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MARYLAND HIGHER EDUCATION COMMISSION

**Financial Assistance and Expected Family Contribution
of Undergraduate Aid Recipients at Maryland's
Public Colleges and Universities, 2004-05**

June 2007

MARYLAND HIGHER EDUCATION COMMISSION
839 Bestgate Rd. • Suite 400 • Annapolis, MD 21401-3013

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Executive Summary

This report examines how federal, State, and institutional financial aid programs are affecting access for the State's neediest students at public colleges and universities. Using data from the Maryland Higher Education Commission's Financial Aid Information System for the 2004-05 academic year, the amounts of aid provided to undergraduates of different means are presented. A major focus of the report is the percentage of federal, State, and institutional aid directed to students with the least financial resources. This analysis spotlights the impact that financial assistance other than loans has had on removing financial barriers to college for students from middle and lower income backgrounds.

In this study, both full and part-time students have been included. In terms of residency, both in-state and out-of-state students have been included. Family income is represented by a measurement known as the Expected Family Contribution (EFC), a federally-determined calculation of the total dollar amount an applicant's family can reasonably be expected to contribute to college costs. EFC is highly correlated with Adjusted Gross Income, but because it takes into account more factors than AGI, EFC is generally considered to be a more accurate measure of a family's ability to pay for college.

Aid Recipients at Community Colleges

The average cost of attendance for a community college student in 2004-05 was \$10,461. The average need was \$9,668 and average aid award was \$2,689. Students in the lower EFC ranges had the highest need and also the highest unmet need.

The average EFC of community college aid recipients was \$2,681. Forty percent had an EFC of \$0, with an average AGI of \$12,546. The majority (63 percent) had an EFC below \$2,500, with an average AGI of \$18,974. Among students with an EFC of \$0, Pell grant recipients had 26 percent of their need met by Pell grants, while State aid recipients had 8 percent of their need met by State aid and institutional aid recipients had 9 percent of their need met by institutional aid.

The Federal Pell Grant program was designed to improve college access for low income students and the statistics bear that out. Of \$67.7 million in federal Pell grant aid to community college students in 2004-05, 62 percent went to students with an EFC of \$0 and 97 percent to those with an EFC below \$2,500. The lowest income students received the highest average award amounts.

The State of Maryland awards aid on the basis of need, merit, career intention, and other considerations. Almost 11,000 community college students received \$8.3 million in State financial aid in 2004-05. Of these, nearly two-thirds had an EFC below \$2,500. Of total State aid dollars awarded to community college students, 37 percent went to those with an EFC of \$0 and 65 percent went to those with an EFC below \$2,500. A much higher percentage of State need-based aid went to community college students with a \$0 EFC (44 percent) and an EFC below \$2,500 (77 percent) than was the case for other types of State financial assistance.

A total of 16,000 community college students received \$14.4 million in institutional aid in 2004-05. Less than half (37 percent) had an EFC below \$2,500. Of the total institutional aid dollars

awarded to community college students, 21 percent went to those with an EFC of \$0 and 36 percent went to those with an EFC below \$2,500. The lowest-income students received the lowest average institutional award amounts. A higher percentage of institutional grant aid went to those with an EFC below \$2,500 (42 percent) than was the case for other types of institutional financial assistance

In general, for State and institutional aid recipients with financial need, as EFC level rose and need decreased, the proportion of need met by non-loan aid increased. The lowest-income students had the smallest proportion of their need met by non-loan aid.

Aid Recipients at Public Four- Year Colleges and Universities

The average cost of attendance for a public four-year college student in 2004-05 was \$18,771. The average need was \$14,192 and the average aid award was \$9,219. Students in the lower EFC ranges had the highest need and also the highest unmet need.

The average EFC of public four-year college aid recipients was \$9,569. Seventeen percent had an EFC of \$0, with an average AGI of \$11,061. Thirty-six percent had an EFC below \$2,500, with an average AGI of \$19,140. Among students with an EFC of \$0, Pell grant recipients had 20 percent of their need met by Pell grants, State aid recipients had 17 percent of their need met by State aid, and institutional aid recipients had 18 percent of their need met by institutional aid.

Of \$55 million in federal Pell grant aid to public four-year college students in 2004-05, 52 percent went to students with an EFC of \$0 and 95 percent to those with an EFC below \$2,500. The lowest income students received the highest average award amounts.

A total of 21,443 public four-year college students received \$54.6 million in State financial aid in 2004-05. Of these, 43 percent had an EFC below \$2,500. Of total State aid dollars awarded to public four-year college students, 23 percent went to those with an EFC of \$0 and 45 percent went to those with an EFC below \$2,500. Students with \$0 EFC received the highest average award amounts. A much higher percentage of the State need-based aid dollars awarded to undergraduates at public four-year institutions went to those with a \$0 EFC (32 percent) and an EFC below \$2,500 (62 percent) than was true for other types of State financial assistance.

Approximately 24,000 public four-year college students received \$89.7 million in institutional aid in 2004-05. Almost one-third (31 percent) had an EFC below \$2,500. Of the total institutional aid dollars awarded to public four-year college students, 13 percent went to those with an EFC of \$0 and 25 percent went to those with an EFC below \$2,500. The highest average institutional award amounts went to those with an EFC of \$20,000 or more. A higher percentage of institutional grant aid (35 percent) and work study aid (46 percent) went to those with an EFC below \$2,500 than was the case for other types of institutional financial assistance.

Overall, for State and institutional aid recipients with financial need, as EFC level rose and need decreased, the proportion of need met by non-loan aid increased. The lowest-income students had the smallest proportion of their need met by non-loan aid.

The average institutional aid award to the neediest public four-year students (those with an EFC below \$2,500) was \$3,093. Only three campuses gave their neediest students awards which were higher than their average institutional awards to all undergraduates: St. Mary's College, Morgan State University, and Coppin State University.

Introduction

The 2004 *Maryland State Plan for Postsecondary Education* is guided by this principle: "All Maryland residents who can benefit from postsecondary education and desire to attend a college, university or private career school should have a place in postsecondary education and it should be affordable." Financial aid, especially assistance that minimizes loan debt, is central to the State's efforts to ensure access and reduce financial barriers to postsecondary education, especially for students from low- and moderate income backgrounds. This is particularly the case when these students encounter sharp increases in tuition and fees, as has occurred in Maryland during the past 10 years.

This report uses data from the Maryland Higher Education Commission's Financial Aid Information System to examine how federal, State, and institutional financial aid programs outside of loans affected college access for the State's neediest students attending public colleges and universities during the 2004-2005 academic year. The aid amounts provided to students of different means (defined in this report as the student's Expected Family Contribution) are presented.

Separate analyses were prepared for students at Maryland's community colleges and public four-year campuses. Independent institutions were not included because the Commission receives this information for only a small subgroup of their students. For each of the two public higher education sectors, an examination was made of the distribution of different types of aid on the basis of students' economic circumstances: Federal Pell grants; the various kinds of State financial assistance (need-based, merit, legislative, career, and other), and institutional aid (grants, scholarships, tuition remission and work-study). The report also explores the extent to which institutional aid at the individual public four-year campuses was directed to their neediest students.

Principal author: Laura Filipp

Study Parameters

Only students who received undergraduate aid during academic year 2004-05 and attended a two- or four-year public college or university in the State were included in the analysis. Those who received both undergraduate and graduate aid during the academic year were intentionally excluded (n = 214).

Both full and part-time students were included. In terms of residency, both in-state and out-of-state students were included in the study because residency is not an element in the FAIS data set. Thus, average cost of attendance figures reflect both in-state and out-of-state tuition.

Also, a student who received aid from more than one institution during academic year 2004-05 was randomly selected from one of the institutions and counted only once to obtain statewide student totals. This random selection process impacted 2,900 students.

In academic year 2004-05, a total of 119,266 undergraduates enrolled at Maryland's two- and four-year public colleges and universities received approximately \$750 million in financial aid.

Types of Financial Aid

Four types of financial aid to undergraduates were examined in this report:

Grants do not have to be paid back and are usually based on financial need. The federal and State government, as well as the colleges and universities, award grants.

- By far the largest federal grant program is the **Pell Grant** program for low-income undergraduates.
- State grants include the Educational Assistance Grant, Guaranteed Access Grant, and Part-time Grant.

Scholarships do not have to be paid back and are usually given to students who are recognized for academic achievement, athletic ability, or other talents. The State of Maryland and the State's colleges and universities award scholarships.

- State scholarship programs based on merit or other considerations include Distinguished Scholar, Conroy, Diversity, and Legislative (Delegate and Senatorial).
- State scholarship programs based on career choice include Child Care Provider, Developmental Disabilities, Hope, Teacher Training, Nursing Student Living Expenses, Physical and Occupational Therapy, and Science and Technology.

Work-study is part-time employment during the school year, usually at an on-campus job. It differs from other forms of part-time employment because it is not counted as income in the federal determination of expected family contribution.

Tuition Remission is a type of institutional aid that offers tuition remission to college employees and their dependents, as part of employee benefits programs. There are also tuition waiver programs for seniors and disabled citizens, as well as foster care aid.

Definitions

The following are definitions of terms that are used in this report:

Adjusted Gross Income (AGI)

AGI is taken from taxpayers' federal tax returns. It is the only income data available in the FAIS database and is used to represent family income.

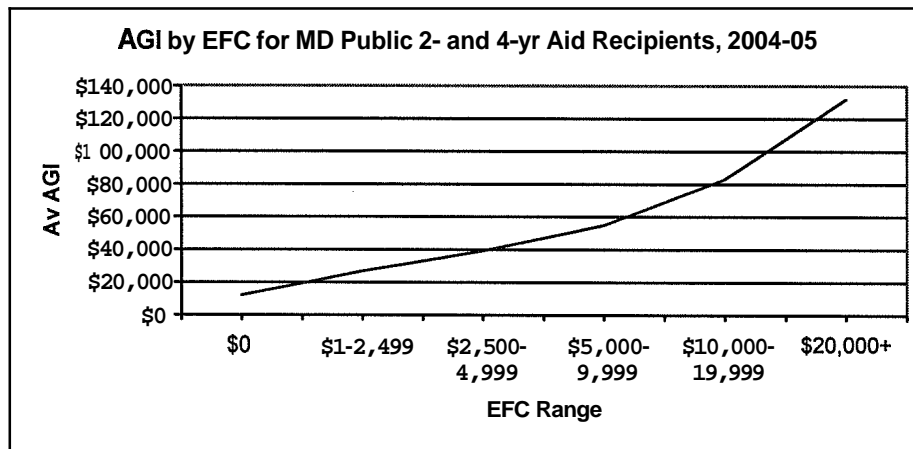
Cost of Attendance (COA)

COA is calculated by each institution for each student. Some of the variables in the formula include tuition, fees, books, supplies, room and board, program of study, part-time vs. full-time status, commuting costs, dependency status and whether the student is living with parents or on their own in an off-campus residence.

Expected Family Contribution (EFC)

EFC is a measure of the amount a student's family can reasonably be expected to spend in support of a college education. It is a calculation established by federal law that is determined by information provided on the Free Application for Federal Student Aid (FAFSA). Some of the factors used in the calculation include family income, available assets, number of children in a family, and number attending college. Certain students with very low family income automatically qualify for a \$0 EFC.

There is a very strong correlation between adjusted gross income and EFC. The chart below illustrates that adjusted gross income increases with EFC. In 2004-05, among Maryland public college students, those with an EFC of \$0 had an average adjusted gross income (AGI) of \$12,025, while those with an EFC of \$20,000 and higher had an AGI of \$131,987.



Moreover, because EFC accounts for more factors than just income from a given year, EFC is considered to be a more accurate measure than AGI of a family's ability to pay for college.

Approximately 17 percent of all public two-and four-year college aid recipients in 2004-05 did not have an EFC figure calculated because they did not fill out the FAFSA. Some aid programs do not require students to apply for aid. Some are not based on need. Also, some families do not

choose to apply for financial aid because they assume their income is too high to qualify, or they do not believe they need aid. State aid programs which do not require the FAFSA include delegate scholarships, some special purpose programs and critical shortage career-oriented aid. Institutional scholarship and grant programs may or may not require the FAFSA. This is usually left to the institution to determine. In addition, tuition remission programs for employees and their dependents do not require a FAFSA. **In this report, students missing EPC data were included in all analyses even though they make up a small percentage of all aid recipients. This is to capture students receiving State aid where an EFC is not required and because 34 percent of all institutional aid was directed to them.**

Financial Need

If the difference between a student's cost of college attendance and the federal expected family contribution is greater than zero, the aid applicant is deemed to have financial need. If the difference is less than or equal to zero, the aid applicant is deemed to have no financial need.

Unmet need

A figure for unmet need was calculated for each individual student using a two-step process:

Step 1. $(\text{Cost of Attendance}) - (\text{Expected Family Contribution}) - (\text{Total Financial Aid Award}) = \text{Remaining Cost to Student}$

Step 2. If Remaining Cost to Student ≤ 0 , all need has been met.
If Remaining Cost to Student > 0 , the student has unmet need

Community Colleges

EFC and AGI of Aid Recipients

In 2004-05, the average EFC of community college aid recipients was \$2,681. Of those with AGI data, the majority (71 percent) had an EFC below \$2,500, while 40 percent had an EFC of \$0—not expected to pay anything towards college costs because of their income and other factors.

Table 1 shows the strong relationship between EFC and AGI. AGI ranged from \$12,546 for those with \$0 EFC, to \$116,650 for those with EFC of \$20,000 and higher.

| EFC | N | % | Av AGI |
|--------------------|---------------|---------------|-----------------|
| 0 | 16,705 | 40% | \$12,546 |
| 1 thru 2,499 | 13,020 | 31% | \$27,222 |
| 2,500 thru 4,999 | 4,810 | 12% | \$38,515 |
| 5,000 thru 9,999 | 3,913 | 9% | \$51,247 |
| 10,000 thru 19,999 | 2,244 | 5% | \$74,632 |
| 20,000 plus | 911 | 2% | \$116,650 |
| Missing EFC | 123 | <1% | \$14,485 |
| Total | 41,726 | 100% | \$29,366 |

The average cost of attendance for a community college student in 2004-05 was \$10,461. The average need was \$9,668 and the average aid award was \$2,689. Ninety-four percent of aid recipients with need had met need, with an average unmet need of \$7,126. As Table 2 shows, students in the lower EFC ranges had the highest need and also the highest unmet need.

| EFC | Av Need | Av Unmet Need |
|--------------------|----------------|----------------|
| 0 | \$10,990 | \$7,888 |
| 1 thru 2,499 | \$10,088 | \$7,333 |
| 2,500 thru 4,999 | \$7,416 | \$5,472 |
| 5,000 thru 9,999 | \$4,688 | \$3,377 |
| 10,000 thru 19,999 | \$3,024 | \$2,185 |
| 20,000 plus | \$3,972 | \$1,286 |
| Total | \$9,668 | \$7,126 |

Student need is met through a combination of Federal Pell grants, Federal loans, State aid, and institutional aid. Federal loans are by far the biggest source of aid. Grants and scholarships provide a lower share of aid, especially to low-income students. These sources are packaged based on each institution's awarding philosophy.

Whereas, Federal Pell grants are based solely on need, some State and institutional aid programs may take other factors into consideration such as grade point average or work in a specific occupation. Some institutions may also use their institutional aid to assist students who may not be Pell eligible, but still demonstrate need. These factors explain why some students have received state aid that exceeds 100 percent of their need.

In 2004-05, among students with EFC of \$0, Pell grant recipients had 26 percent of their need met by Pell grants, while State aid recipients had 8 percent of their need met by State aid and institutional aid recipients had 9 percent of their need met by institutional aid. In contrast, higher-income students with need had their need met and more: among those with an EFC of \$10,000 through \$19,999, those who received State aid had 124 percent of their need met by State aid and those who received institutional aid had over double their need met (202 percent) by institutional aid. In general, for State and institutional aid recipients with financial need, as EFC level rose and need decreased, the proportion of need met by non-loan aid increased. The poorest students had the smallest proportion of their need met by non-loan aid.

Table 3. Percent of Need Met by Non-Loan Aid: Community College Students with Need

| EFC | Recvd Pell Grants | | Recvd State Aid | | Recvd Inst Aid | |
|--------------------|-------------------------|--------------------------|-----------------|-------------------------|----------------|------------------------|
| | N | % Need Met by Pell Grant | N | % Need Met by State Aid | N | % Need Met by Inst Aid |
| 0 | 16,613 | 26% | 3,902 | 8% | 3,720 | 9% |
| 1 thru 2,499 | 12,730 | 23% | 3,157 | 8% | 2,320 | 11% |
| 2,500 thru 4,999 | 0 | | 1,630 | 14% | 1,234 | 26% |
| 5,000 thru 9,999 | 0 | | 859 | 87% | 1,066 | 102% |
| 10,000 thru 19,999 | 0 | | 52 | 124% | 146 | 202% |
| 20,000 plus | (no students with need) | | | | | |

Federal Pell Grants

A total of 32,346 Maryland community college students received \$67.6 million in Federal Pell grants in 2004-05. By definition, all had an EFC below \$3,851. Of the total Pell dollars awarded to community college students, 62 percent went to those with EFC of \$0.

Table 4. Community College Students Receiving Pell Grants, by EFC

| EFC | N | Av Pell Awd | Tot Pell \$ to CC Students | % of Total Pell \$ |
|------------------|--------|-------------|----------------------------|--------------------|
| 0 | 16,613 | \$2,518 | \$41,831,702 | 62% |
| 1 thru 2,499 | 12,773 | \$1,871 | \$23,899,728 | 35% |
| 2,500 thru 4,999 | 2,960 | \$645 | \$1,908,380 | 3% |
| Total | 32,346 | \$2,091 | \$67,639,810 | 100% |

State Financial Aid

Almost 11,000 community college students received \$8.3 million in State financial aid in 2004-05. Nearly two-thirds fit into the two lowest EFC range categories. Of total State aid dollars awarded to community college students, 37 percent went to those with an EFC of \$0. These students received an average award of \$783, just slightly higher than the average State award amount (\$766). Students with an EFC above \$10,000 received the highest average award amounts.

| EFC | N | Av Awd | Total State Awd \$ | % of Total Students | % of Total \$ |
|--------------------|--------|--------|--------------------|---------------------|---------------|
| 0 | 3,902 | \$783 | \$3,054,244 | 36% | 37% |
| 1 thru 2,499 | 3,159 | \$737 | \$2,329,633 | 29% | 28% |
| 2,500 thru 4,999 | 1,649 | \$716 | \$1,180,211 | 15% | 14% |
| 5,000 thru 9,999 | 953 | \$758 | \$722,159 | 9% | 9% |
| 10,000 thru 19,999 | 290 | \$934 | \$270,942 | 3% | 3% |
| 20,000 plus | 123 | \$868 | \$106,761 | 1% | 1% |
| Missing EFC | 742 | \$842 | \$624,489 | 7% | 8% |
| Total | 10,818 | \$766 | \$8,288,439 | 100% | 100% |

State Need-Based Aid: Of the \$5.9 million in State need-based aid awarded to community college students, 44 percent of the money went to those with \$0 EFC (Table 6.). These students received an average State need-based award of \$704. Over three-quarters (77 percent) of State need-based aid went to those with an EFC below \$2,500.

State Legislative Aid: Of the \$1.5 million in State Legislative aid awarded to community college students, 17 percent went to those with an EFC of \$0. They received an average award of \$806. One-third of State Legislative aid went to those with an EFC below \$2,500.

State Career Aid: Of the \$792,302 in State career aid awarded to community college students, 26 percent went to those with \$0 EFC, with an average award of \$1,613. Forty-four percent of State Career aid went to those with an EFC below \$2,500. The highest average awards (\$1,932) went to those with an EFC of \$20,000 and over.

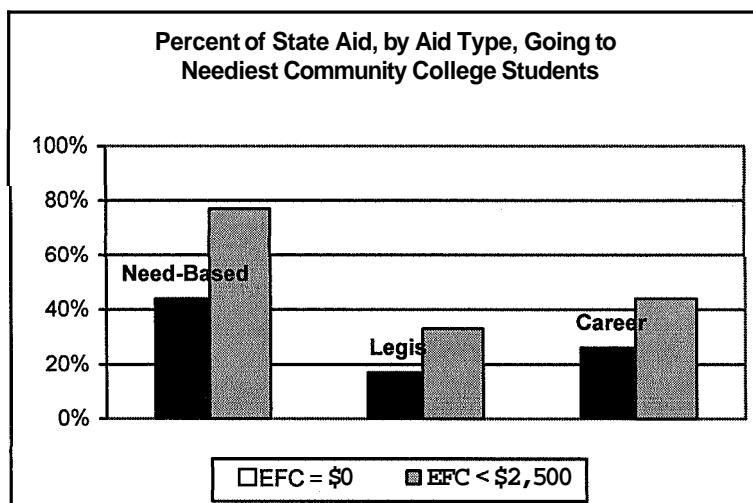


Table 6. Community College Students Receiving State Aid, by Aid Type, by EFC, 2004-05

| EFC | St. Need-Based Aid | | | St. Legis. Aid | | | St. Career Aid | | |
|--------------------|--------------------|----------------------|------------------------------|----------------|-----------------|-------------------------|----------------|------------------|--------------------------|
| | N | Av St Need-Based Awd | % of Total Need-Based Aid \$ | N | Av St Legis Awd | % of Total Legis Aid \$ | N | Av St Career Awd | % of Total Career Aid \$ |
| 0 | 3,649 | \$704 | 44% | 329 | \$806 | 17% | 129 | \$1,613 | 26% |
| 1 thru 2,499 | 2,923 | \$661 | 33% | 315 | \$787 | 16% | 96 | \$1,465 | 18% |
| 2,500 thru 4,999 | 1,510 | \$608 | 16% | 208 | \$816 | 11% | 53 | \$1,622 | 11% |
| 5,000 thru 9,999 | 649 | \$508 | 6% | 332 | \$869 | 19% | 62 | \$1,508 | 12% |
| 10,000 thru 19,999 | 50 | \$507 | <1% | 213 | \$797 | 11% | 38 | \$1,699 | 8% |
| 20,000plus | 6 | \$817 | <1% | 107 | \$755 | 5% | 9 | \$1,932 | 2% |
| Missing EFC | 246 | \$385 | 2% | 350 | \$862 | 20% | 138 | \$1,320 | 23% |
| Total | 9,033 | \$650 | 100% | 1,854 | \$822 | 100% | 525 | \$1,509 | 100% |

Note: the number of recipients of State Merit Aid (20) and State Other Aid (24) was too low for analysis.

Institutional Aid

While every community college awarded some form of institutional aid in 2004-05, the total amount varied widely. Almost half had an institutional aid budget below \$500,000, while the rest ranged from \$500,000 to \$3.5 million.

Of the 16,000 community college students who received a total of \$14.4 million in institutional aid, 37 percent had an EFC below \$2,500 (Table 7). Of the total institutional aid dollars awarded to community college students, 21 percent went to those with \$0 EFC. The lowest income students received the lowest average institutional award amounts (\$796 for those with \$0 EFC vs. \$1,266 for those with an EFC of \$20,000 plus).

| Table 7. Community College Students Receiving Institutional Aid, by EFC | | | | | |
|---|--------|---------|--------------|---------------------|------------|
| EFC | N | Av Awd | Total \$ | % of Total Students | % Total \$ |
| 0 | 3,720 | \$796 | \$2,961,005 | 23% | 21% |
| 1 thru 2,499 | 2,325 | \$956 | \$2,222,452 | 14% | 15% |
| 2,500 thru 4,999 | 1,261 | \$1,082 | \$1,364,555 | 8% | 9% |
| 5,000 thru 9,999 | 1,227 | \$1,188 | \$1,457,977 | 8% | 10% |
| 10,000 thru 19,999 | 513 | \$1,203 | \$617,132 | 3% | 4% |
| 20,000 plus | 201 | \$1,266 | \$254,400 | 1% | 2% |
| Missing EFC | 6,910 | \$797 | \$5,508,783 | 43% | 38% |
| Total | 16,157 | \$890 | \$14,386,304 | 100% | 100% |

Institutional Grants: Of the \$2.0 million in institutional grant aid awarded to community college students, 21 percent went to those with an EFC of \$0 (Table 8). They received an average award of \$521. Forty-two percent of institutional grant dollars went to those with an EFC below \$2,500. The highest average awards (\$854) went to those with an EFC of \$5,000 through \$9,999.

Institutional Scholarships: Sixteen percent of a total of \$5.6 million in institutional scholarship aid went to those with an EFC of \$0. They received an average award of \$879. Thirty-two percent of institutional scholarship aid went to those with an EFC below \$2,500. The highest average awards (\$1,199) went to those in the highest EFC range of \$20,000 and above.

Other institutional awards (includes tuition remission programs for staff and staff dependents): One quarter of \$6.3 million in "other" institutional aid went to those with a \$0 EFC. They received the lowest average awards (\$790). Thirty-eight percent of institutional "other" aid went to those with an EFC below \$2,500.

Institutional Work Study: One-fifth of the \$500,000 in institutional work-study award aid went to those with \$0 EFC. They received an average award of \$1,168. Thirty-two percent of institutional work-study dollars went to those with an EFC below \$2,500. The highest average awards (\$1,675) went to those in the \$20,000 and above EFC range.

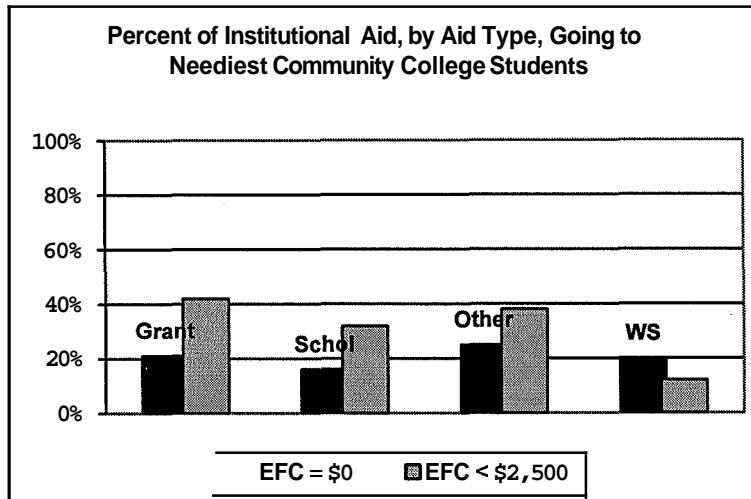


Table 8. Community College Students Receiving Institutional Aid by Type, by EFC, 2004-05

| EFC | Inst. Grant | | | Inst. Scholarship | | | * Inst. Other Award | | | Inst. Work Study | | |
|--------------------|--------------|------------------|----------------|-------------------|------------------|----------------|---------------------|------------------|----------------|------------------|----------------|-------------|
| | N | Av ins Grant Awd | % Ins Grant \$ | N | Av Ins Schol Awd | % Ins Schol \$ | N | Av Ins Other Awd | % Ins Other \$ | N | Av Ins WS Awd | % Ins WS \$ |
| 0 | 794 | \$521 | 21% | 1,010 | \$879 | 16% | 1,965 | \$790 | 25% | 91 | \$1,168 | 20% |
| 1 thru 2,499 | 759 | \$551 | 21% | 1,053 | \$868 | 16% | 633 | \$1,305 | 13% | 53 | \$1,209 | 12% |
| 2,500 thru 4,999 | 605 | \$779 | 24% | 564 | \$1,084 | 11% | 183 | \$1,360 | 4% | 21 | \$1,528 | 6% |
| 5,000 thru 9,999 | 615 | \$854 | 27% | 569 | \$1,151 | 12% | 163 | \$1,477 | 4% | 23 | \$1,549 | 7% |
| 10,000 thru 19,999 | 107 | \$580 | 3% | 325 | \$1,179 | 7% | 84 | \$1,427 | 2% | 38 | \$1,354 | 10% |
| 20,000 plus | 5 | \$490 | <1% | 150 | \$1,199 | 3% | 33 | \$1,421 | 1% | 15 | \$1,675 | 5% |
| Missing EFC | 135 | \$482 | 3% | 2,000 | \$1,002 | 36% | 4,705 | \$686 | 52% | 133 | \$1,578 | 40% |
| Total | 3,020 | \$648 | 100% | 5,671 | \$994 | 100% | 7,766 | \$806 | 100% | 374 | \$1,403 | 100% |

* includes tuition remission programs for staff and staff dependents

Public Four-Year Colleges and Universities

EFC and AGI of Aid Recipients

The average EFC of public four-year college aid recipients in 2004-05 was \$9,569. Of those with AGI, 36 percent had an EFC below \$2,500 and 17 percent had \$0 EFC.

The average AGI of public four-year aid recipients was \$57,638. As Table 9 shows, the direct relationship between EFC and AGI is again demonstrated. AGI ranged from \$11,061 for those with \$0 EFC, to \$133,718 for those with an EFC of \$20,000 and higher.

| EFC | N | % | Av AGI |
|--------------------|---------------|-------------|-----------------|
| 0 | 9,033 | 17% | \$11,061 |
| 1 thru 2,499 | 10,414 | 19% | \$26,148 |
| 2,500 thru 4,999 | 7,150 | 13% | \$39,825 |
| 5,000 thru 9,999 | 9,499 | 18% | \$56,541 |
| 10,000 thru 19,999 | 9,952 | 18% | \$84,896 |
| 20,000 plus | 8,071 | 15% | \$133,718 |
| missing EFC | 40 | <1% | \$85,709 |
| Total | 54,159 | 100% | \$57,638 |

The average cost of attendance for a public four-year college student in 2004-05 was \$18,771. The average need of these aid recipients was \$14,192, while their average aid award was \$9,219. Seventy-three percent of aid recipients with need had unmet need. Students in the lower EFC ranges had the highest need as well as the highest unmet need.

| EFC | Av Need | Av Unmet Need |
|--------------------|-----------------|----------------|
| 0 | \$18,409 | \$8,509 |
| 1 thru 2,499 | \$17,635 | \$8,613 |
| 2,500 thru 4,999 | \$15,067 | \$7,990 |
| 5,000 thru 9,999 | \$11,944 | \$6,555 |
| 10,000 thru 19,999 | \$7,315 | \$5,060 |
| 20,000 plus | \$4,794 | \$3,248 |
| Total | \$14,192 | \$7,746 |

Student need is met through a combination of Federal Pell grants, Federal loans, State aid, and institutional aid. Federal loans are by far the biggest source of aid. Grants and scholarships make up a much smaller share, particularly for low-income students. These sources are packaged based on each institutions awarding philosophy.

Whereas, Federal Pell grants are based solely on need, some State and institutional aid programs may take other factors into consideration such as GPA or working in a specific occupation. Some institutions may also use their institutional aid to assist students who may not be Pell eligible, but still demonstrate need. These factors explain why some students have received state aid that exceeds 100 percent of their need.

In 2004-05, for public four-year students with an EFC of \$0, Pell grant recipients had 20 percent of their need met by Pell grants, State aid recipients had 17 percent of their need met by State aid, and institutional aid recipients had 18 percent of their need met by institutional aid (Table 11). Higher income students with need, on the other hand, typically had more than their need met: among those with an EFC of \$10,000 through \$19,999, those who received State had 155 percent of their need met by State aid and those who received institutional aid had 170 percent by institutional aid. Among students at the highest income levels (\$20,000 and higher), State aid recipients had almost six times their need met (591 percent), while those who received institutional aid had over 3.5 times their need met (372 percent). In general, for students with financial need, as EFC level rose and need decreased, the proportion of need met by non-loan aid increased. Low-income students had the smallest proportion of their need met by non-loan aid.

| EFC | Recvd Pell Grants | | Recvd State Aid | | Recvd Inst Aid | |
|--------------------|-------------------|------------|-----------------|------------|----------------|------------|
| | N | % Need Met | N | % Need Met | N | % Need Met |
| 0 | 8,587 | 20% | 4,405 | 17% | 3,310 | 18% |
| 1 thru 2,499 | 9,673 | 15% | 4,761 | 16% | 4,152 | 15% |
| 2,500 thru 4,999 | | | 3,286 | 20% | 3,052 | 20% |
| 5,000 thru 9,999 | | | 3,388 | 26% | 3,596 | 38% |
| 10,000 thru 19,999 | | | 1,464 | 155% | 2,155 | 170% |
| 20,000 plus | | | 44 | 591% | 252 | 372% |

Federal Pell Grants

A total of 21,783 public four-year undergraduates received \$55 million in Federal Pell grants in 2004-05. By definition, all had an EFC below \$3,851. Of the total Pell dollars awarded to them, over half (52 percent) went to those with EFC of \$0, and 95 percent went to those with an EFC under \$2,500. Students with an EFC of \$0 received the highest average award amounts (\$3,324).

| EFC | N | Av Pell Awd | Total Pell \$ | % Total Pell \$ |
|------------------|--------|-------------|---------------|-----------------|
| 0 | 8,587 | \$3,324 | \$28,544,774 | 52% |
| 1 thru 2,499 | 9,673 | \$2,424 | \$23,448,484 | 43% |
| 2,500 thru 4,999 | 3,523 | \$863 | \$3,042,051 | 6% |
| Total | 21,783 | \$2,527 | \$55,035,309 | 100% |

State Aid

Of the 21,443 public four-year college students receiving a total of \$54.6 million in State financial aid, 21 percent had an EFC of \$0 while 43 percent had an EFC below \$2,500. Of total State aid dollars awarded to these aid recipients, 45 percent went to those with an EFC below \$2,500. Thirteen percent of total State aid went to those with an EFC of \$10,000 or more. Students with the highest need—those with EFC of \$0-- received the highest average award amounts (\$2,871). Tables showing State aid at each institution can be found in Appendix 2. Generally, across all institutions, students with EFC below \$2,500 are receiving the greatest proportion of State aid.

| EFC | N | Av St Awd | Total St \$ | % of Total Students | % of Total St \$ |
|--------------------|--------|-----------|--------------|---------------------|------------------|
| 0 | 4,405 | \$2,871 | \$12,646,686 | 21% | 23% |
| 1 thru 2,499 | 4,761 | \$2,558 | \$12,179,231 | 22% | 22% |
| 2,500 thru 4,999 | 3,286 | \$2,541 | \$8,349,617 | 15% | 15% |
| 5,000 thru 9,999 | 3,420 | \$2,234 | \$7,638,820 | 16% | 14% |
| 10,000 thru 19,999 | 1,913 | \$2,184 | \$4,177,381 | 9% | 8% |
| 20,000 plus | 1,276 | \$2,222 | \$2,835,449 | 6% | 5% |
| Missing EFC | 2,382 | \$2,837 | \$6,757,287 | 11% | 12% |
| Total | 21,443 | \$2,546 | \$54,584,471 | 100% | 100% |

State Need-Based Aid: Almost one-third (32 percent) of \$35.3 million in State need-based aid awarded to public four-year undergraduates went to those with \$0 EFC, while 62 percent went to those with an EFC below \$2,500. Students with \$0 EFC received the highest award amounts (\$2,743), while those with EFC of \$1 - \$2,499 received the next-highest amount (\$2,316).

| EFC | N | Av St Need-based Awd | % of Total St Need Based \$ |
|--------------------|--------|----------------------|-----------------------------|
| 0 | 4,146 | \$2,743 | 32% |
| 1 thru 2,499 | 4,512 | \$2,316 | 30% |
| 2,500 thru 4,999 | 3,081 | \$2,155 | 19% |
| 5,000 thru 9,999 | 2,368 | \$1,928 | 13% |
| 10,000 thru 19,999 | 373 | \$1,848 | 2% |
| 20,000 plus | 90 | \$2,134 | 1% |
| Missing EFC | 524 | \$2,565 | 4% |
| Total | 15,094 | \$2,335 | 100% |

State Legislative Aid: Nine percent of \$5.8 million in State legislative aid awarded to public four-year undergraduates went to those with EFC of \$0 (Table 15.). Less than a quarter (22

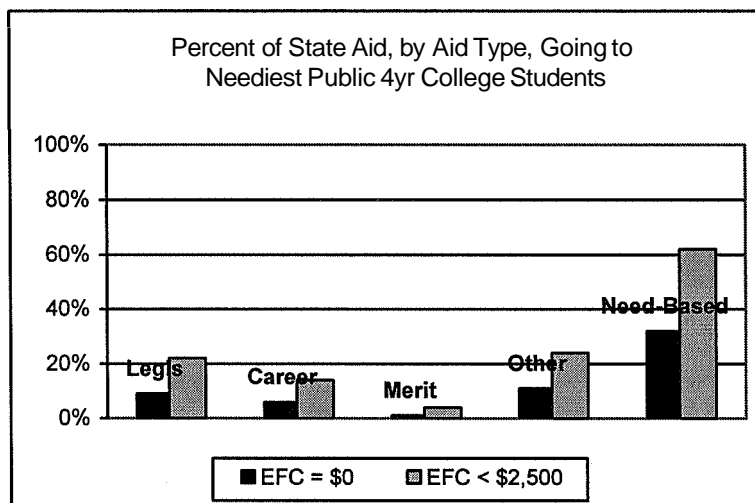
percent) went to those with EFC below \$2,500. Students with \$0 EFC received an average award of \$1,068. There was slight difference between award amount and EFC category.

State Career Aid: Six percent of \$8.6 million in State career aid awarded to public four-year undergraduates went to those with EFC of \$0. They received an average award of \$3,367. Fourteen percent went to those with EFC below \$2,500. The highest average awards went to students in the highest EFC categories.

State Merit Aid: One percent of \$3.1 million in State merit aid went to those with EFC of \$0 and four percent went to those with EFC below \$2,500. The lowest average merit award amount (\$2,786) went to students in the lowest EFC category. Fifty-five percent of merit aid was given to those without an EFC (individuals who did not fill out FAFSA).

State "Other" Aid (diversity grants and Conroy): Eleven percent of \$1.8 million in State "other" aid dollars awarded to public four-year undergraduates went to those with EFC of \$0. They received an average award of \$3,225. Just under a quarter went to those with EFC below \$2,500. The highest average awards went to those in the highest EFC categories.

| EFC Category | Legislative Aid | | | Career Aid | | | Merit Aid | | | Other Aid | | |
|--------------------|-----------------|-----------------|------------------|------------|------------------|-------------------|-----------|-----------------|------------------|-----------|-----------------|------------------|
| | N | Av St Legis Awd | % of St Legis \$ | N | Av St Career Awd | % of St Career \$ | N | Av St Merit Awd | % of St Merit \$ | N | Av St Other Awd | % of St Merit \$ |
| 0 | 475 | \$1,068 | 9% | 164 | \$3,367 | 6% | 7 | \$2,786 | 1% | 61 | \$3,225 | 11% |
| 1 thru 2,499 | 653 | \$1,156 | 13% | 192 | \$3,448 | 8% | 27 | \$3,056 | 3% | 69 | \$3,320 | 13% |
| 2,500 thru 4,999 | 580 | \$1,144 | 11% | 205 | \$3,569 | 8% | 41 | \$3,000 | 4% | 53 | \$3,632 | 11% |
| 5,000 thru 9,999 | 1,220 | \$1,060 | 22% | 347 | \$3,704 | 15% | 61 | \$3,098 | 6% | 77 | \$3,977 | 17% |
| 10,000 thru 19,999 | 1,170 | \$1,002 | 20% | 419 | \$3,908 | 19% | 116 | \$3,078 | 12% | 77 | \$4,184 | 18% |
| 20,000 plus | 788 | \$951 | 13% | 279 | \$4,028 | 13% | 197 | \$3,061 | 20% | 42 | \$3,984 | 9% |
| Missing EFC | 780 | \$884 | 12% | 643 | \$4,126 | 31% | 566 | \$2,973 | 55% | 80 | \$4,848 | 22% |
| Total | 5,666 | \$1,029 | 100% | 2,249 | \$3,844 | 100% | 1,015 | \$3,012 | 100% | 459 | \$3,926 | 100% |



Institutional Aid

In 2004-05, a total of \$89.7 million in institutional aid was awarded to undergraduates. It varied widely among public four-year institutions, from \$517,000 to \$25.9 million. Of the more than 24,000 public four-year undergraduates who received institutional aid that year, less than half came from the three lowest EFC levels. Of the total institutional aid dollars awarded to public four-year students, 13 percent went to those with an EFC of \$0. They received an average institutional award of \$3,597. The highest average institutional award amounts (\$4,240) went to those with EFC of \$20,000 or more.

| EFC | N | Av Awd | Total \$ | % of Total Students | % Total \$ |
|--------------------|--------|---------|--------------|---------------------|------------|
| 0 | 3,310 | \$3,597 | \$11,907,586 | 14% | 13% |
| ■ thru 2,499 | 4,152 | \$2,690 | \$11,168,930 | 17% | 12% |
| 2,500 thru 4,999 | 3,052 | \$2,819 | \$8,602,497 | 13% | 10% |
| 5,000 thru 9,999 | 3,621 | \$3,080 | \$11,152,747 | 15% | 12% |
| 10,000 thru 19,999 | 2,581 | \$3,517 | \$9,077,709 | 11% | 10% |
| 20,000 plus | 1,877 | \$4,240 | \$7,958,217 | 8% | 9% |
| Missing EFC | 5,769 | \$5,173 | \$29,842,587 | 24% | 33% |
| Total | 24,362 | \$3,682 | \$89,710,273 | 100% | 100% |

Grants: Seventeen percent of \$20.3 million in institutional grant aid awarded to public four-year students went to those with EFC of \$0, while 45 percent went to those with EFC below \$2,500 (Table 17.). Students with \$0 EFC received an average award of \$1,659. The highest average awards (\$1,966) went to those with EFC of \$5,000 through \$9,999.

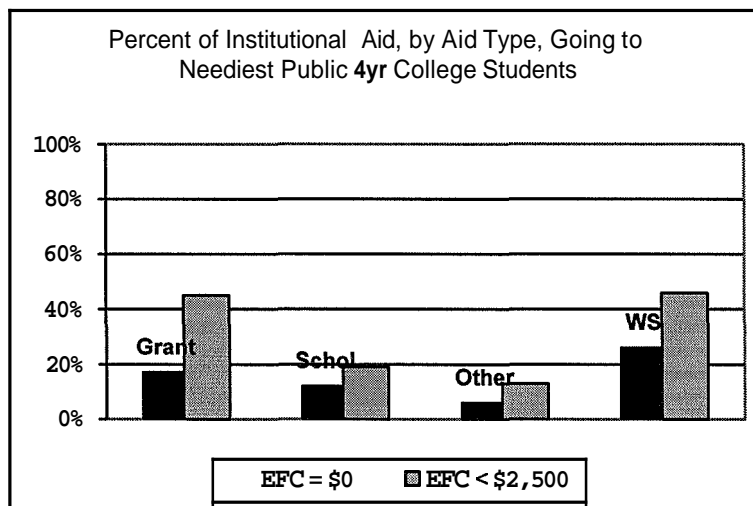
Scholarships: Twelve percent of \$57.3 million in institutional scholarship aid went to those with EFC of \$0 and 19 percent went to those with EFC below \$2,500. Students with \$0 EFC received an average award of \$7,317, by far, the highest average award in any EFC range. Forty-one percent was given to those without an EFC assigned.

Other (tuition remission for employees and their dependents, seniors, and disabled): Six percent of \$9.6 million in "other" institutional aid went to those with \$0 EFC and 13 percent went to those with EFC below \$2,500. Students with \$0 EFC received the lowest average awards (\$2,573). Those in the \$20,000 and over EFC range had the highest average awards (\$4,530). Most (57 percent) of the "other" aid was given to those without an EFC assigned.

Work Study: More than one-fourth (26 percent) of \$2.5 million in institutional work-study award aid went to those with EFC of \$0 and 46 percent went to those with EFC below \$2,500. Students with \$0 EFC received the highest average work-study awards (\$2,183).

| EFC Category | Inst. Grants | | | Inst. Scholarships | | | * Inst. Other | | | Inst. Work Study | | |
|--------------------|--------------|-------------------|---------------|--------------------|-------------------|------------------|---------------|-------------------|------------------|------------------|------------|--------------|
| | N | Av Inst Grant Awd | % of In Grant | N | Av Inst Schol Awd | % of In Schol \$ | N | Av Inst Other Awd | % of In Other \$ | N | Av Inst WS | % of In WS\$ |
| 0 | 2,118 | \$1,659 | 17% | 976 | \$7,317 | 12% | 226 | \$2,573 | 6% | 307 | \$2,183 | 26% |
| 1 thru 2,499 | 3,284 | \$1,748 | 28% | 904 | \$4,674 | 7% | 232 | \$3,034 | 7% | 262 | \$1,905 | 20% |
| 2,500 thru 4,999 | 2,422 | \$1,860 | 22% | 766 | \$4,198 | 6% | 150 | \$3,516 | 6% | 180 | \$1,975 | 14% |
| 5,000 thru 9,999 | 2,464 | \$1,966 | 24% | 1,190 | \$4,401 | 9% | 200 | \$3,725 | 8% | 196 | \$1,662 | 13% |
| 10,000 thru 19,999 | 898 | \$1,388 | 6% | 1,486 | \$4,528 | 12% | 204 | \$4,159 | 9% | 211 | \$1,208 | 10% |
| 20,000 plus | 86 | \$1,128 | <1% | 1,605 | \$4,377 | 12% | 154 | \$4,530 | 7% | 125 | \$1,105 | 5% |
| missing EFC | 306 | \$1,279 | 2% | 3,819 | \$6,206 | 41% | 1,608 | \$3,387 | 57% | 248 | \$1,231 | 12% |
| Total | 11,578 | \$1,757 | 100% | 10,746 | \$5,330 | 100% | 2,774 | \$3,443 | 100% | 1,529 | \$1,667 | 100% |

* includes tuition remission for employees and their dependents, seniors, and disabled



Institutional Aid by Institution

Almost one third (31 percent) of public four-year aid recipients in Maryland had an EFC below \$2,500. The average institutional award to these students was \$3,093. Table 18 shows how institutions compared in terms of providing institutional aid to their students with EFC below \$2,500. Tables showing institutional aid at each institution can be found in Appendix 1.

The ratio presented in Table 18 represents this calculation: the average institutional award for students with an EFC below \$2,500 divided by the average institutional award for all students. A ratio of greater than 1.0 would indicate that the institution's awards to its neediest students were higher than its average institutional award, while a ratio of below 1.0 would indicate that the institution's awards to its neediest students were lower than its average award.

| Table 18. Institutional Aid to Public 4yr Undergraduates with EFC < 2500 | | | |
|---|--|---------------------------------|-------|
| | Av Inst Aid Awd to UG with EFC <2500 | Av Inst Aid Awd to All UG | Ratio |
| St Mary's | \$4,461 | \$3,928 | 1.136 |
| Morgan | \$8,683 | \$7,707 | 1.127 |
| Coppin | \$3,910 | \$3,622 | 1.080 |
| UMB | \$2,516 | \$2,524 | 0.997 |
| UMUC | \$1,200 | \$1,228 | 0.977 |
| UMES | \$3,007 | \$3,372 | 0.892 |
| UB | \$2,027 | \$2,392 | 0.847 |
| Towson | \$3,106 | \$3,731 | 0.832 |
| Frostburg | \$1,447 | \$1,909 | 0.758 |
| Bowie | \$2,387 | \$3,224 | 0.740 |
| UMCP | \$2,808 | \$3,849 | 0.730 |
| Salisbury | \$1,028 | \$1,700 | 0.605 |
| UMBC | \$2,060 | \$5,804 | 0.355 |
| All USM | \$2,447 | \$3,425 | 0.715 |
| All Public 4yrs | \$3,093 | \$3,682 | 0.840 |

The ratios ranged from a high of 1.136 (St. Mary's College of Maryland) to a low of .355 (University of Maryland Baltimore County). Only three campuses had a ratio higher than 1.0. All other Maryland public four-year institutions gave their neediest students awards which were lower than their average institutional awards.

The State public four-year average was .840. Seven institutions had a ratio higher than the state average: St. Mary's, Morgan State University, Coppin State University, University of Maryland Baltimore, University of Maryland University College, University of Maryland Eastern Shore and University of Baltimore. UMB, UB and UMUC differ from other institutions in that UB and UMB enroll only upper division undergraduates, while UMUC's mission focuses primarily on serving returning adults. Of the institutions serving the traditional undergraduate population, only four had a ratio higher than the State average.

Appendix

Table 1. Public 4yr Undergraduates Receiving Institutional Aid, 2004-05

| | EFC | N | Av Instit Awd | Total Inst Awd \$ | % of Total \$ |
|----------------------------|--------------------|------|---------------|-------------------|---------------|
| Bowie State University | 0 | 394 | \$2,321 | \$914,656 | 22% |
| | 1 thru 2,499 | 356 | \$2,460 | \$875,609 | 21% |
| | 2,500 thru 4,999 | 174 | \$2,745 | \$477,607 | 12% |
| | 5,000 thru 9,999 | 94 | \$3,436 | \$322,996 | 8% |
| | 10,000 thru 19,999 | 74 | \$4,698 | \$347,629 | 8% |
| | 20,000 plus | 40 | \$5,633 | \$225,330 | 5% |
| | missing EFC | 151 | \$6,439 | \$972,279 | 24% |
| | Total | 1283 | \$3,224 | \$4,136,106 | 100% |
| Coppin State College | 0 | 225 | \$4,519 | \$1,016,793 | 59% |
| | 1 thru 2,499 | 115 | \$2,719 | \$312,676 | 18% |
| | 2,500 thru 4,999 | 52 | \$2,978 | \$154,862 | 9% |
| | 5,000 thru 9,999 | 39 | \$2,565 | \$100,025 | 6% |
| | 10,000 thru 19,999 | 29 | \$2,910 | \$84,392 | 5% |
| | 20,000 plus | 15 | \$3,851 | \$57,764 | 3% |
| | missing EFC | 4 | \$2,150 | \$8,599 | 0% |
| | Total | 479 | \$3,622 | \$1,735,111 | 100% |
| Frostburg State University | 0 | 165 | \$1,265 | \$208,650 | 6% |
| | 1 thru 2,499 | 275 | \$1,557 | \$428,142 | 13% |
| | 2,500 thru 4,999 | 280 | \$1,858 | \$520,132 | 16% |
| | 5,000 thru 9,999 | 251 | \$1,868 | \$468,798 | 14% |
| | 10,000 thru 19,999 | 240 | \$2,208 | \$529,877 | 16% |
| | 20,000 plus | 152 | \$1,944 | \$295,420 | 9% |
| | missing EFC | 346 | \$2,346 | \$811,611 | 25% |
| | Total | 1709 | \$1,909 | \$3,262,630 | 100% |
| Salisbury University | 0 | 85 | \$908 | \$77,186 | 4% |
| | 1 thru 2,499 | 141 | \$1,100 | \$155,149 | 7% |
| | 2,500 thru 4,999 | 167 | \$1,335 | \$222,891 | 10% |
| | 5,000 thru 9,999 | 312 | \$1,268 | \$395,749 | 19% |
| | 10,000 thru 19,999 | 104 | \$2,272 | \$236,289 | 11% |
| | 20,000 plus | 81 | \$2,716 | \$219,964 | 10% |
| | missing EFC | 368 | \$2,259 | \$831,221 | 39% |
| | Total | 1258 | \$1,700 | \$2,138,449 | 100% |

Note: Figures in the table do not reflect institutional aid activity subsequent to FY 2005

Table 1. Public 4yr Undergraduates Receiving Institutional Aid, 2004-05

| | EFC | N | Av Instit Awd | Total Inst Awd \$ | % of Total \$ |
|---|--------------------|------|---------------|-------------------|---------------|
| Towson University | 0 | 212 | \$2,948 | \$624,952 | 5% |
| | 1 thru 2,499 | 602 | \$3,162 | \$1,903,416 | 14% |
| | 2,500 thru 4,999 | 565 | \$3,336 | \$1,884,982 | 14% |
| | 5,000 thru 9,999 | 779 | \$3,702 | \$2,883,703 | 21% |
| | 10,000 thru 19,999 | 328 | \$3,721 | \$1,220,482 | 9% |
| | 20,000 plus | 275 | \$4,692 | \$1,290,170 | 9% |
| | missing EFC | 906 | \$4,274 | \$3,872,175 | 28% |
| | Total | 3667 | \$3,731 | \$13,679,880 | 100% |
| University of Baltimore | 0 | 70 | \$2,035 | \$142,437 | 12% |
| | 1 thru 2,499 | 57 | \$2,017 | \$114,960 | 9% |
| | 2,500 thru 4,999 | 51 | \$2,203 | \$112,337 | 9% |
| | 5,000 thru 9,999 | 91 | \$2,265 | \$206,115 | 17% |
| | 10,000 thru 19,999 | 55 | \$2,346 | \$129,016 | 11% |
| | 20,000 plus | 25 | \$2,532 | \$63,292 | 5% |
| | missing EFC | 164 | \$2,797 | \$458,771 | 37% |
| | Total | 513 | \$2,392 | \$1,226,928 | 100% |
| University of Maryland Baltimore City | 0 | 72 | \$2,564 | \$184,583 | 36% |
| | 1 thru 2,499 | 41 | \$2,433 | \$99,749 | 19% |
| | 2,500 thru 4,999 | 20 | \$1,821 | \$36,420 | 7% |
| | 5,000 thru 9,999 | 34 | \$2,202 | \$74,863 | 14% |
| | 10,000 thru 19,999 | 16 | \$3,419 | \$54,696 | 11% |
| | 20,000 plus | 6 | \$1,467 | \$8,800 | 2% |
| | missing EFC | 16 | \$3,646 | \$58,340 | 11% |
| | Total | 205 | \$2,524 | \$517,451 | 100% |
| University of Maryland -Baltimore County | 0 | 261 | \$1,595 | \$416,178 | 3% |
| | 1 thru 2,499 | 315 | \$2,446 | \$770,408 | 5% |
| | 2,500 thru 4,999 | 140 | \$3,668 | \$513,528 | 3% |
| | 5,000 thru 9,999 | 150 | \$5,154 | \$773,061 | 5% |
| | 10,000 thru 19,999 | 214 | \$6,899 | \$1,476,357 | 10% |
| | 20,000 plus | 158 | \$6,891 | \$1,088,785 | 7% |
| | missing EFC | 1333 | \$7,415 | \$9,884,112 | 66% |
| | Total | 2571 | \$5,804 | \$14,922,429 | 100% |

Note: Figures in the table do not reflect institutional aid activity subsequent to FY 2005

Table 1. Public 4yr Undergraduates Receiving Institutional Aid, 2004-05

| | EFC | N | Av Instit Awd | Total Inst Awd \$ | % of Total \$ |
|--|--------------------|------|---------------|-------------------|---------------|
| Univ. of Maryland - College Park | 0 | 577 | \$2,788 | \$1,608,411 | 6% |
| | 1 thru 2,499 | 968 | \$2,820 | \$2,729,369 | 11% |
| | 2,500 thru 4,999 | 770 | \$2,885 | \$2,221,340 | 9% |
| | 5,000 thru 9,999 | 1008 | \$2,869 | \$2,892,251 | 11% |
| | 10,000 thru 19,999 | 809 | \$3,076 | \$2,488,667 | 10% |
| | 20,000 plus | 665 | \$4,016 | \$2,670,896 | 10% |
| | missing EFC | 1939 | \$5,837 | \$11,318,382 | 44% |
| | Total | 6736 | \$3,849 | \$25,929,316 | 100% |
| Univ. of Maryland - Eastern Shore | 0 | 475 | \$2,949 | \$1,400,751 | 28% |
| | 1 thru 2,499 | 372 | \$3,082 | \$1,146,581 | 23% |
| | 2,500 thru 4,999 | 217 | \$3,176 | \$689,178 | 14% |
| | 5,000 thru 9,999 | 204 | \$3,779 | \$770,965 | 15% |
| | 10,000 thru 19,999 | 150 | \$4,619 | \$692,849 | 14% |
| | 20,000 plus | 71 | \$4,517 | \$320,680 | 6% |
| | missing EFC | 0 | | | 0% |
| | Total | 1489 | \$3,372 | \$5,021,004 | 100% |
| Univ. of Maryland - University College | 0 | 226 | \$1,104 | \$249,543 | 10% |
| | 1 thru 2,499 | 568 | \$1,238 | \$703,338 | 29% |
| | 2,500 thru 4,999 | 381 | \$1,087 | \$413,977 | 17% |
| | 5,000 thru 9,999 | 323 | \$1,043 | \$336,803 | 14% |
| | 10,000 thru 19,999 | 227 | \$1,107 | \$251,230 | 10% |
| | 20,000 plus | 67 | \$1,338 | \$89,671 | 4% |
| | missing EFC | 205 | \$1,989 | \$407,670 | 17% |
| | Total | 1997 | \$1,228 | \$2,452,232 | 100% |

Note: Figures in the table do not reflect institutional aid activity subsequent to FY 2005

| Table 1. Public 4yr Undergraduates Receiving Institutional Aid, 2004-05 | | | | | |
|---|--------------------|-------|---------------|-------------------|---------------|
| | EFC | N | Av Instit Awd | Total Inst Awd \$ | % of Total \$ |
| Morgan State University | 0 | 469 | \$10,069 | \$4,722,417 | 46% |
| | 1 thru 2,499 | 247 | \$6,050 | \$1,494,289 | 15% |
| | 2,500 thru 4,999 | 130 | \$6,138 | \$797,986 | 8% |
| | 5,000 thru 9,999 | 181 | \$7,265 | \$1,315,051 | 13% |
| | 10,000 thru 19,999 | 146 | \$6,753 | \$985,957 | 10% |
| | 20,000 plus | 119 | \$7,235 | \$860,915 | 8% |
| | missing EFC | 43 | \$2,620 | \$112,642 | 1% |
| | Total | 1335 | \$7,707 | \$10,289,257 | 100% |
| St. Mary's College of Maryland | 0 | 79 | \$4,317 | \$341,029 | 8% |
| | 1 thru 2,499 | 95 | \$4,582 | \$435,244 | 10% |
| | 2,500 thru 4,999 | 105 | \$5,307 | \$557,257 | 13% |
| | 5,000 thru 9,999 | 155 | \$3,951 | \$612,367 | 14% |
| | 10,000 thru 19,999 | 189 | \$3,070 | \$580,268 | 13% |
| | 20,000 plus | 203 | \$3,776 | \$766,530 | 17% |
| | missing EFC | 294 | \$3,765 | \$1,106,785 | 25% |
| | Total | 1120 | \$3,928 | \$4,399,480 | 100% |
| Total Public 4yr | 0 | 3310 | \$3,597 | \$11,907,586 | 13% |
| | 1 thru 2,499 | 4152 | \$2,690 | \$11,168,930 | 12% |
| | 2,500 thru 4,999 | 3052 | \$2,819 | \$8,602,497 | 10% |
| | 5,000 thru 9,999 | 3621 | \$3,080 | \$11,152,747 | 12% |
| | 10,000 thru 19,999 | 2581 | \$3,517 | \$9,077,709 | 10% |
| | 20,000 plus | 1877 | \$4,240 | \$7,958,217 | 9% |
| | missing EFC | 5769 | \$5,173 | \$29,842,587 | 33% |
| | Total | 24362 | \$3,682 | \$89,710,273 | 100% |

Note: Figures in the table do not reflect institutional aid activity subsequent to FY 2005

| Table 2. Public 4yr Undergraduates Receiving State Aid, 2004-05 | | | | | |
|---|--------------------|------|--------------|--------------------|---------------|
| | EFC | N | Av State Awd | Total State Awd \$ | % of Total \$ |
| Bowie State University | 0 | 397 | \$2,502 | \$993,243 | 36% |
| | 1 thru 2,499 | 333 | \$2,199 | \$732,166 | 26% |
| | 2,500 thru 4,999 | 232 | \$2,328 | \$540,081 | 19% |
| | 5,000 thru 9,999 | 163 | \$1,875 | \$305,637 | 11% |
| | 10,000 thru 19,999 | 63 | \$1,383 | \$87,134 | 3% |
| | 20,000 plus | 26 | \$1,760 | \$45,770 | 2% |
| | missing EFC | 35 | \$2,321 | \$81,246 | 3% |
| | Total | 1249 | \$2,230 | \$2,785,277 | 100% |
| Coppin State College | 0 | 559 | \$1,947 | \$1,088,619 | 49% |
| | 1 thru 2,499 | 336 | \$1,775 | \$596,520 | 27% |
| | 2,500 thru 4,999 | 129 | \$2,096 | \$270,404 | 12% |
| | 5,000 thru 9,999 | 109 | \$1,715 | \$186,914 | 8% |
| | 10,000 thru 19,999 | 28 | \$2,256 | \$63,170 | 3% |
| | 20,000 plus | 11 | \$1,564 | \$17,200 | 1% |
| | missing EFC | 0 | | | |
| | Total | 1172 | \$1,897 | \$2,222,827 | 100% |
| Frostburg State University | 0 | 236 | \$3,607 | \$851,352 | 22% |
| | 1 thru 2,499 | 337 | \$2,696 | \$908,596 | 24% |
| | 2,500 thru 4,999 | 259 | \$2,512 | \$650,545 | 17% |
| | 5,000 thru 9,999 | 282 | \$2,281 | \$643,380 | 17% |
| | 10,000 thru 19,999 | 158 | \$2,275 | \$359,400 | 9% |
| | 20,000 plus | 52 | \$2,203 | \$114,575 | 3% |
| | missing EFC | 94 | \$3,139 | \$295,037 | 8% |
| | Total | 1418 | \$2,696 | \$3,822,885 | 100% |
| Salisbury University | 0 | 178 | \$2,842 | \$505,815 | 13% |
| | 1 thru 2,499 | 280 | \$2,693 | \$753,941 | 20% |
| | 2,500 thru 4,999 | 236 | \$2,497 | \$589,328 | 16% |
| | 5,000 thru 9,999 | 284 | \$2,308 | \$655,495 | 17% |
| | 10,000 thru 19,999 | 228 | \$2,160 | \$492,475 | 13% |
| | 20,000 plus | 153 | \$2,198 | \$336,221 | 9% |
| | missing EFC | 139 | \$3,179 | \$441,950 | 12% |
| | Total | 1498 | \$2,520 | \$3,775,225 | 100% |

Note: Figures in the table do not reflect State aid activity subsequent to FY 2005

Table 2. Public 4yr Undergraduates Receiving State Aid, 2004-05

| | EFC | N | Av State Awd | Total State Awd \$ | % of Total \$ |
|---|--------------------|------|--------------|--------------------|---------------|
| Towson University | 0 | 496 | \$2,953 | \$1,464,725 | 15% |
| | 1 thru 2,499 | 641 | \$2,863 | \$1,834,887 | 19% |
| | 2,500 thru 4,999 | 572 | \$2,856 | \$1,633,507 | 17% |
| | 5,000 thru 9,999 | 695 | \$2,493 | \$1,732,480 | 18% |
| | 10,000 thru 19,999 | 385 | \$2,674 | \$1,029,358 | 10% |
| | 20,000 plus | 249 | \$2,499 | \$622,374 | 6% |
| | missing EFC | 445 | \$3,345 | \$1,488,541 | 15% |
| | Total | 3483 | \$2,815 | \$9,805,872 | 100% |
| University of Baltimore | 0 | 124 | \$1,595 | \$197,773 | 38% |
| | 1 thru 2,499 | 90 | \$1,427 | \$128,410 | 25% |
| | 2,500 thru 4,999 | 45 | \$1,634 | \$73,550 | 14% |
| | 5,000 thru 9,999 | 39 | \$1,624 | \$63,350 | 12% |
| | 10,000 thru 19,999 | 25 | \$1,290 | \$32,250 | 6% |
| | 20,000 plus | 3 | \$1,200 | \$3,600 | 1% |
| | missing EFC | 14 | \$1,125 | \$15,750 | 3% |
| | Total | 340 | \$1,514 | \$514,683 | 100% |
| University of Maryland Baltimore City | 0 | 111 | \$3,027 | \$335,979 | 40% |
| | 1 thru 2,499 | 65 | \$2,378 | \$154,560 | 18% |
| | 2,500 thru 4,999 | 43 | \$2,322 | \$99,826 | 12% |
| | 5,000 thru 9,999 | 49 | \$2,196 | \$107,601 | 13% |
| | 10,000 thru 19,999 | 31 | \$2,429 | \$75,300 | 9% |
| | 20,000 plus | 27 | \$2,804 | \$75,695 | 9% |
| | missing EFC | 0 | | | |
| | Total | 326 | \$2,604 | \$848,961 | 100% |
| University of Maryland- Baltimore County | 0 | 358 | \$3,032 | \$1,085,326 | 17% |
| | 1 thru 2,499 | 445 | \$2,764 | \$1,230,000 | 20% |
| | 2,500 thru 4,999 | 283 | \$2,523 | \$713,905 | 11% |
| | 5,000 thru 9,999 | 323 | \$2,192 | \$708,155 | 11% |
| | 10,000 thru 19,999 | 188 | \$2,008 | \$377,524 | 6% |
| | 20,000 plus | 83 | \$1,972 | \$163,650 | 3% |
| | missing EFC | 797 | \$2,501 | \$1,993,554 | 32% |
| | Total | 2477 | \$2,532 | \$6,272,114 | 100% |

Note: Figures in the table do not reflect State aid activity subsequent to FY 2005

| Table 2. Public 4yr Undergraduates Receiving State Aid, 2004-05 | | | | | |
|---|--------------------|------|--------------|--------------------|---------------|
| | EFC | N | Av State Awd | Total State Awd \$ | % of Total \$ |
| Univ. of Maryland - College Park | 0 | 838 | \$3,381 | \$2,832,941 | 19% |
| | 1 thru 2,499 | 1227 | \$2,789 | \$3,422,513 | 23% |
| | 2,500 thru 4,999 | 875 | \$2,701 | \$2,363,489 | 16% |
| | 5,000 thru 9,999 | 914 | \$2,293 | \$2,095,960 | 14% |
| | 10,000 thru 19,999 | 525 | \$2,026 | \$1,063,693 | 7% |
| | 20,000 plus | 492 | \$2,222 | \$1,093,389 | 7% |
| | missing EFC | 785 | \$2,866 | \$2,249,441 | 15% |
| | Total | 5656 | \$2,674 | \$15,121,426 | 100% |
| Univ. of Maryland - Eastern Shore | 0 | 358 | \$3,354 | \$1,200,866 | 48% |
| | 1 thru 2,499 | 257 | \$2,407 | \$618,550 | 25% |
| | 2,500 thru 4,999 | 151 | \$2,306 | \$348,175 | 14% |
| | 5,000 thru 9,999 | 110 | \$1,829 | \$201,150 | 8% |
| | 10,000 thru 19,999 | 59 | \$1,681 | \$99,150 | 4% |
| | 20,000 plus | 31 | \$1,589 | \$49,250 | 2% |
| | missing EFC | 0 | | | |
| | Total | 966 | \$2,606 | \$2,517,141 | 100% |
| Univ. of Maryland - University College | 0 | 156 | \$1,344 | \$209,659 | 27% |
| | 1 thru 2,499 | 161 | \$1,534 | \$247,050 | 32% |
| | 2,500 thru 4,999 | 102 | \$1,425 | \$145,350 | 19% |
| | 5,000 thru 9,999 | 91 | \$1,190 | \$108,283 | 14% |
| | 10,000 thru 19,999 | 34 | \$1,127 | \$38,312 | 5% |
| | 20,000 plus | 6 | \$592 | \$3,550 | 0% |
| | missing EFC | 18 | \$745 | \$13,418 | 2% |
| | Total | 568 | \$1,348 | \$765,622 | 100% |

Note: Figures in the table do not reflect State aid activity subsequent to FY 2005

| Table 2. Public 4yr Undergraduates Receiving State Aid, 2004-05 | | | | | |
|--|--------------------|----------|---------------------|---------------------------|----------------------|
| | EFC | N | Av State Awd | Total State Awd \$ | % of Total \$ |
| Morgan State University | 0 | 545 | \$3,080 | \$1,678,848 | 37% |
| | 1 thru 2,499 | 528 | \$2,503 | \$1,321,838 | 29% |
| | 2,500 thru 4,999 | 288 | \$2,396 | \$689,961 | 15% |
| | 5,000 thru 9,999 | 256 | \$2,133 | \$546,155 | 12% |
| | 10,000 thru 19,999 | 111 | \$2,073 | \$230,050 | 5% |
| | 20,000 plus | 55 | \$1,859 | \$102,250 | 2% |
| | missing EFC | 5 | \$1,840 | \$9,200 | 0% |
| | Total | 1788 | \$2,561 | \$4,578,302 | 100% |
| St. Mary's College of Maryland | 0 | 49 | \$4,113 | \$201,540 | 13% |
| | 1 thru 2,499 | 61 | \$3,774 | \$230,200 | 15% |
| | 2,500 thru 4,999 | 71 | \$3,261 | \$231,496 | 15% |
| | 5,000 thru 9,999 | 105 | \$2,707 | \$284,260 | 18% |
| | 10,000 thru 19,999 | 78 | \$2,943 | \$229,565 | 15% |
| | 20,000 plus | 88 | \$2,363 | \$207,925 | 13% |
| | missing EFC | 50 | \$3,383 | \$169,150 | 11% |
| | Total | 502 | \$3,096 | \$1,554,136 | 100% |

Note: Figures in the table do not reflect State aid activity subsequent to FY 2005

