CAMPUS-BASED PROGRAMS

Campus-based federal student aid includes the Perkins Loan, Federal Work-Study (FWS), and Federal Supplemental Educational Opportunity Grant (FSEOG) programs. Funds from these programs are given to the institution for distribution, rather than directly to the student. Institutions value these programs highly because they allow discretion to address areas of need specific to individual students.

- The **Federal Perkins Loan Program** distributes low-interest (5%) subsidized loans to undergraduate and graduate/ professional students with financial need; priority is given to those with exceptional need. Borrowing is subject to annual and aggregate loan limits. Borrowers usually repay the loans directly to their postsecondary institutions beginning 9 months after cessation of enrollment (a "grace period") unless the borrower qualifies for a deferment; repayments are used to make new loans. Interest does not accrue during in-school, grace, or deferment periods. Institutions match at least 33% of their Federal Capital Contributions. Loan repayments may be cancelled for borrowers who perform certain volunteer, military, health care, or other services.
- The **Federal Work-Study Program** provides the opportunity for part-time employment for financially needy undergraduate and graduate/professional students. Jobs must, to the best extent possible, be related to students' academic or career goals. Institutions must generally contribute at least 25% of wages paid.
- The **Federal Supplemental Educational Opportunity Grant Program** provides grants to low-income undergraduates with the greatest demonstrated financial need. The maximum annual award is $4,000; the minimum annual award is $100. Priority must be given to students who receive Federal Pell Grants, and awards must be made first to students who have the lowest expected family contributions. At least 25% of FSEOG awards must come from institutional resources.

State of Programs:

- **Federal Perkins Loan Program:** No new federal funds have been allocated for Federal Capital Contributions since FY 2006. In addition, in recent years there has been a lack of loan cancellation reimbursements to schools. Schools have been relying on their revolving loan funds to provide new loans to students. Unless Congress acts, the program will expire in 2014.
- **Federal Work-Study Program:** The Federal Work-Study Program has been level-funded for the past several years. FWS is popular for providing work experience to students with little or no previous employment history.
- **Federal Supplemental Educational Opportunity Grant:** The Supplemental Educational Opportunity Grant Program has been level-funded for the past several years.

We urge Congress to:

- ✓ In these tight fiscal times, continue to level fund FWS and FSEOG.
- ✓ Find a solution that retains the institutional awarding flexibility in the current Perkins Loan Program.
- ✓ Recognize the value of institutional awarding discretion inherent in campus-based programs.

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BACKGROUND: RECIPIENTS OF CAMPUS-BASED AID

FEDERAL PERKINS LOAN PROGRAM

Number of Dependent* Undergraduates Who Received Perkins Loans by Family Income Level, Award Year 2010-2011

Family Income Level	Recipients	Recipients Percentage	Total Perkins Dollars**	Dollars Percentage	Average Perkins Award
Less than $6,000	16,303	5.3%	$ 28,120,551	5.4%	$ 1,725
$6,000 to $11,999	12,893	4.2%	$ 21,966,098	4.2%	$ 1,704
$12,000 to $23,999	39,402	12.9%	$ 66,769,288	12.9%	$ 1,695
$24,000 to $29,999	23,453	7.7%	$ 39,284,728	7.6%	$ 1,675
$30,000 to $41,999	45,040	14.7%	$ 74,918,065	14.4%	$ 1,663
$42,000 to $59,999	60,022	19.6%	$ 100,563,623	19.4%	$ 1,675
$60,000 and over	108,552	35.5%	$ 187,644,229	36.1%	$ 1,729
Total**	305,665	100.0%	$ 502,669,012	100.0%	$ 1,699

*Income levels of independent recipients were not available
**Total dollar amounts include federal funds and institutional matching funds.
Source: U.S. Department of Education, *Federal Campus-Based Programs Data Book*, 2012.

FEDERAL WORK-STUDY

Number of Dependent* Undergraduates Who Received Federal Work-Study Awards by Family Income Level, Award Year 2010-2011

Family Income Level	Recipients	Recipients Percentage	Total FWS Dollars**	Dollars Percentage	Average FWS Award
Less than $6,000	32,287	6.0%	$ 52,246,666	6.4%	$ 1,618
$6,000 to $11,999	24,053	4.5%	$ 39,782,880	4.9%	$ 1,654
$12,000 to $23,999	71,203	13.3%	$ 116,849,370	14.3%	$ 1,641
$24,000 to $29,999	39,220	7.3%	$ 63,932,077	7.9%	$ 1,630
$30,000 to $41,999	70,942	13.3%	$ 113,414,493	13.9%	$ 1,599
$42,000 to $59,999	90,503	16.9%	$ 140,522,649	17.3%	$ 1,553
$60,000 and over	207,018	38.7%	$ 287,544,263	35.3%	$ 1,389
Total**	535,226	100.0%	$ 814,292,398	100.0%	$ 1,521

*Income levels of independent recipients were not available
**Total dollar amounts include federal funds and non-federal matching funds.
Source: U.S. Department of Education, *Federal Campus-Based Programs Data Book*, 2012.

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Federal Supplemental Educational Opportunity Grants

Number of Dependent* Undergraduates Who Received Federal Supplemental Educational Opportunity Grants by Family Income Level, Award Year 2010-2011

Family Income Level	Recipients	Recipients Percentage	Total FSEOG Dollars**	Dollars Percentage	Average FSEOG Award
Less than $6,000	91,018	12.8%	$ 68,802,064	11.9%	$ 756
$6,000 to $11,999	66,563	9.3%	$ 51,276,318	8.8%	$ 770
$12,000 to $23,999	193,484	27.1%	$ 154,715,721	26.7%	$ 800
$24,000 to $29,999	102,297	14.3%	$ 83,222,058	14.3%	$ 814
$30,000 to $41,999	130,877	18.3%	$ 111,307,224	19.2%	$ 850
$42,000 to $59,999	94,517	13.3%	$ 81,001,711	14.0%	$ 857
$60,000 and over	34,494	4.8%	$ 30,040,388	5.2%	$ 871
Total**	713,250	100.0%	$ 622,389,318	100.0%	$ 814

*Income levels of independent recipients were not available

**Total dollar amounts include federal funds and institutional matching funds.

Source: U.S. Department of Education, *Federal Campus-Based Programs Data Book*, 2012.

NASFAA supports programs that increase student access to and success in postsecondary education and would be glad to provide additional information on the Campus-based federal student aid programs and the students they serve.

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