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DOCUMENTARY FILM SERIES

Looking Back to Move Forward:  
A History of Federal Student Aid

VIEWING GUIDE



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# LET'S LOOK BACK TO MOVE FORWARD

In *A History of Federal Student Aid*, a documentary series produced by Lumina Foundation and the Institute for Higher Education Policy, key policy makers, their staff and education researchers provide insight into the evolution of federal student aid through their first-hand experiences with the policy making process. This short film on the evolution of the form and formula used to determine a student's federal aid is one in a series of several that illuminates past seminal moments and offers instructive lessons to remember in developing newer policy innovations.

## HISTORICAL INFORMATION

### 1950s-1970s: Institutional Origins

*Scene: 1:00-2:29 minutes*

Prior to using formulas to determine a student's need-based financial aid eligibility, institutional financial aid awards were nonstandard and largely determined by the philanthropic efforts of wealthy community members.<sup>1</sup> In the early 1950s, John Monro, then director of the Harvard University Financial Aid Center, developed the first-ever need analysis formula to distribute institutional scholarships for financially needy students.<sup>2</sup> Known as the "15 percent rule," this simple approach would determine a student's family contribution by using 15 percent of the family's income, after subtracting \$100 for each child attending a public school and \$200 for each in private school or college.<sup>3</sup> Monro presented his plan in 1953 at the first-ever national symposium on financial aid, organized by the College Board,<sup>4</sup> which led to the creation

of the College Scholarship Service (CSS) in 1954.<sup>5</sup> With nearly 100 participating institutions at that time, the main goal of CSS was to collect a single set of financial data from students and parents, and then distribute that information to the institutions to which students applied.<sup>6</sup> Over the next two decades, CSS and other players such as American College Testing (ACT) created their own metrics for determining need and their own forms to compile financial information. As federal programs were added—such as the National Defense Student

**Right now, the formula that's used to allocate federal student aid is legislated by Congress. It's still based on a formula that long ago was developed by colleges and universities.**

*Sandy Baum*

## FILM SYNOPSIS

*Form and Formula: How the Federal Government Distributes Aid to Students* explains the history of need analysis—the method used to determine the amount of federal aid a student receives—and the method of collecting financial data from students and families. The system of determining need began with colleges and universities each establishing how best to distribute institutional aid while using their own forms to collect data, and evolved to the creation of a robust, national form and formula regulated by the federal government. This 13-minute film closely follows this evolution by documenting the passage of several seminal pieces of higher education legislation and following the diverse efforts of institutions, associations, and policymakers in determining the best form and formula to use when providing students and their families with money for college.

Loan Program in 1958<sup>7</sup> (later renamed the Perkins Loan Program) and the Educational Opportunity Grant Program in 1965<sup>8</sup> (later renamed the Supplemental Educational Opportunity Grant Program)—the number and types of students seeking financial aid increased. This led to multiple need analysis systems and precipitated the desire for an agreed-upon national system.

### 1972: Pell Grant Methodology

*Scene: 2:30-4:06 minutes*

As part of the Higher Education Act (HEA) reauthorization of 1972, Congress created the Basic Educational Opportunity Grant Program (later renamed the Pell Grant Program).<sup>9</sup> This reauthorization wrote into law a formula for determining student eligibility specifically for the Pell Grant.<sup>10</sup>

This formula was equal to the maximum grant amount (\$1,400 in 1972) minus the student's expected family contribution (EFC).<sup>11</sup> The criteria to calculate EFC included student and family income, number of family dependents, number of family dependents in postsecondary education, amount of student and family assets, and any unusual student and family expenses (e.g., medical expenses).<sup>12</sup>

### **1986: Congressional Methodology**

*Scene: 4:07-5:14 minutes*

Between 1974 and 1975, the National Task Force on Student Aid Problems (also known as the Keppel Task Force), composed of representatives from various groups and sectors concerned with financial aid, worked on aligning and making compatible the various need analysis systems used in the country.<sup>13, 14</sup> These key players, which included CSS and ACT, agreed upon a "uniform methodology" that incorporated the best aspects of the different formulas into a coherent whole. This uniform methodology was annually reviewed by a committee of

higher education associations.<sup>15</sup> These organizations, however, still relied on their own forms to collect data from students and families. In 1978, the U.S. Department of Education began using data collected by the CSS and ACT forms for the Pell Grant Program.<sup>16, 17</sup>

In an effort to oversee the federal financial aid process, Congress created the congressional methodology in 1986.<sup>18</sup> This formula was used to determine student aid for all Title IV need-based financial aid programs, with the exception of the Pell Grant, which retained a separate formula until 1992. The congressional methodology introduced specific EFC calculations for dependent students,<sup>19</sup> independent students without dependents,<sup>20</sup> and independent students with dependents.<sup>21</sup> For some low-income students in each of these three categories, the congressional methodology also included a simplified needs test for calculating EFC, which included five criteria: adjusted gross income, federal and state taxes paid, untaxed income and benefits, family size, and number of family members in college.<sup>22</sup>

Finally, the 1986 HEA reauthorization also established a Common Financial Aid Form (known as the Application for Federal Student Aid) to be distributed for free to all students applying to federal Title IV programs, including the Pell Grant. However, organizations such as CSS and ACT were still able to use their own forms for students seeking federal financial aid. The 1986 HEA reauthorization made such organizations provide these approved forms for free.<sup>23</sup>

### **1992: Federal Methodology and the Free Application for Federal Student Aid (FAFSA)**

*Scene: 5:15-8:31 minutes*

The HEA reauthorization of 1992 brought about the federal methodology, merging the previous Pell Grant methodology and the congressional methodology. The federal methodology differed from previous methodologies in several ways: First, it excluded home and family farm values from EFC calculations, and this removal primarily benefited middle- and higher-income families who had enough capital to own such properties. Without accounting for these assets,

middle- and high-income students received more generous financial aid packages.<sup>24</sup> Second, the reauthorization created the "automatic zero EFC,"<sup>25</sup> which automatically populated an applicant's EFC with an amount of "0" if his or her income or family's income was less than \$12,000.<sup>26</sup>

**There was recognition among policymakers that the federal government had turned over the rationing of its resources to institutions and other providers of information and services, and it recognized that at some point it needed to be in control of its own rationing.**

*David Bergeron*

Third, low-income students benefited greatly from the elimination of the minimum student contribution requirement that had been established in the 1986 reauthorization, under which first-year students had



to contribute \$700 and all other students contributed \$900.<sup>27, 28</sup> Finally, with the advent of the federal methodology came the creation of the Free Application for Federal Student Aid (FAFSA),<sup>29</sup> which officially replaced the Common Financial Aid Form of 1986.<sup>30</sup> The FAFSA became the only form for students to apply for federal financial aid.<sup>31</sup>

**1997-Present: Further Simplification of FAFSA and Changes to Need Analysis**

*Scene: 8:32-13:16 minutes*

Five years after the 1992 creation of the FAFSA, the U.S. Department of Education announced that the application would be

provided on an online platform.<sup>32</sup> “FAFSA on the Web” differed from its contemporary paper counterpart in that it included a search engine for retrieving Title IV school codes, skip logic to prevent redundancy and unnecessary questions, and questions presented in a series of logical groupings.<sup>33</sup>

Throughout the 2000s, several stakeholders made efforts to simplify FAFSA and the underlying need analysis formula for students and families. In 2005, the Advisory Committee on Student Financial Assistance released 10 recommendations to simplify need analysis. Expanding automatic zero to include parents

earning less than \$30,000 and ending paper distribution of FAFSA were two recommendations incorporated in later financial aid simplification efforts.<sup>34, 35</sup> In 2006, the Commission on the Future of Higher Education proposed a number of recommendations for higher education, with FAFSA simplification being one of them. The Commission’s report indicated that the form was longer and more complicated than a federal tax return, and suggested that the complexity and non-user-friendly interface of the form were barriers for many families.<sup>36</sup> Secretary of Education Margaret Spellings worked on simplification efforts until the end of her term, which culminated with a letter to the U.S. Senate Committee on Health, Education, Labor, and Pensions urging Congress and the incoming Obama administration to develop a “clear, relevant, and straightforward” financial aid process.<sup>37</sup>

In 2007, the College Cost Reduction and Access Act (CCRAA) made major changes to the formula for dispensing student aid. It increased student eligibility for financial aid by increasing income protection allowances

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**FAFSA on the Web was important because it opened entire new opportunities for simplification.**

*Susan Hattan*

over five years for dependent and independent students.<sup>38</sup> Income protection allowance safeguards a certain amount of income from counting toward financial aid eligibility, and thus is particularly important for low-income families. CCRAA also excluded untaxed income such as social assistance benefits, Earned Income Tax Credit, Child Tax Credit, and untaxed Social Security benefits from being factored into EFC calculations.<sup>39</sup> The statute increased the income limit, allowing more students to qualify for the maximum Pell Grant award under the simplified needs test.<sup>40</sup> Last, it allowed financial aid administrators to consider recent unemployment, homelessness, and dislocated worker status when making decisions to adjust students’ aid awards.<sup>41</sup>

In 2008, Congress passed the Higher Education Opportunity Act, which authorized the creation of the “EZ FAFSA”—a simplified separate paper version of the FAFSA for students with automatic zero EFC and those eligible for the simplified needs test.<sup>42</sup> However, instead of creating the separate form, EZ FAFSA was absorbed into the online FAFSA through the built-in skip logic.

In collaboration with the Internal Revenue Service (IRS), the U.S. Department of Education made the “IRS Data Retrieval Tool” available on the FAFSA for the 2009–2010 award year.<sup>43</sup> This tool allowed applicants to access their families’ tax information

directly from the IRS network, simplifying the application process.<sup>44</sup> However, in order to use this tool, families must have already submitted their taxes. Given that the FAFSA becomes available on January 1 and taxes are not due until mid-April, many families find themselves waiting to apply for aid or not applying. In fact, there are approximately 2 million college students eligible for federal aid, specifically a Pell Grant, who never applied.<sup>45</sup> To make it easier for students and families to apply regardless of tax filing status for that current year, President Obama recently announced the ability to use prior-prior year tax information on the FAFSA.<sup>46</sup>



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# NEED ANALYSIS METHODOLOGIES

## KEY FACTS

	Created	Evolution
<b>Institutional Methodology</b>	1953	In order to formulate a standardized method of calculating institutional financial aid award for students, Harvard created the first-ever need analysis formula. Soon after, several institutions coordinated efforts to collect financial aid information and allocate student aid more systematically.
<b>Pell Grant Methodology</b>	1972	When the Pell Grant was created, Congress also generated a formula, specific to this program, for determining student financial aid eligibility.
<b>Uniform Methodology</b>	1974	Due to the various need analysis formulas and systems used across the country, a group of key stakeholders, created and agreed to use the same formula—known as the uniform methodology.
<b>Congressional Methodology</b>	1986	To streamline the distribution of federal dollars, Congress created a methodology for all Title IV needs-based financial aid programs, with the exception of the Pell Grant.
<b>Federal Methodology</b>	1992	To have only one formula for all Title IV programs, Congress merged the congressional and Pell Grant methodologies and created the federal methodology.



# TIMELINE

1953

## College Board Symposium on Financial Aid

- » John Monro, of Harvard University, developed the first-ever need analysis formula to adequately distribute institutional scholarships to students with financial need.<sup>47</sup>

1954

## Creation of the College Scholarship Service (CSS) by the College Board

- » Established as a central information service for scholarship applicants and a membership association of institutions, CSS collected a single set of financial data from students and parents to then distribute to all institutions applied to by students.

1958

## National Defense Education Act

- » Authorized the National Defense Student Loan Program (later renamed the Perkins Loan Program),<sup>48</sup> which increased the need for a central system to determine financial need.

1965

## Higher Education Act (HEA)

- » Created the Educational Opportunity Grant, later renamed the Supplemental Educational Opportunity Grant.<sup>49</sup>

1972

## HEA Reauthorization

- » Created the Basic Educational Opportunity Grant, later renamed the Pell Grant. Its accompanying need analysis methodology established the basic criteria of the expected family contribution (EFC) calculations.<sup>50</sup>

1974

## National Task Force on Student Aid Problems

- » Issued a report on the lack of any nationally accepted standard for determining student financial need,<sup>51</sup> and recommended that CSS and American College Testing (ACT) adopt one formula—the uniform methodology.<sup>52</sup>

1978

## Collaboration among U.S. Department of Education, CSS, and ACT

- » The U.S. Department of Education began using data collected by the CSS and ACT for the Pell Grant Program.

1980

## HEA Reauthorization

- » Clarified the criteria for determining EFC set forth by the 1972 amendments, by excluding home value from the calculation.<sup>53</sup>

1986

## HEA Reauthorization

- » Established the congressional methodology for all Title IV programs.<sup>54</sup> This excluded the Pell Grant, which preserved its own separate methodology.<sup>55</sup> The congressional methodology developed unique EFC calculations for dependent students<sup>56</sup> and independent students with<sup>57</sup> and without dependents.<sup>58</sup> It also introduced home value in the EFC calculation for some dependent students.<sup>59</sup>
- » Required students to contribute a minimum amount toward their education.<sup>60</sup>
- » Produced a Common Financial Aid Form to be distributed for free to all students applying to federal Title IV programs, including the Pell Grant. Students who sought financial aid were still able to complete CSS and ACT forms, which also were made free.

1992

## HEA Reauthorization

- » Consolidated the Pell Grant methodology and the congressional methodology, writing into law the federal methodology.<sup>61</sup>
- » Created the Free Application for Federal Student Aid (FAFSA),<sup>62</sup> which replaced the Common Financial Aid Form of 1986.<sup>63</sup> The FAFSA became the only federal form for students to apply for federal financial aid.
- » Introduced the automatic zero EFC, which provided low-income students with a “0” estimated family contribution.<sup>64</sup>
- » Removed the minimum student contribution.<sup>65</sup>
- » Removed home value from the calculation of EFC.<sup>66</sup>

1997

### **Creation of FAFSA on the Web**

- » Introduced skip logic—a tool that automatically skips questions not pertaining to the applicant—into FAFSA on the Web.<sup>67</sup>

2005

### **Advisory Committee on Student financial Assistance Simplification Study**

- » Released a final report titled “The Special Study of Simplification of Need Analysis and Application for Title IV Aid.” The report created a set of 10 recommendations, two of which were included in efforts to simplify financial aid in 2007 and 2008.

2006

### **Commission on the Future of Higher Education**

- » Developed a series of recommendations for higher education around four central topics: access, cost and affordability, quality of learning and instruction, and accountability.

2007

### **College Cost Reduction and Access Act (CCRAA)**

- » Increased the income protection allowance.<sup>68</sup>
- » Excluded untaxed income (e.g., social assistance benefits, Child Tax Credit) from financial aid determinations.<sup>69</sup>
- » Updated the simplified needs test by increasing the automatic zero EFC income threshold and authorizing financial aid administrators to consider certain work history and homelessness when determining adjustments to aid awards.<sup>70</sup>

2008

### **End of Paper FAFSA Distribution**

- » Ceased paper distribution of the FAFSA in the 2008-2009 academic year.<sup>71</sup>

### **Higher Education Opportunity Act (HEOA)**

- » Authorized the creation of “EZ FAFSA,” which was originally a simplified paper version of the FAFSA that was implemented into the online FAFSA through the built-in skip logic.<sup>72</sup>

2009

### **Spellings Proposal on Financial Aid Process and FAFSA Simplification**

- » Secretary of Education Margaret Spellings wrote a letter to the U.S. Senate Committee on Health, Education, Labor, and Pensions, encouraging Congress and the incoming Obama administration to develop a clearer and more relevant financial aid process.<sup>73</sup>

### **Internal Revenue Service (IRS) Data Retrieval Tool**

- » Implemented by the U.S. Department of Education on the FAFSA, which allowed some applicants to electronically transfer their tax information into the application.<sup>74</sup>

2012

### **Consolidated Appropriations Act**

- » Reduced the automatic zero EFC to pre-CCRAA amount.<sup>75</sup>

2015

### **Executive Action**

- » Allowed the use of prior-prior tax year information on the FAFSA.<sup>76</sup>

# FEATURED EXPERTS<sup>77</sup>

## **Pauline Abernathy**

Policy Advisor, White House and U.S. Department of Education, 1995-1999

## **Melody Barnes**

Director, White House Domestic Policy Council, 2009-2012

## **Sandy Baum**

Professor of Economics, Skidmore College, 1987-2009

## **David Bergeron**

Senior Staff, U.S. Department of Education, 1978-2013

## **James Bergeron**

Professional Staff, U.S. House Committee on Education and the Workforce, 2006-2014

## **Kristin Conklin**

Program Director, National Governors Association, 2000-2006; Senior Policy Advisor, U.S. Department of Education, 2006-2007

## **David Evans**

Professional Staff, U.S. Senate Health, Education, Labor, and Pensions Committee, 1978-1996

## **Brian Fitzgerald**

Staff Director, Advisory Committee on Student Financial Assistance, 1988-2005

## **Sarah Flanagan**

Professional Staff, U.S. Senate Health, Education, Labor, and Pensions Committee, 1987-1993

## **Susan Hattan**

Professional Staff, U.S. Senate Subcommittee on Education, Arts, and Humanities, 1989-1992 and U.S. Senate Committee on Labor and Human Resources, 1993-2001

## **Daniel Madzellan**

Senior Staff, U.S. Department of Education, 1978-2012

## **Dallas Martin**

President, National Association of Student Financial Aid Administrators, 1987-2007

## **Jamie Merisotis**

Executive Director, National Commission on Responsibilities for Financing Postsecondary Education, 1991-1993

## **Barmak Nassirian**

Director of Federal Relations and Policy Analysis, American Association of State Colleges and Universities, 1990-1998, 2013-Present

## **Kenneth Redd**

Analyst, Congressional Research Service, 1989-1991; Director of Research and Policy Analysis, National Association of Student Financial Aid Administrators, 2000-2006

## **Joseph Russo**

Director of Student Financial Aid, Notre Dame University, 1978-2012

## **Robert Shireman**

Senior Policy Advisor, White House National Economic Council, 1996-1998; Deputy Undersecretary, U.S. Department of Education, 2009-2010

## **Margaret Spellings**

U.S. Secretary of Education, 2005-2009

## **Thomas Wolanin**

Professional Staff, U.S. House Education and Labor Committee, 1975-1981, 1985-1987, 1991-1993; Senior Staff, U.S. Department of Education, 1993-1996

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