



*Education That Works For a Lifetime*

Date: February 5, 2009  
To: Marc Herzog  
From: Claudia Chafee, Gennaro DeAngelis  
CC: Tom Bradham, Corby Coperthwaite, Mary Anne Cox, Paul Susen  
Re: Information Concerning Connecticut Community College Financial Aid Services

As it pertains to relevant testimony concerning the Connecticut Community Colleges and its administration of Financial Aid services, please find below and in subsequent pages information and analysis to that stated effect:

- Financial Aid applications continue to increase on an annual basis. Thus far in 2008-2009, the CCC Banner Financial Aid System has processed 43,042 applications. This represents a 13% increase over 2007-2008, a 35% increase over 2004-2005, and a 108% increase over 2000-2001.
- Approximately 46% of all students attending Connecticut Community Colleges receive financial aid.
- Nearly one half (49%) of Connecticut Community College Financial Aid recipients attend as full-time students.
- The rate at which CCC students are completing Financial Aid applications is increasing more rapidly than CCC headcount enrollment. Thus far in 2008-2009, there are 8.5 Financial Aid applications filed for every 10 students enrolled. This represents an 18% increase from just five years ago, and suggests Financial Aid applications will soon outnumber student headcount enrollment.
- In 2008-2009, analysis of those students for whom a valid federal needs analysis has been calculated has yielded the following:
  - 31% of students/families possess zero financial resources to contribute towards a CCC education
  - 57% of students/families possess financial resources insufficient to finance direct costs (tuition, fees, books) of a CCC education
  - Only 9% of students/families for whom a valid federal needs analysis exists possess financial resources sufficient to cover all costs associated with attending a Connecticut Community College for one year as measured by average cost of attendance figures
- Thus far in 2008-2009, 90% of CCC students receiving need-based grant funding have a household income lower than Connecticut's median household income as derived from U.S. Census Bureau data.
- Thus far in 2008-2009, 26% of all students who received need-based grant aid lived below federally defined poverty levels.

<b>Connecticut Community Colleges</b>										
2008-2009 Academic Year										
Financial Aid Recipients/Disbursements as of 1/30/2009										
	<b>Recips</b>	<b>Pell Grants</b>	<b>Recips</b>	<b>Fed. Work-Study</b>	<b>Recips</b>	<b>Loans</b>	<b>Recips</b>	<b>CAP Grants</b>	<b>Recips</b>	<b>Tuition Set-Aside</b>
Asnuntuck	276	\$411,056.00	21	\$27,540.00	64	\$114,415.00	169	\$96,390.00	270	\$230,885.00
Capital	1697	\$2,571,639.00	33	\$221,479.00	68	\$119,783.00	1013	\$792,577.00	1194	\$674,507.00
Gateway	1706	\$2,612,447.00	36	\$127,437.00	270	\$462,366.00	2027	\$875,518.00	1118	\$946,309.00
Housatonic	1456	\$2,134,055.00	49	\$135,020.00	195	\$337,413.00	732	\$760,816.00	721	\$627,882.00
Manchester	1350	\$2,057,447.00	60	\$143,802.00	101	\$133,842.00	1042	\$828,122.00	560	\$631,787.00
Middlesex	617	\$904,674.00	55	\$70,759.00	146	\$333,216.00	550	\$305,097.00	529	\$355,571.00
Naugatuck	1071	\$1,563,200.00	52	\$110,736.00	298	\$493,659.00	892	\$536,151.00	945	\$757,537.00
Northwestern	278	\$392,205.00	33	\$27,773.00	14	\$15,994.00	274	\$115,887.00	290	\$193,336.00
Norwalk	1095	\$1,642,926.00	34	\$95,110.00	20	\$34,324.00	643	\$491,249.00	792	\$871,796.00
Quinebaug	599	\$845,712.00	15	\$42,729.00	6	\$13,444.00	279	\$252,580.00	274	\$273,807.00
Three Rivers	900	\$1,188,839.00	36	\$70,096.00	194	\$389,034.00	407	\$371,498.00	549	\$564,951.00
Tunxis	831	\$1,264,962.00	41	\$90,830.00	307	\$476,042.00	272	\$279,736.00	494	\$535,911.00
	11876		465		1683		8300		7736	
		\$17,589,162.00		\$1,163,311.00		\$2,923,532.00		\$5,705,621.00		\$6,664,279.00
<b>TOTAL PAID *</b>				<b>\$34,045,905.00</b>						
* Total paid reflects disbursements made to student accounts for the Fall 2008 semester.										

<b>Connecticut Community Colleges</b>										
2008-2009 Academic Year										
Fall 2008 Disbursements/Spring 2009 Pending Disbursements										
	<b>Recips</b>	<b>Pell Grants</b>	<b>Recips</b>	<b>Fed. Work-Study</b>	<b>Recips</b>	<b>Loans</b>	<b>Recips</b>	<b>CAP Grants</b>	<b>Recips</b>	<b>Tuition Set-Aside</b>
Asnuntuck	367	\$778,534.00	27	\$55,080.00	85	\$291,177.00	225	\$188,807.00	359	\$393,794.00
Capital	2257	\$5,375,953.00	60	\$442,960.00	90	\$322,794.00	1347	\$1,498,253.00	1588	\$1,313,026.00
Gateway	2269	\$5,229,201.00	48	\$254,900.00	359	\$1,269,158.00	2696	\$1,445,197.00	1487	\$1,726,147.00
Housatonic	1936	\$4,618,645.00	65	\$270,040.00	259	\$776,896.00	974	\$1,361,568.00	959	\$1,318,703.00
Manchester	1796	\$4,086,544.00	73	\$287,640.00	134	\$264,000.00	1386	\$1,382,543.00	745	\$1,284,773.00
Middlesex	821	\$1,781,379.00	44	\$141,518.00	194	\$628,640.00	732	\$511,289.00	704	\$644,655.00
Naugatuck	1424	\$3,295,997.00	69	\$221,472.00	396	\$1,199,328.00	1186	\$923,079.00	1257	\$1,515,211.00
Northwestern	370	\$773,439.00	44	\$55,450.00	19	\$44,093.00	364	\$218,414.00	386	\$364,385.00
Norwalk	1456	\$3,365,605.00	45	\$190,220.00	27	\$69,450.00	855	\$978,776.00	1053	\$1,575,232.00
Quinebaug	797	\$1,647,769.00	19	\$85,458.00	8	\$26,942.00	371	\$503,305.00	364	\$506,498.00
Three Rivers	1197	\$2,362,567.00	20	\$140,192.00	258	\$778,551.00	541	\$706,649.00	730	\$961,356.00
Tunxis	1105	\$2,490,792.00	30	\$181,660.00	408	\$1,146,551.00	362	\$653,430.00	657	\$928,175.00
	15795		544		2238		11039		10289	
		\$35,806,425.00		\$2,326,590.00		\$6,817,580.00		\$10,371,310.00		\$12,531,955.00
% increase from 2007-2008		23.87%		13.23%		30.87%		2.80%		11.40%
<b>TOTAL PAID/TO BE PAID</b>		17.16% increase from 2007/2008				<b>\$67,853,860.00</b>				

<b>Connecticut Community Colleges</b>										
2007-2008 Academic Year										
Fall 2007/Spring 2008 Disbursements										
	<b>Recips</b>	<b>Pell Grants</b>	<b>Recips</b>	<b>Fed. Work-Study</b>	<b>Recips</b>	<b>Loans</b>	<b>Recips</b>	<b>CAP Grants</b>	<b>Recips</b>	<b>Tuition Set-Aside</b>
Asnuntuck	312	\$650,723.00	21	\$67,211.00	65	\$197,009.00	198	\$198,161.00	231	\$335,077.00
Capital	2000	\$4,233,149.00	65	\$343,082.00	107	\$294,954.00	1175	\$1,488,852.00	1344	\$1,217,770.00
Gateway	2022	\$4,333,039.00	42	\$233,700.00	348	\$774,637.00	2004	\$1,458,251.00	1095	\$1,386,025.00
Housatonic	1786	\$3,570,991.00	46	\$211,235.00	238	\$649,438.00	1146	\$1,363,518.00	1255	\$1,232,693.00
Manchester	1683	\$3,454,777.00	81	\$273,244.00	85	\$150,292.00	1044	\$1,383,637.00	1066	\$1,351,935.00
Middlesex	690	\$1,393,897.00	61	\$157,165.00	175	\$469,162.00	441	\$397,891.00	461	\$553,738.00
Naugatuck	1247	\$2,716,575.00	70	\$203,925.00	285	\$676,659.00	1051	\$966,195.00	817	\$1,240,154.00
Northwestern	343	\$664,768.00	33	\$47,140.00	24	\$43,671.00	354	\$226,714.00	378	\$323,618.00
Norwalk	1165	\$2,482,425.00	29	\$128,225.00	18	\$43,343.00	540	\$983,529.00	770	\$1,322,234.00
Quinebaug	699	\$1,307,116.00	21	\$114,299.00	3	\$17,171.00	363	\$501,730.00	333	\$459,809.00
Three Rivers	1156	\$2,126,451.00	48	\$112,030.00	292	\$1,080,875.00	378	\$575,281.00	627	\$968,545.00
Tunxis	958	\$1,971,846.00	49	\$163,411.00	340	\$815,958.00	341	\$544,034.00	485	\$857,748.00
	14061		566		1980		9035		8862	
		\$28,905,757.00		\$2,054,667.00		\$5,213,169.00		\$10,087,793.00		\$11,249,346.00
<b>TOTAL PAID *</b>				<b>\$57,510,732.00</b>						

\* Total paid reflects disbursements made to student accounts for the 2007-2008 Academic Year.

			<b>Connecticut Community Colleges</b>				
2008-2009 Academic Year							
<b>College</b>	<b>Tuition Set-Aside</b>	<b>Committed</b>	<b>Percentage</b>		<b>CAP Allocation</b>	<b>Committed</b>	<b>Percentage</b>
Manchester	\$1,466,866.00	\$1,284,773.00	88%		\$1,382,543.00	\$1,416,942.00	102%
Northwestern	\$363,838.00	\$364,385.00	100%		\$218,414.00	\$224,176.00	103%
Norwalk	\$1,454,434.00	\$1,575,232.00	108%		\$978,776.00	\$853,154.00	87%
Housatonic	\$1,321,257.00	\$1,318,703.00	100%		\$1,361,568.00	\$1,362,595.00	100%
Middlesex	\$632,809.00	\$644,655.00	102%		\$511,289.00	\$577,646.00	113%
Capital	\$1,317,129.00	\$1,313,026.00	100%		\$1,498,253.00	\$1,483,270.00	99%
Naugatuck	\$1,521,521.00	\$1,515,211.00	100%		\$923,079.00	\$937,313.00	102%
Gateway	\$1,723,811.00	\$1,726,147.00	100%		\$1,445,197.00	\$1,415,866.00	98%
Tunxis	\$970,215.00	\$928,175.00	96%		\$653,430.00	\$527,873.00	81%
Three Rivers	\$974,684.00	\$961,356.00	99%		\$706,649.00	\$684,166.00	97%
Quinebaug	\$508,631.00	\$506,498.00	100%		\$503,305.00	\$466,069.00	93%
Asnuntuck	\$362,082.00	\$393,794.00	109%		\$188,807.00	\$154,504.00	82%
<b>Total</b>	<b>\$12,617,277.00</b>	<b>\$12,531,955.00</b>	<b>99%</b>		<b>\$10,371,310.00</b>	<b>\$10,103,574.00</b>	<b>97%</b>

			<b>Connecticut Community Colleges</b>						
2008-2009 Academic Year									
	<b>Subsidized</b>		<b>Unsubsidized</b>		<b>PLUS</b>		<b>Alternative</b>		
<b>College</b>	<b>Loans</b>	<b>Volume</b>	<b>Loans</b>	<b>Volume</b>	<b>Loans</b>	<b>Volume</b>	<b>Loans</b>	<b>Volume</b>	<b>Total Volume</b>
Asnuntuck	44	\$137,652.00	44	\$153,525.00	0	0	0	0	\$291,177.00
Capital	34	\$101,466.00	59	\$187,226.00	1	\$5,500.00	5	\$28,602.00	\$322,794.00
Gateway	157	\$429,869.00	270	\$814,889.00	4	\$21,900.00	1	\$2,500.00	\$1,269,158.00
Housatonic	69	\$215,413.00	178	\$549,483.00	3	\$10,000.00	1	\$2,000.00	\$776,896.00
Manchester	30	\$53,275.00	84	\$195,475.00	2	\$15,250.00	0	\$0.00	\$264,000.00
Middlesex	99	\$268,358.00	136	\$360,282.00	0	\$0.00	0	\$0.00	\$628,640.00
Naugatuck Valley	71	\$172,893.00	339	\$1,008,135.00	3	\$14,100.00	1	\$4,200.00	\$1,199,328.00
Northwestern	4	\$5,793.00	12	\$28,900.00	3	\$9,400.00	0	\$0.00	\$44,093.00
Norwalk	9	\$30,650.00	12	\$38,800.00	0	\$0.00	0	\$0.00	\$69,450.00
Quinebaug Valley	1	\$3,500.00	5	\$10,372.00	2	\$13,070.00	0	\$0.00	\$26,942.00
Three Rivers	70	\$254,333.00	130	\$521,218.00	0	\$0.00	1	\$3,000.00	\$778,551.00
Tunxis	161	\$399,305.00	258	\$702,720.00	5	\$22,539.00	5	\$21,987.00	\$1,146,551.00
<b>Total</b>	<b>749</b>	<b>\$2,072,507.00</b>	<b>1527</b>	<b>\$4,571,025.00</b>	<b>23</b>	<b>\$111,759.00</b>	<b>14</b>	<b>\$62,289.00</b>	<b>\$6,817,580.00</b>