Executive Summary
December 2001
**Introduction**

In March of 2000, the Connecticut Community Colleges rolled out the SCT Banner Financial Aid System for use in the 2000-2001 Award Year. Through its integration with the previously released SCT Banner modules, this implementation marked a significant improvement in the colleges’ efforts to provide more effective financial aid services to students, while also ensuring adequate financial controls and regulatory compliance. In moving to a very automated system environment, college staff have improved application processing, award processes and notifications, and management of financial aid funds. This improvement is noted both in the growth of recipients and expenditures in the 2000-2001 Award Year and, importantly, our ability to report accurately to you on the colleges’ financial aid activities.

In November of 2000, we introduced [FinAid Web](#) to assist colleges in providing timely delivery of financial aid information to students. Now our students can query their financial aid application, award, and account information 24 hours a day/7 days a week from any computer with Internet access. And in August of 2001, we implemented a Student Employment Module allowing college financial aid staff unprecedented management control of the various work-study programs and payroll information. You can obtain more information about the advances in information technology assisting the colleges in the management of the student financial aid programs by visiting the [Financial Aid Services](#) web site.

For additional information about the financial aid programs at the Connecticut Community Colleges, please contact:

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Program Recipients and Expenditures

During the 2000-01 Award Year (which corresponds roughly to the 2000-01 academic year), the 12 Connecticut Community Colleges provided student financial aid to approximately 12,000 students. Seven colleges each provided financial aid to more than 1,000 students - Capital, Gateway, Housatonic, Manchester, Naugatuck Valley, Norwalk, and Three Rivers.

The Connecticut Community Colleges provided student financial aid to 44 percent (44%) of the students enrolled at least half-time (6 or more credits) during the 2000-01 academic year. Of the 27,353 students attending a community college at least half-time, 11,947 students received some form of student financial aid from the college.

Using a variety of sources and different types of financial aid, the 12 Connecticut Community Colleges disbursed nearly $28 million dollars to students during the 2000-01 Award Year. Nearly all of these dollars were disbursed to students who demonstrated financial need as a result of the application of a federally mandated need analysis formula. Six colleges – Capital, Gateway, Housatonic, Manchester, Naugatuck Valley,
and Norwalk – each provided over $3,000,000 in financial aid to eligible students. With the use of our new automated information system, we were able to ensure that colleges not only quickly provided needed financial aid monies to eligible students, but also did so in compliance with exacting federal cash management regulations.

The colleges disbursed $27,667,047 in financial aid to students from a variety of federal, state, and institutional sources. By far the largest source of aid to our students was the federal government which contributed $15,340,845 – 56% of all dollars. State government contributed $6,571,497 or 24% to the program, largely from the Connecticut Aid to Public College Students program (CAPCS). Colleges themselves contributed $5,531,729 or 20% of the total funds available, largely through the Tuition Set-aside Program.
The federal Pell Grant program assumes a large role in the financial aid programs offered by the 12 Connecticut Community Colleges. In the 2000-01 Award Year, 7,834 students received Pell Grants totaling $11,857,736 to attend the community colleges. Pell Grants represent about 77% of all the federal program expenditures and 43% of all financial aid dollars expended in the community colleges. Colleges receive federal funding to pay a Pell Grant award to every eligible student. Pell Grant recipients at the colleges varied greatly - from a low of 137 recipients at Northwestern to a high of 1,365 recipients at Housatonic.
In addition to the sources of financial aid available to our community college students, it is very important to note the types of assistance offered to our students. Generally, financial aid that does not have to be repaid is categorized as “gift aid” and often named “grant” or “scholarship.” In the Connecticut Community Colleges, all “gift aid” that is based upon financial need is classified as “grant” aid while gift aid that has any sort of academic merit component is classified as “scholarship” assistance. “Self-help” aid is financial aid that must be either earned or repaid. Notable self-help programs include all student loan programs and work-study programs. During the 2000-01 Award Year, the 12 community colleges were able to provide their students with a significant amount of “gift aid.” $24,252,426 was provided in grant and scholarship assistance to needy community college students. An additional $3,414,621 in student loans and employment compensation were provided to students.
Noted below are the actual recipient and disbursement amounts by college indicating both the **types** and **sources** of financial aid made available to students at each college.

**CONNECTICUT COMMUNITY COLLEGES**
**2000-2001 AWARD YEAR**
**FINANCIAL AID RECIPIENTS AND DOLLARS**

<table>
<thead>
<tr>
<th>COLLEGE</th>
<th>STUDENTS</th>
<th>TOTAL PAID</th>
<th>GRANTS</th>
<th>LOANS</th>
<th>WORK</th>
<th>SCHL</th>
<th>FEDERAL</th>
<th>STATE</th>
<th>INST</th>
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<tbody>
<tr>
<td>Asnuntuck</td>
<td>289</td>
<td>$824,273</td>
<td>$645,507</td>
<td>$114,467</td>
<td>$64,299</td>
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<td>Capital</td>
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**TOTAL** 11,947 $27,667,046 $24,117,912 $1,640,518 $1,774,103 $134,514 $15,340,845 $6,571,497 $5,531,729
Financing Access

One of the basic tenets of a sound financial aid program is the program’s ability to provide access to educational opportunity for all students, regardless of a student’s financial need. We are fortunate in that the 12 Connecticut Community Colleges are able to meet the financial needs of our students in paying for a community college education.

A student’s ability (and parents if applicable) to contribute to the cost of college is determined through a complex formula known as the “Federal Methodology” which is annually updated by the Congress of the United States. Colleges are required to use this need analysis methodology in determining a student’s eligibility for federal, state, and institutional financial aid. A student’s Cost of Attendance represents direct and indirect costs associated with attendance at a college for the 9 month academic year. Direct costs in our community colleges are Tuition & Fees. We also consider Books & Supplies as direct costs in our financial need determination. A student is considered to have a financial need when her EFC (Expected Family Contribution) as determined by the need analysis formula is less than the Cost of Attendance at the college.

To help students meet the direct costs at a community college, the Board of Trustees approved a fund distribution methodology that provides for colleges to use “gift aid” (i.e. grants and scholarships) to meet the direct costs of students. Colleges are encouraged to develop a financial aid “packaging policy” that meets the financial need of all students up to the level of direct costs (tuition & fees, books & supplies), to the extent of available funds.

The implementation of the Banner Financial Aid System has enhanced our ability to automate this packaging policy and ensure we meet the direct costs of students who demonstrate financial need to attend a community college. For the 2000-01 Award Year, the community colleges used a direct cost figure of $2,686, representing the annual full-time in-state tuition & fees amount of $1886 and an $800 book & supplies allowance.
During this Award Year, 13,427 students were determined to have a financial need to attend one of our community colleges and were offered financial aid to meet the direct costs of attendance. Fortunately, the colleges were able to meet the financial need of these students with grant assistance – thus ensuring access to opportunity. On average, colleges were able to offer $3,266 in grant assistance to each student, thus ensuring access to full-time study at a community college for needy students.

Colleges were able to meet the financial need of students in large part because of the availability of Pell Grant funds. Nearly 8,000 community college students received approximately $12 million dollars from the Pell Grant program. The average Pell Grant Schedule Award is based upon a student’s EFC, cost of attendance, and full-time enrollment for a full academic year. Our student’s average federally-funded Pell Grant Scheduled Award was $2,604– nearly equaling the direct costs at our community college.
colleges of $2,686 for this Award Year.

**In Conclusion**

In our observations and discussions with the college financial aid directors, we have concluded that the adoption of an integrated, comprehensive financial aid information system in the 2000-2001 Award Year has significantly improved the colleges’ abilities to meet the needs of students, college management, and regulatory agencies. In addition, the adoption of common business practices and collegial discussions have led to improved communication among college staff across departments, thus providing even better service to students. The transition of financial aid staff to the System Office in July, 2001 provides a significant opportunity for future collaborative and consultative efforts in improving the delivery and management of financial aid services throughout the Connecticut Community Colleges. Currently, major development initiatives are underway relative to enhanced automated application processing and web-based financial aid transactions ensuring a seamless, paper-free financial aid process for students.