Minnesota Office of Higher Education

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Public Input on the Minnesota State Grant Program

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About the Minnesota Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to post-secondary education. The agency serves as the state's clearinghouse for data, research and analysis on post-secondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program, which is administered by the agency, is a need-based tuition assistance program for Minnesota students. The agency oversees tuition reciprocity programs, a student loan program, Minnesota's 529 College Savings Program, licensing and an early awareness outreach initiative for youth. Through collaboration with systems and institutions, the agency assists in the development of the state's education technology infrastructure and shared library resources.

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Introduction

This report is a compilation of public input on the Minnesota State Grant program gathered by the Minnesota Office of Higher Education in the fall of 2005.

The State Grant program provides need-based financial aid to more than 70,000 Minnesota college students annually. In fiscal year 2005, the program awarded $133 million in grants to Minnesota residents attending public and private post-secondary institutions in Minnesota and is the fourth largest need-based state grant program in the country. As the state agency responsible for administering the program, the Office of Higher Education periodically invites public input on the State Grant program's award formula, eligibility requirements and other parameters to gauge the program's effectiveness in meeting the changing needs of Minnesota students.

Public Meetings

Input on the State Grant program was invited several ways. A public forum was publicized and held Friday, October 14, from 1 to 4 p.m. at Metropolitan State University in St. Paul. A second formal opportunity to provide suggestions was incorporated into the annual conference of the Minnesota Association of Financial Aid Administrators held November 15 through 17, 2005. Those who could not attend these events were encouraged to submit written correspondence. A list of individuals providing written or oral testimony is provided as Appendix A.

About the Report

A suggestion, whether made once or multiple times, is recorded here as a suggestion. It was the intent to record all of the suggestions, and not evaluate suggestions based solely on their popularity.

The suggestions were sorted into six categories. Four are related to the structure of the Design for Shared Responsibility: Price, Assigned Student Responsibilities, Assigned Family Responsibilities, and Assigned Taxpayer Responsibilities. (A chart showing the current Design for Shared Responsibility is included as Appendix B to this report.) A fifth category contains suggestions related to the general eligibility or operations of the program. A sixth category of other suggestions, which are related to higher education but may be beyond the scope of this report, is also included.

This report is a working document. Other issues that arise during the evaluation of current suggestions may be added at a later date, as well as an analysis and response to all of the issues contained within the report.

Price

The Recognized Price currently used to calculate a student's full-time (15+ credits per term) annual Minnesota State Grant consists of average tuition and general fees for 30 semester or 45 quarter credits and a uniform Living and Miscellaneous Expense Allowance (LME) of $5,350. Annual full-time tuition and fees are subject to a Tuition And Fee Maximum set by the legislature for students enrolled in either a 4-year program ($9,208) or a 2-year program ($6,567).

1. Use Actual Tuition and Fees

Prior to Fiscal Year 2003, an average tuition and general fees was used to calculate the State Grant for all applicants attending a particular institution. During Fiscal Year 2003, the actual tuition and fees (subject to the tuition maximum) charged by the institution to the student was used in determining the recognized price for each student. This system benefited many students because it allowed charges for course or program-specific fees and equipment to be included in the recognized price, as well as recognizing the tuition and fees for students taking more than 15 credits per term. Beginning in Fiscal Year 2004, the policy reverted to using average tuition and fees. (Several features of the State Grant program were cut back or eliminated for FY2004 to keep projected demand within the available appropriation.)

The suggestion was to return to actual tuition and fees.

2. Increase Tuition and Fee Maximums

Suggestions regarding tuition and fee maximums ranged from increasing the maximums to preventing further reductions to the maximum used for students enrolled in 2-year programs. Testimony offered by the private college sector showed that the maximum combined Federal Pell and State Grant award at public colleges increased by 68 (MnSCU) to 98 (U of M) percent from 1995 to 2005, but only by 30 percent at private colleges. Some indicated that fewer low income students were enrolling at private colleges because Federal Pell Grant and State Grant were not keeping pace with tuition increases and some institutions no longer have adequate institutional scholarship resources to plug the gap. Others indicated that the Tuition And Fee Maximums have not kept pace with the increases in tuition and fees over the years.

3. Revise Application of Tuition and Fee Maximums

Currently, tuition and fee maximums are prorated for applicants registering for fewer than 15 credits (full-time) during a term. It was suggested that the maximums should recognize the pricing policies of institutions such that if tuition is not reduced for less than full-time registration, the maximum would not be prorated. At several colleges, the same amount of tuition is charged to students taking 12 to 18 credits per term. As such, it was suggested that the full-time tuition maximum used in the Design for Shared Responsibility should be used for students taking 12 or more credits instead of prorating the maximum by 12/15ths. Another option suggested would be to lower the full-time enrollment level to 12 credits.

4. Increase the Living and Miscellaneous Expense Allowance (LME)

Currently, the Living and Miscellaneous Expense Allowance used to calculate the Recognized Price of Attendance is $5,350. It was suggested the value should be increased to reflect a more realistic cost of living expenses for the nine-month academic year.

5. Eliminate Pro-ration of the Living and Miscellaneous Expense Allowance

Currently, the Living and Miscellaneous Expense is prorated for students registering for fewer than 15 credits per term. This suggestion would eliminate this pro-ration for less than full-time students based on the supposition that students continue to incur full-time living costs even when they are enrolled part-time.

6. Adjust Living and Miscellaneous Expense Allowance for Household Circumstances

Currently, a student's financial resources are sheltered within the Federal Methodology need analysis formula used to calculate the Assigned Family Responsibility (AFR) based on the household size and the number of family members attending college. This suggestion would transfer the sheltering to the LME or an allowance added to the LME in addition to the sheltering within the calculation of the AFR. The rationale provided was that students with spouses and children incur additional household costs that are not reflected in a uniform LME allowance used for all students.

7. Recognize Price of Program, Not Term

Some institutions charge tuition by the program not by the term. This suggestion would use the program tuition as the base and disregard periods of attendance.

Assigned Student Responsibility (ASR)

The Assigned Student Responsibility (ASR) is the portion of the Recognized Price the student is expected to cover through his/her own resources, such as savings, earnings from employment or private scholarships. Currently, the ASR is set at 46 percent of the Recognized Price.

1. Reduce Assigned Student Responsibility (ASR) as a Percentage of Recognized Price

Though there was support for the concept of students taking responsibility for a share of the price of attendance, the suggestion was made to reduce the ASR percentage for all students. No specific guidance was provided as to the appropriate reduction or to criteria to use in proposing a reduction.

2. Establish a Sliding Assigned Student Responsibility (ASR)

During the deliberations of the 1994 Financial Aid Task Force, a sliding ASR concept was introduced. In that proposal the assignment to students, ASR, was to be determined by parental income, or the Assigned Family Responsibility (AFR). As the AFR increased, students would be assigned a greater percentage of the Recognized Price. The 1994 Task Force recognized this as equivalent to placing a surcharge on the AFR. It recommended instead that the ASR Percentage should be lowered for all students and a surcharge on AFR be applied.

Since some making this suggestion provided no further details in their testimonies, it is assumed that they were proposing a sliding ASR as proposed to the 1994 Financial Aid Task Force. Others recommended lowering the ASR only for high need students, given the problems associated with using income cut-offs. Others spoke of the need to provide greater financial access to higher education for the growing number of students from underserved populations with historically low participation rates in higher education. It is assumed that one possible method for doing this is lowering the ASR for the lowest income students.

Assigned Family Responsibility (AFR)

The Assigned Family Responsibility (AFR) is the amount the family is expected to contribute to the Recognized Price based on the family's financial resources and household size. The State Grant program adopts the Federal Methodology (FM) need analysis formula to calculate a parent contribution for dependent students and a student contribution for independent students. (No contribution from the dependent student's own income or assets is assigned to the AFR.) Further, the FM student contribution is prorated to 90 percent (for independent students with dependents) and 72 percent (for independent students without dependents) to arrive at the AFR for independent students. The AFR is not prorated or reduced for students attending on a less than full-time basis (fewer than 15 credits per term).

1. Reduce Assessment Rates in Assigned Family Responsibility (AFR)

The point that the current calculation of the AFR is too rigorous was made generally, and for independent students in particular. It was also suggested that the Office examine the implications of currently assigning independent students an AFR on top of the 46 percent of the Recognized Price already assigned as the Assigned Student Responsibility (ASR). Testimony indicated that the AFR for dependent students is too rigorous, in that many families are not able to contribute the amount of the expected parental contribution.

2. Implement Assigned Family Responsibility (AFR) Surcharges

The counterpoint was also made that current calculations of AFR should be made more rigorous, given the fact that the Federal Methodology need analysis ignores certain types of financial resources, such as home equity and the income of a non-custodial parent. A surcharge on the AFR was suggested.

3. Prorate Assigned Family Responsibility (AFR) for Less Than Full-Time Students

The Assigned Family Responsibility used within the award calculation is not prorated or reduced if the student enrolls for fewer than 15 credits per term. As such, a student with an AFR may be eligible for a State Grant at a full-time enrollment level, but not at a less than full-time enrollment level. This occurs because the Recognized Price used in the award calculation is prorated for less than full-time enrollment (e.g., 12/15ths for 12 credits), while the AFR is held level. A number of suggestions were, at their base, suggestions to prorate the AFR for students registering for fewer than 15 credits. Some suggested prorating full-time awards as the means to prorate the AFR. Many of those suggesting changes in the treatment of part-time students appear to be suggesting prorating the AFR as well.

4. Add Excess Student Contribution to Assigned Family Responsibility (AFR) for Dependent Students

Currently, a dependent student's own income and net worth are not factored into the Assigned Family Responsibility (AFR). It was argued that some dependent students have excessive available resources and should have the excess over some value, often specified as the Assigned Student Responsibility (ASR), added to the AFR. Another party testifying cautioned against using a dependent student contribution, in that it may have the effect of deterring students from working before or during college.

Assigned Taxpayer Responsibility (ATR)

The Assigned Taxpayer Responsibility (ATR) is the portion of the Recognized Price remaining after the Assigned Student Responsibility (ASR) and Assigned Family Responsibility (AFR) are subtracted. The amount of the student's State Grant is determined by subtracting the student's Federal Pell Grant from the ATR.

1. Cover Full Assigned Taxpayer Responsibility (ATR) in 3rd Semester

Currently, in the student's third semester of the academic year, a Federal Pell Grant is subtracted from the ATR to arrive at the State Grant award amount, even though the student may have already used up his/her annual Pell Grant award during the two previous semesters. (Federal Pell Grant is only available for two full-time semesters per academic year. This raises questions about the implementation of the state's policy of covering the ATR for all students. It was suggested that the State Grant be increased for the student's third semester to cover the full ATR when Pell Grant funds are not available. (The adjustment to the State Grant for the third semester of the academic year took place during Fiscal Years 1998 through 2003, but was one of the features eliminated for Fiscal Year 2004 to keep projected demand within the available program appropriation.)

2. Recognize Federal Education Tax Credits in the Assigned Taxpayer Responsibility

Federal Hope and Lifetime Tax Credits, along with tax benefits associated with deducting qualified education expenses, are not factored into the calculation of Minnesota State Grants. These are forms of taxpayer support as much as Federal Pell Grants. It was suggested that this be examined.

3. Decoupling of Federal Pell Grant and State Grant

A few years ago, it was suggested that Minnesota State Grants not be coordinated with Federal Pell Grants to cover students' ATR. This suggestion became known as "decoupling." In some cases, the decoupling term was applied to recognizing a Federal Pell Grant that was less than its current actual value (i.e., "freezing" the amount of the Federal Pell Grant subtracted from the ATR at some prior level when there is an increase in the maximum Federal Pell Grant award). Some providing testimony at the State Grant forum suggested that the Office reexamine this concept, in that increases in the Federal Pell Grant may have the effect of reducing the student's State Grant, if all other components used in the Shared Responsibility are held level. Others supported the current method of leveraging Federal Pell Grant funds to help cover the ATR.

4. Limit Combined Federal Pell Grant and State Grant (ATR) to Price of Tuition and Fees

It was suggested that the combined amount of the student's Federal Pell Grant and State Grant be limited to the price of tuition and fees charged by the institution. Currently, any grants in excess of institutional charges are paid directly to the student for living expenses.

Other State Grant Issues

The following issues relate to the State Grant program, but did not directly involve modifying specific components within the Design for Shared Responsibility formula used to calculate awards.

1. Change Eligibility to 9 or 10 Semesters

Currently, students are eligible to receive Minnesota State Grants until they receive a baccalaureate degree or complete the equivalent of 8 semesters of full-time attendance. There were suggestions to extend that period to 9 or 10 semesters, as occurred during Fiscal Years 2002 and 2003. (A fifth year of eligibility was eliminated effective Fiscal Year 2004 to keep projected demand within the available program appropriation.) Some of the individuals testifying mentioned that there are bachelors programs that take longer than four years to complete on a full-time basis, such as a teaching program offered by a private college.

2. Redefine Prior Attendance in Defining 8 Semesters of Eligibility

It was suggested to redefine how prior attendance is counted towards the 4-year limit on post-secondary education. Suggestions offered included adding a fifth year of eligibility, forgiving one year of post-secondary education, or ignoring any post-secondary education that occurred more than 10 years before the current academic year. Testimony also indicated that manually reviewing transcripts to determine the amount of post-secondary education a student has attended was an overly complex and labor-intensive process requiring the addition of .50 FTE staff.

3. Create a Two-Year Eligibility Limit

The 8-semester eligibility limit applies to all students. It was suggested that students registered in two-year programs should have a separate limit, such as 4 to 6 semesters. While the satisfactory academic progress policy currently used for federal and state financial aid programs currently requires students to complete their programs within 150 percent of the published program length, a school has the option of extending that period in cases where the student changes campuses or programs/majors.

4. Use Title IV Exceptional Need Concept

Title IV of the U.S. Higher Education Act relates to the administration of federal student financial aid programs. For campus-based federal programs, such as the Federal Supplemental Educational Opportunity Grant (FESOG), institutions can define exceptional need criteria that give some students priority for campus-based funds irrespective of their calculated eligibility. The suggestion was to provide campuses with the same capability to award Minnesota State Grants or to create a separate grant program at the state level to fund extremely high need students. The same goal might also be achieved by lowering the Assigned Student Responsibility (ASR) for the highest need students (see Assigned

Student Responsibility section of this report). Another suggestion was to provide early notification of estimated Pell and State Grants to all juniors attending Minnesota high schools.

5. Revise the Method of Awarding grants to Part-Time Students Attending Clock- Hour Institutions

Clock-hour institutions (primarily cosmetology schools) define an academic year as a number of clock hours (minimum of 900) and divide the total number of hours in an academic year into two or three equal periods called payment periods. Payment periods are comparable to semesters or quarters at a term-based school, but do not have uniform start and end dates because they are based on how quickly/slowly each student progresses through the program.

A student's enrollment level at a clock hour institution is based on the average number of hours the student is completing on a weekly basis, as opposed to credit load at a term-based school. The equivalent of 15 credits (full-time) at a clock hour institution is 30 or more clock hours per week. If the student averages fewer than 30 hours per week, the student is considered less than full-time and the enrollment level, award and number of hours in a payment period are adjusted accordingly.

Financial aid administrators at clock hour institutions dislike the administrative complexity of adjusting payment periods and awards for Minnesota State Grant recipients. Furthermore, the amount of the Federal Pell Grant subtracted from the Assigned Taxpayer Responsibility (ATR) for less than full-time students does not reflect the actual Federal Pell Grant the student is receiving because the Federal Pell Grant is always awarded and disbursed at the full-time enrollment level.

6. Drop the Design for Shared Responsibility and Use the Federal Pell Grant Method

This suggestion would change the policy basis for calculating Minnesota State Grants, so that the award would be based solely on the results of the Federal Methodology need analysis (i.e., a family's financial strength) and would not vary based on the price of the institution attended. This was method was suggested to target more dollars to the low-income families served by the Federal Pell Grant program.

7. Change Refund Calculations

If a student withdraws after receiving a State Grant disbursement for the term, a portion of the State Grant disbursement may have to be refunded to the program, depending on the institution's refund policy and when the student withdrew. Some question the fairness of requiring a refund to the program when the term will still be counted when determining whether the student has reached the limit on four full-time academic years of post-secondary education. It has been the agency's policy to count all attempted credits towards the limit on post-secondary education.

8. Refrain from Using Merit as a Criterion

Testimony was offered in support of keeping the State Grant a need-based program, as opposed to using merit as a criterion. The program currently requires a student to be making satisfactory academic progress, which involves maintaining a 2.0 GPA and completing the program within 150 percent of the published program length. No merit criteria are currently used to receive an initial award.

9. Lower Minimum Registration Load Requirement

Currently, students must register for at least three credits during the term to be eligible to receive Minnesota State Grants. It was suggested to lower that requirement to one credit to match the minimum enrollment level used for the Federal Pell Grant program.

10. Review Definition of Independent Student for State Grant

Currently, a student's eligibility for financial aid is based on parental income and assets if the student is under 24 years old and does not qualify for one of the methods for becoming independent at this age (married, has legal dependents, orphan, ward of court, etc.). Parental income and assets are used even if the student has lived independently and not received financial support from the parents. The state should explore the possibility of creating its own definition of independent students to allow students under 24 years old to apply as independent if they do not reside with or receive financial support from parents.

11. Prepare for New Populations

It was suggested that the Office think strategically about serving new populations, in that underserved groups with historically low higher education participation rates are projected to have the highest population growth in future years. Statistics were presented that illustrated lack of improvement in the participation rates of low-income students and students of color. Postsecondary Education Opportunity (December 2004) notes that 53 percent of Minnesotans age 19 attend college while only 31 percent of low-income 19-year-olds attending college.

Further, information from the National Center for Public Policy and Higher Education shows the participation rate for Minnesota's young adult students of color dropping from 37 percent in 1994 to 26 percent in 2004. It is not clear what precise structural changes to the Minnesota State Grant calculations should be made to accommodate potentially "new" populations except to be prepared for increases in the number or recipients and size of awards. Other suggestions offered, such as block granting the State Grant appropriations to the various sectors, decoupling Federal Pell Grant and State Grant and lowering the Assigned Student Responsibility (ASR), are described elsewhere in this report.

12. Send State Grant Appropriations Directly to Systems

Block-granting the State Grant appropriation to the various sectors (MnSCU, U of M, Private College Council, Career Colleges, etc.) was suggested as a method for more effectively targeting State Grant funds to the lowest income students. The program was described as a one-size-fits-all program that can't meet the needs of a diverse student body consisting of traditionally aged dependent students, older students with dependents and part-time students. It was argued that each sector could modify the award formula and/or eligibility criteria to more effectively serve its own student body.

13. Don't Align State Grant Eligibility Criteria with Work Force Needs

It was suggested that State Grant continue to be based on financial need and the student's choice of institution and program, rather than using state work force needs as an eligibility criterion. Those offering testimony cautioned that it would be impossible for the program to keep pace with the ever-changing work force needs.

14. Distinguish Between For-Profit and Non-Profit Institutions

The Office was requested to assess the equity of treatment of for-profit vs. non-profit institutions and determine if awarding State Grants to students attending for-profit institutions constitutes state subsidization of that sector.

15. Maintain Choice in State Grant Program

According to a Chamber of Commerce Poll and Business Barometer, there is a real and pronounced preference for having money follow students, with respect to higher education funding. There is also support for money following students to both public and private schools and in doing so based on financial need (Chamber policy development sessions).

16. Take Broad View of Program Effectiveness

It was suggested that the evaluation team look at whether the program is meeting broad goals of access and choice, rather than focus on how aid is distributed within the various higher education sectors.

Other Issues Related to Higher Education

The following issues relate to higher education in general and may be outside the scope of evaluation of the State Grant program.

1. Implement the K-14 Model

Testimony was offered in support of the recent Citizens League report's recommendation to adopt a K-14 model as a basic educational expectation in Minnesota.

2. Promote Transfer from 2-Year to 4-Year Institutions

Given the lower prices charged by community colleges and the ability of most students to live at home while attending, it was suggested that the state encourage students to begin their programs at community colleges and later transfer to 4-year institutions. The state would also play a role in improving transfer capabilities between 2 and 4-year institutions.

APPENDIX A
List of Individuals Providing Oral or Written Testimony for State Grant Program Evaluation

William Blazer	**Senior VP Public Affairs & Business Development MN Chamber of Commerce**
Nicki Bottko	**Student, St. Paul College**
Patrick Christner	**President, MN State College Student Association**
Marcia DeGaetano	**Financial Aid Director, Aveda Institute**
Robert Erickson	**Former Trustee, MN State Colleges and Universities**
Jim Hausmann	**VP Emeritus, Admissions & Fin Aid, Concordia College - Moorhead**
Herald Johnson	**Asst VP, Augsburg College**
Tina Kukowski	**Financial Aid Director, Scot Lewis Schools of Cosmetology**
Lois Larson	**Financial Aid Director, Century College**
Sandra Loerts	**Financial Aid Director, MN State University, Mankato**
Mike Lopez	**Assoc. Vice Chancellor for Student Affairs, MN State Colleges and Universities**
William Lowe	**Provost and VP for Academic Affairs, Metropolitan State University**
Sally Mickelson	**Financial Aid Director, MN School of Business & Globe College**
Jeffrey Olson	**Financial Aid Director, Bethel University**
Travis Reese	**State Chair, MN State University Student Association**
Kathy Ruby	**Financial Aid Director, St. Olaf College**
Janice Russell	**Assoc. Financial Aid Director, Macalester College**
Doug Shapiro	**VP Research & Policy, MN Private College Council**
Richard Wagner	**President, Dunwoody College of Technology**
Mike Wilhelmi	**Dir. Constituent Relations, MN Private College Council**

APPENDIX B
The Design for Shared Responsibility
2005-2006 Academic Year

+	**Average tuition and fees for term** (The average tuition and fees for the term is a uniform amount used for all students at an institution and consists of tuition and mandatory fees charged to all full-time students)	Use the lesser of the school's average tuition and fees for 15 credits or the full-time tuition and fee maximum for the term. The 4-year full-time tuition and maximum is $4,604 for a semester and $3,069 for a quarter. The 2-year full-time tuition and fee maximum is $3,284 for a semester and $2,189 for a quarter. If the student is enrolled for fewer than 15 credits per term, both the average full-time tuition and fees and the applicable full-time tuition and fee maximum for the term are prorated on a per credit basis for the student's enrollment level (e.g., by 73.3 percent or 11/15ths for a student enrolled for 11 credits) and the lesser of the two is used in the award calculation. The full-time average tuition and fees or the full-time tuition and fee maximum are NOT increased if the student enrolls for more than 15 credits. The tuition and fee maximum used for each student is based on the student's program of study. If the student is enrolled in a 4-year degree program, the 4-yr college tuition and fee maximum is used. If the student is enrolled in a two year or less program/degree, then the 2-year college tuition and fee maximum is used. If the student is paid a State Grant at multiple schools for the same term, the student cannot be paid for more than a total of 15 credits per term. Students enrolled for fewer than 3 credits per term are not eligible for State Grants.
+	**Living and Miscellaneous Expense Allowance (LME) for Term**	The 9-month annual full-time LME in statute ($5,350) is prorated for the term length ($2,675 for a semester; $1,783 for a quarter) and then prorated again if the enrollment level is less than 15 credits (e.g., by 73.3 percent or 11/15ths if the student is enrolled for 11 credits). The LME is NOT increased if the student is enrolled for more than 15 credits. If a student is paid a State Grant at multiple schools for the same term, the total amount of LME used in all the award calculations cannot exceed the LME amount for 15 credits.
=	**Recognized Price for Term**	Derived by adding the term tuition and fees to the term LME.
–	**Assigned Student Responsibility (ASR)**	46 percent of the Recognized Price for Term.
–	**Assigned Family Responsibility (AFR) for Dependent Student**	Prorate the 9-month annual Federal Methodology need analysis Parent Contribution by term length (50 percent for semester system; 33.33 percent for quarter system). Do NOT prorate for less than full-time enrollment.
–	**Assigned Family Responsibility (AFR) for Independent Student**	Prorate the 9-month annual Federal Methodology need analysis Expected Family Contribution (EFC) by term length (50 percent for semester system; 33.33 percent for quarter system). Subtract 90 percent of the result for independent students with dependents other than a spouse and 72 percent of the result for independent students without dependents other than a spouse. Do NOT prorate for less than full-time enrollment.
=	**Assigned Taxpayer Responsibility**	Amount of Recognized Price assigned to taxpayers through the Federal Pell Grant and State Grant programs.
–	**Federal Pell Grant Term Award**	Subtract Federal Pell Grant award for term. Prorate annual Pell Grant award for student's Pell Grant enrollment level by term length (50 percent for semester system; 33.33 percent for quarter system). Pell Grant enrollment levels are: 12+ credits = full-time, 9-11 credits 3/4-time; 6-8 credits 1/2-time; 1-5 credits less than half-time.
=	**State Grant Term Award**	If less than minimum award, set to zero. The minimum award for a semester is $50 and for a quarter is $33.