (1) is next multiplied by** the institution's default penalty, as determined under subsection (e), except that if the institution has a cohort default rate in excess of the applicable maximum cohort default rate under subsection (f), the institution may not receive an allocation under this paragraph.

(2)(A) From the amount so appropriated, the Secretary shall next allocate to each eligible institution that began participation in the program under this part after fiscal year ~~1999~~ **2004** but is not a first or second time participant, an amount equal to the greater of—

- (i) \$5,000; or
- (ii) 100 percent of the amount received and expended under this part for the first year it participated in the program.

(B) From the amount so appropriated, the Secretary shall next

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<p>program under this part after fiscal year 1999 and is a first or second time participant, an amount equal to the greatest of—</p> <ul style="list-style-type: none"><li>(i) \$5,000;</li><li>(ii) an amount equal to (I) 90 percent of the amount received and used under this part in the second preceding fiscal year by eligible institutions offering comparable programs of instruction, divided by (II) the number of students enrolled at such comparable institutions in such fiscal year, multiplied by (III) the number of students enrolled at the applicant institution in such fiscal year; or</li><li>(iii) 90 percent of the institution’s allocation under this part for the preceding fiscal year.</li></ul> <p>(C) Notwithstanding subparagraphs (A) and (B) of this paragraph, the Secretary shall allocate to each eligible institution which—</p> <ul style="list-style-type: none"><li>(i) was a first-time participant in the program in fiscal year 2000 or any subsequent fiscal year, and</li><li>(ii) received a larger amount under this subsection in the second year of participation, an amount equal to 90 percent of the amount it received under this subsection in its second year of participation.</li></ul> <p>(D) For any fiscal year after a fiscal year in which an institution receives an allocation under subparagraph (A), (B), or (C), the Secretary shall allocate to such institution an amount equal to the product of—</p> <ul style="list-style-type: none"><li>(i) the amount determined under subparagraph (A), (B), or (C), multiplied by</li><li>(ii) the institution’s default penalty, as determined under subsection (e),</li></ul>	<p>allocate to each eligible institution that began participation in the program under this part after fiscal year <del>1999</del> <b>2004</b> and is a first or second time participant, an amount equal to the greatest of—</p> <ul style="list-style-type: none"><li>(i) \$5,000;</li><li>(ii) an amount equal to (I) 90 percent of the amount received and used under this part in the second preceding fiscal year by eligible institutions offering comparable programs of instruction, divided by (II) the number of students enrolled at such comparable institutions in such fiscal year, multiplied by (III) the number of students enrolled at the applicant institution in such fiscal year; or</li><li>(iii) 90 percent of the institution’s allocation under this part for the preceding fiscal year.</li></ul> <p>(C) Notwithstanding subparagraphs (A) and (B) of this paragraph, the Secretary shall allocate to each eligible institution which—</p> <ul style="list-style-type: none"><li>(i) was a first-time participant in the program in fiscal year <del>2000</del> <b>2005</b> or any subsequent fiscal year, and</li><li>(ii) received a larger amount under this subsection in the second year of participation, an amount equal to 90 percent of the amount it received under this subsection in its second year of participation.</li></ul> <p>(D) For any fiscal year after a fiscal year in which an institution receives an allocation under subparagraph (A), (B), or (C), the Secretary shall allocate to such institution an amount equal to the product of—</p> <ul style="list-style-type: none"><li>(i) the amount determined under subparagraph (A), (B), or (C), multiplied by</li><li>(ii) the institution’s default penalty, as determined under</li></ul>
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except that if the institution has a cohort default rate in excess of the applicable maximum cohort default rate under subsection (f), the institution may not receive an allocation under this paragraph.

No comparable section.

Section 462(c) DETERMINATION OF INSTITUTION'S SELF-HELP NEED.—(1) The amount of an institution's self-help need is equal to the sum of the self-help need of the institution's eligible undergraduate students and the self-help need of the institution's eligible graduate and professional students.  
(2) To determine the self-help need of an institution's eligible undergraduate students, the Secretary shall—  
(A) establish various income categories for dependent and independent undergraduate students;

Section 462(c)(4)(D) The allowance for books and supplies described in subparagraph (A)(iii) is equal to \$450.

subsection (e),  
except that if the institution has a cohort default rate in excess of the applicable maximum cohort default rate under subsection (f), the institution may not receive an allocation under this paragraph.  
.....

**Section 462(a)(4) Notwithstanding any other provision of this section, the Secretary shall adjust the percentages in paragraph (2) in proportion to the schedule in divisions (I) and (II) of subparagraph (A).**

Section 462(c) DETERMINATION OF INSTITUTION'S SELF-HELP NEED.—(1) The amount of an institution's self-help need is equal to the sum of the self-help need of the institution's eligible undergraduate students and the self-help need of the institution's eligible graduate and professional students.  
(2) To determine the self-help need of an institution's eligible undergraduate students, the Secretary shall—  
(A) establish ~~various income categories for dependent and independent undergraduate students~~ **multiple income categories of at least up to \$120,000 for dependent undergraduate students and at least up to \$40,000 for independent undergraduate students;**

Section 462(c)(4)(D) The allowance for books and supplies described in subparagraph (A)(iii) is equal to ~~\$450~~ **\$800 and for each academic year after academic year 2005–2006, the**

<p>No comparable section.</p>	<p><b>Secretary shall publish in the Federal Register a revised books and supplies allowance. Such revised allowances shall be developed by increasing each of the dollar amounts by a percentage equal to the estimated percentage increase in the Consumer Price Index (as determined by the Secretary) between December 2005 and the December next preceding the beginning of such academic year, and rounding the result to the nearest \$10.</b></p> <p><b>Add the following new section at the appropriate place:</b></p> <p><b>[Section unnumbered.] STUDY REQUIRED. The Secretary shall conduct a study of alternative measurements of institutional need for campus-based funds considering factors such as, but not limited to, distribution of EFCs, state grants, institutional grants (need based and non-need based), the distribution of full-time and part-time students, and tuition discounts. The results of the study shall be reported to Congress by June 30, 2006.</b></p>
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**All Campus-Based Issue 2: Campus-Based Programs Overaward Tolerance [Several HEA Sections]**

**Recommendation:** Establish a common overaward tolerance of \$500, applicable to the campus-based and Stafford programs.

**Rationale:** Currently, there is a \$300 tolerance for the campus-based programs and a limited tolerance for Stafford Loans applicable only when an overaward results from the \$300 tolerance in FWS only. Thus, receipt of an additional scholarship may have a disproportionate effect on a student's awards. This recommendation seeks to ensure consistent treatment of students across the Title IV programs and simplify institutional procedures.

<b>Current HEA Law</b>	<b>NASFAA Proposed Statutory Language</b>
Several sections.	<b>See General Provisions Recommendation Issue #1</b>