

Commission to Study College Affordability and College Completion  
Resolves 2013, Chapter 109

Chairs:

Senator Rebecca J. Millett  
Representative Matthea Elizabeth Daughtry

Staff:

Lock Kiermaier

Website: <http://www.maine.gov/legis/opla/collegeaffordability.htm>

**Proposed Agenda**

November 12, 2014

9:30 AM; Room 202, Cross Office Building  
Augusta, ME

1. Welcome, Introductions and review of Proposed Agenda
2. Review survey results
3. Goal setting for the State of Maine; college affordability
4. Opportunity for public comment
5. Cost and affordability options: Maine State Grant Program
6. Rank choice options from Affordability Spread sheet
7. Review of previous recommendations and any miscellaneous issues
8. Adjournment



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# State of Maine: Student Costs and Loans

Summary of response data

Question Summaries Data Trends Individual Responses

All Pages

302 responses

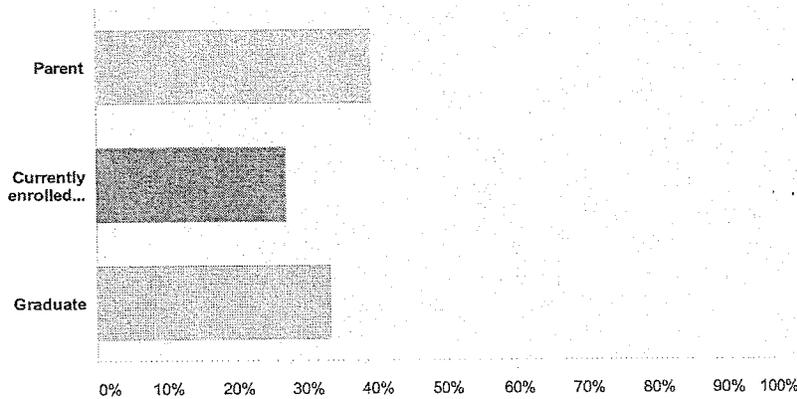
23 days (October 21, 2014 - now)

6 views

Q1

## Please identify your role:

Answered: 302 Skipped: 0



### Need insights?

SurveyMonkey has dozens of expertly-designed survey templates.

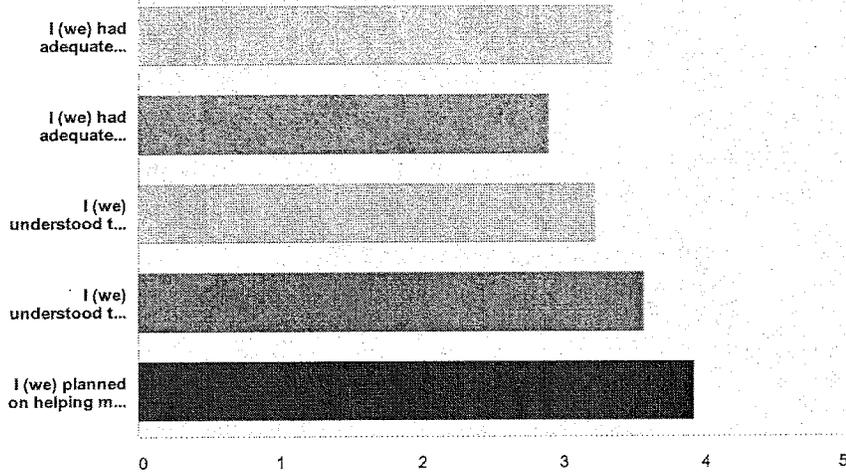
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Answer Choices	Responses
Parent	39.40% 119
Currently enrolled student/Student with some college experience but not degree	27.15% 82
Graduate	33.44% 101
Total	302

Q2

## Please indicate your position in response to each statement:

Answered: 94 Skipped: 208

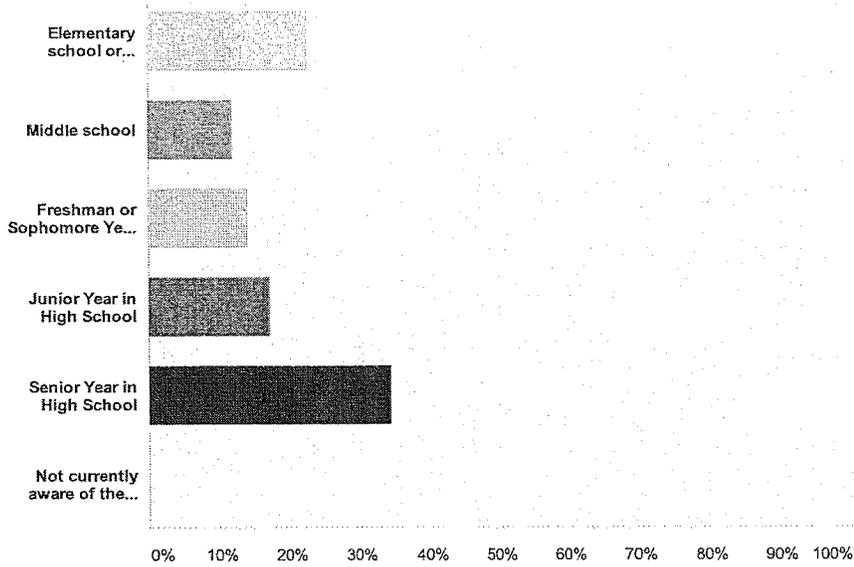


	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree	Total	Average Rating
I (we) had adequate information about the cost of higher education	10.64% 10	17.02% 16	13.83% 13	44.68% 42	13.83% 13	94	3.34
I (we) had adequate information on the types of aid available to pay for higher education	11.83% 11	34.41% 32	16.13% 15	27.96% 26	9.68% 9	93	2.89
I (we) understood that there was an annual limit on the amount of federal student loans that could be borrowed	12.90% 12	23.66% 22	9.68% 9	35.48% 33	18.28% 17	93	3.23
I (we) understood that private loans were credit based	7.53% 7	15.05% 14	10.75% 10	46.24% 43	20.43% 19	93	3.57
I (we) planned on helping my student pay for college	6.45% 6	7.53% 7	6.45% 6	46.24% 43	33.33% 31	93	3.92

Q3

**When did you first become aware of the estimated cost of your child attending college? When my student was in:**

Answered: 93 Skipped: 209

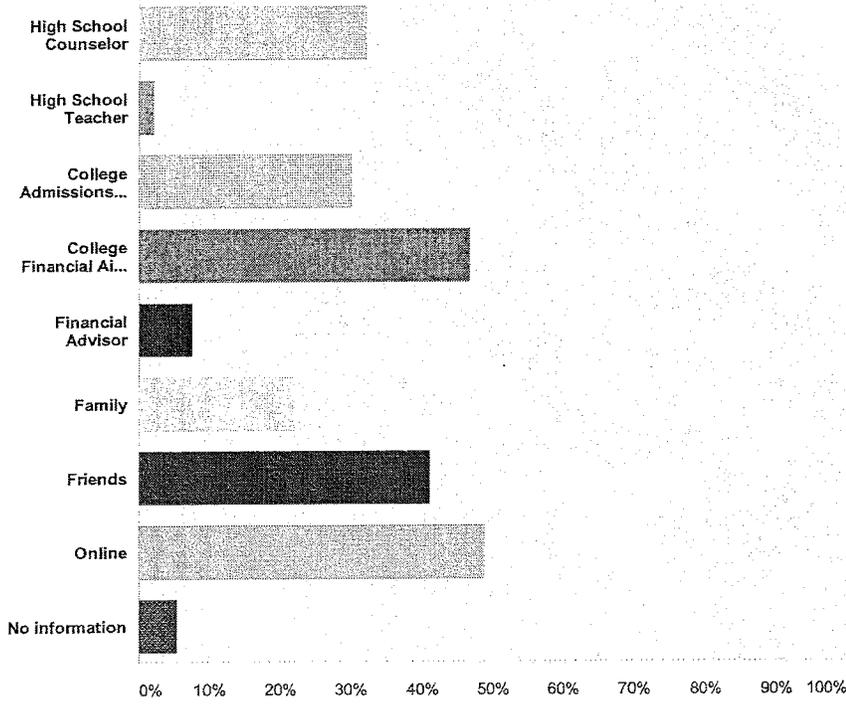


Answer Choices	Responses	
Elementary school or earlier	22.58%	21
Middle school	11.83%	11
Freshman or Sophomore Year in High School	13.98%	13
Junior Year in High School	17.20%	16
Senior Year in High School	34.41%	32
Not currently aware of the estimated cost of attending	0.00%	0
Total		93

Q4

**What were your sources of information on paying for higher education? Select all that apply:**

Answered: 90 Skipped: 212

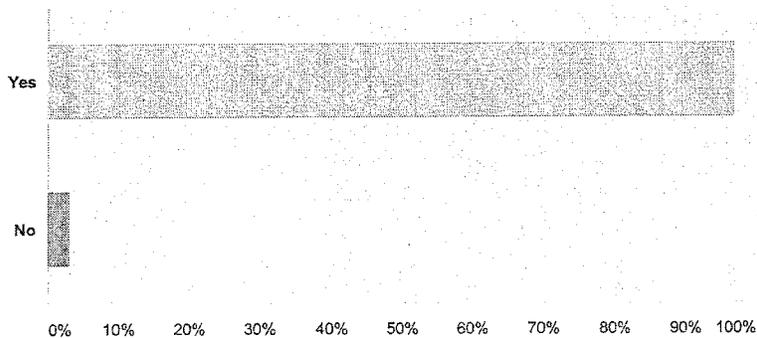


Answer Choices	Responses
High School Counselor	32.22% 29
High School Teacher	2.22% 2
College Admissions Office	30.00% 27
College Financial Aid Office	46.67% 42
Financial Advisor	7.78% 7
Family	22.22% 20
Friends	41.11% 37
Online	48.89% 44
No information	5.56% 5
Total Respondents: 90	
Comments (8)	

Q5

Did your student apply to college?

Answered: 94 Skipped: 208



Answer Choices	Responses
Yes	96.81% 91
No	3.19% 3

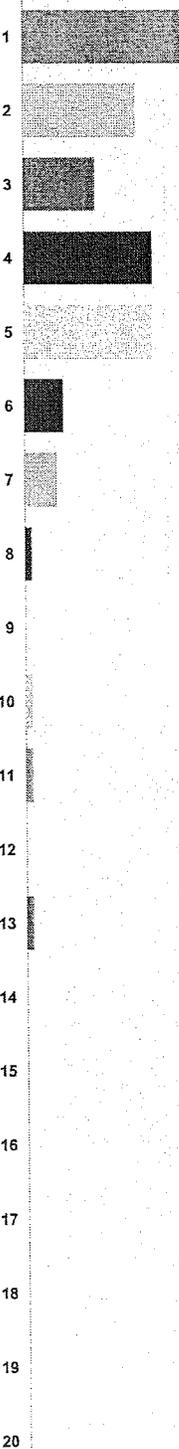
Yes		
No	3.19%	3
Total		94

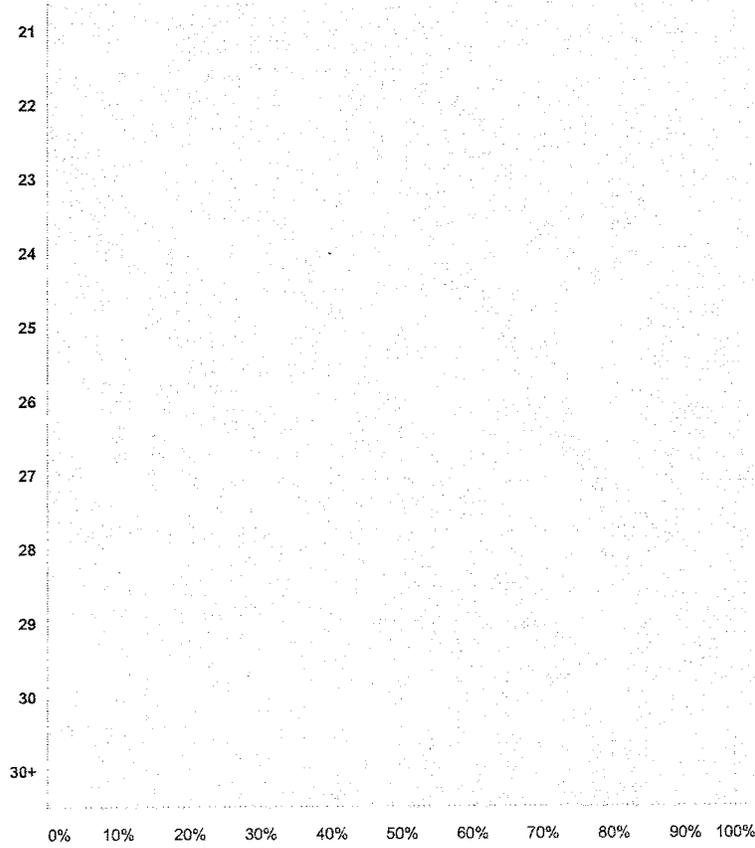
Q6

### How many colleges did your student apply to?

Answered: 88 Skipped: 214

0  
1  
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17  
18  
19  
20





Answer Choices	Responses	
0	0.00%	0
1	22.73%	20
2	15.91%	14
3	10.23%	9
4	18.18%	16
5	18.18%	16
6	5.68%	5
7	4.55%	4
8	1.14%	1
9	0.00%	0
10	1.14%	1
11	1.14%	1
12	0.00%	0
13	1.14%	1
14	0.00%	0
15	0.00%	0
16	0.00%	0
17	0.00%	0
18	0.00%	0
19	0.00%	0
20	0.00%	0
21	0.00%	0
22	0.00%	0
23	0.00%	0
24	0.00%	0
25	0.00%	0
26	0.00%	0

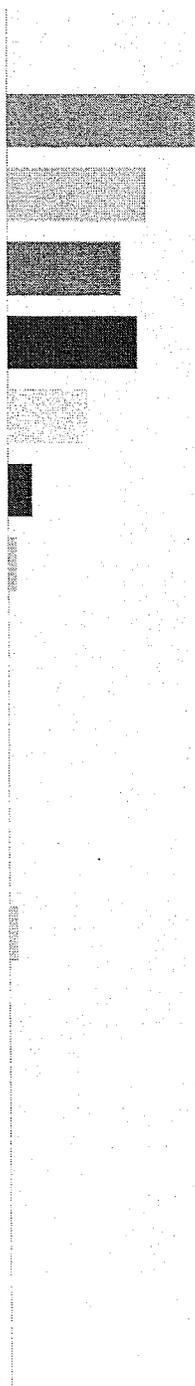
27	0.00%	0
28	0.00%	0
29	0.00%	0
30	0.00%	0
30+	0.00%	0
Total		88

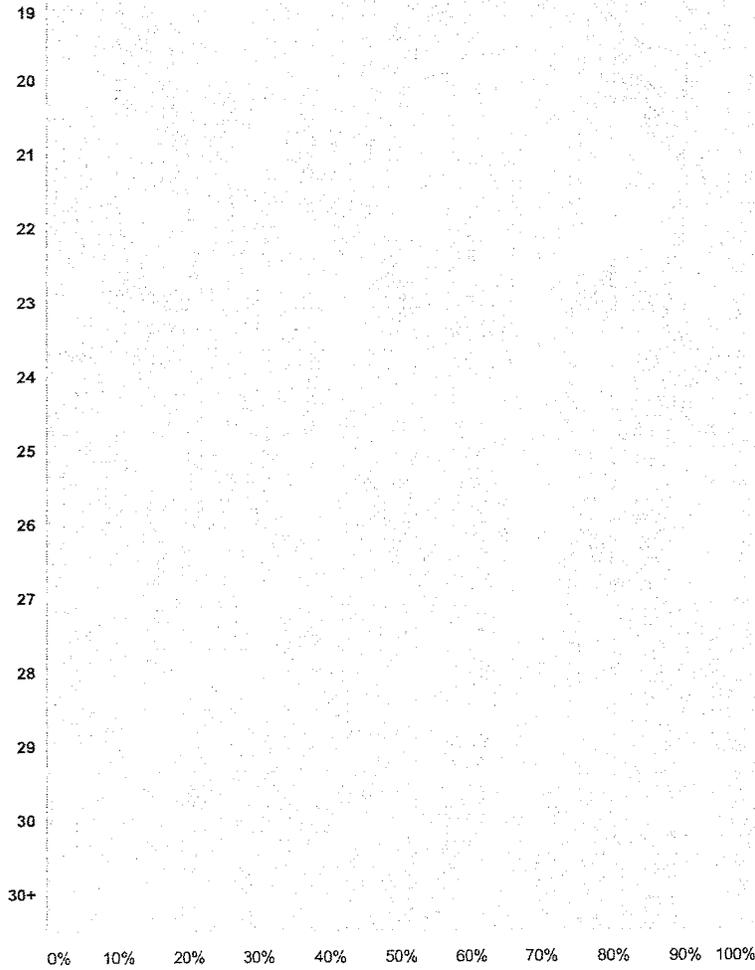
Q7

### How many colleges was your student accepted to?

Answered: 85 Skipped: 217

0  
1  
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8  
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16  
17  
18





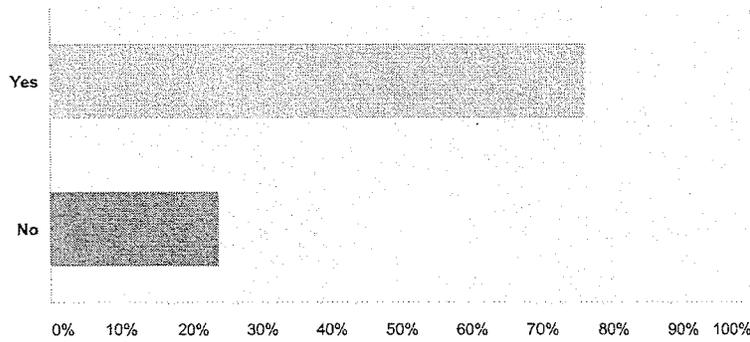
Answer Choices	Responses	Count
0	0.00%	0
1	27.06%	23
2	20.00%	17
3	16.47%	14
4	18.82%	16
5	11.76%	10
6	3.53%	3
7	1.18%	1
8	0.00%	0
9	0.00%	0
10	0.00%	0
11	0.00%	0
12	1.18%	1
13	0.00%	0
14	0.00%	0
15	0.00%	0
16	0.00%	0
17	0.00%	0
18	0.00%	0
19	0.00%	0
20	0.00%	0
21	0.00%	0
22	0.00%	0

23	0.00%	0
24	0.00%	0
25	0.00%	0
26	0.00%	0
27	0.00%	0
28	0.00%	0
29	0.00%	0
30	0.00%	0
30+	0.00%	0
Total		85

Q8

Is your student currently attending college?

Answered: 88 Skipped: 214



Answer Choices	Responses
Yes	76.14% 67
No	23.86% 21
Total	88

Q9

What school is your student attending:

Answered: 66 Skipped: 236

Maine Maritime Academy  
11/11/2014 9:02 PM

Northeastern  
11/11/2014 7:03 PM

USM  
11/11/2014 6:56 PM

Colby College  
11/11/2014 11:16 AM

WPI  
11/11/2014 9:02 AM

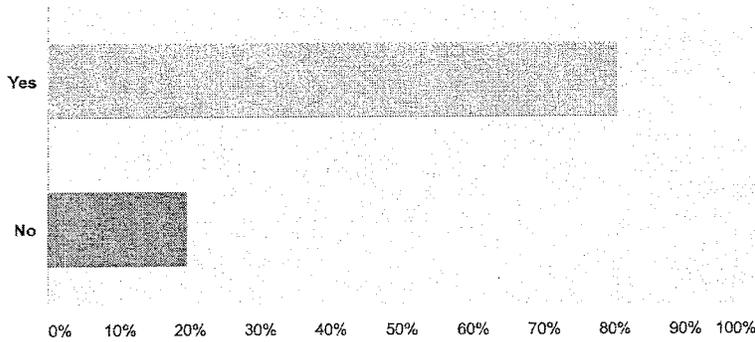
Bowdoin  
11/11/2014 7:57 AM

Central maine community college  
11/10/2014 9:12 PM

Q10

**Was this your student's first choice school?**

Answered: 66 Skipped: 236

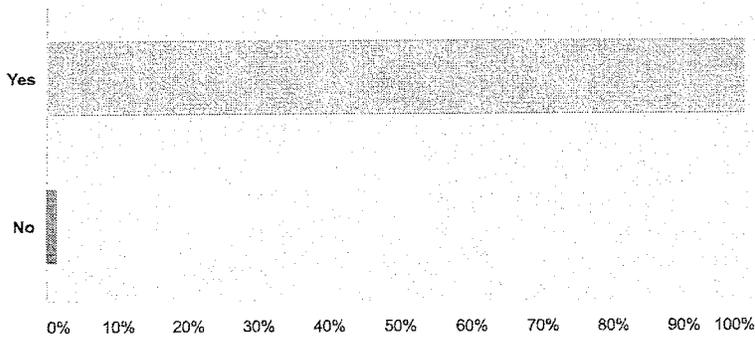


Answer Choices	Responses
Yes	80.30% 53
No	19.70% 13
Total	66

Q11

**Did your student file a FAFSA (Free Application for Federal Student Aid)?**

Answered: 66 Skipped: 236

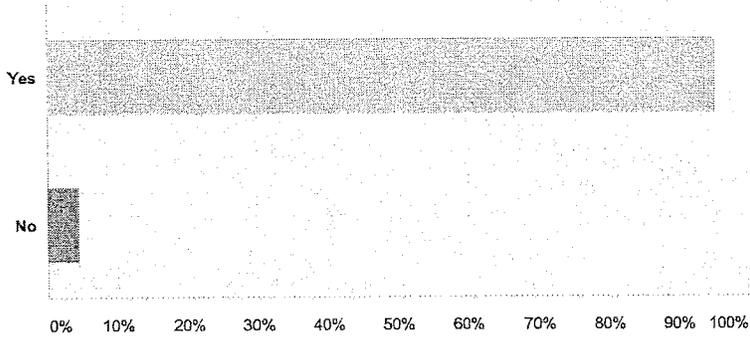


Answer Choices	Responses
Yes	98.48% 65
No	1.52% 1
Total	66
Comments (0)	

Q12

**Were there costs remaining after your financial aid (unpaid balance on the bill and/or other expenses like off campus rent)?**

Answered: 65 Skipped: 237

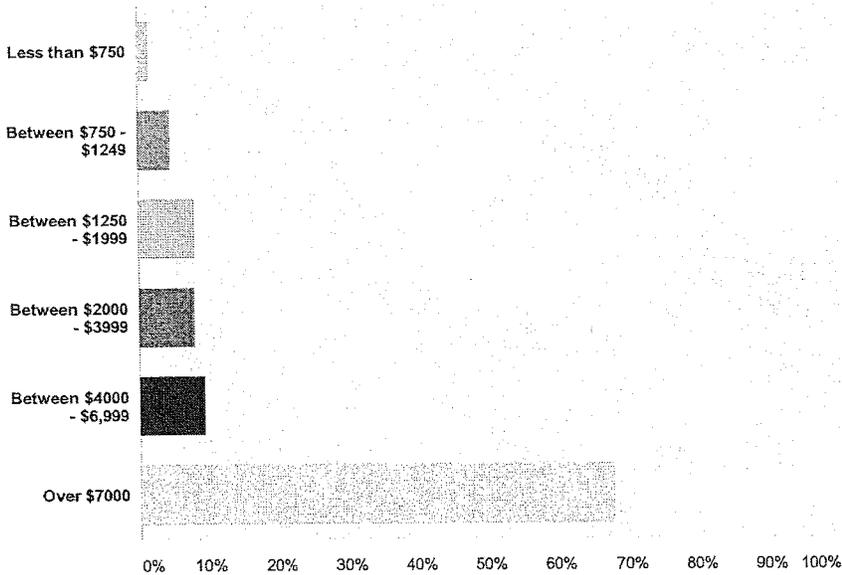


Answer Choices	Responses	
Yes	95.38%	62
No	4.62%	3
Total		65

Q13

What were the remaining costs for one semester?

Answered: 62 Skipped: 240

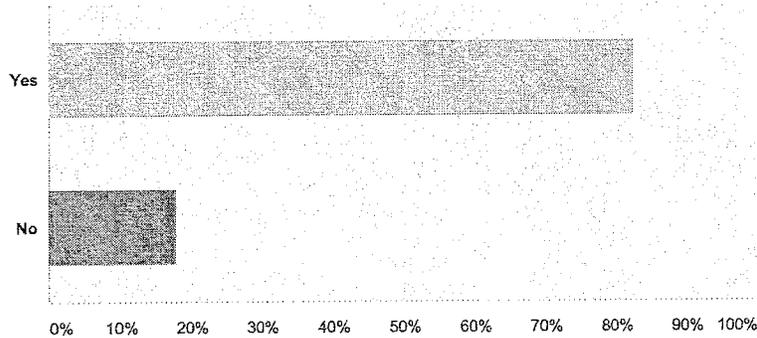


Answer Choices	Responses	
Less than \$750	1.61%	1
Between \$750 - \$1249	4.84%	3
Between \$1250 - \$1999	8.06%	5
Between \$2000 - \$3999	8.06%	5
Between \$4000 - \$6,999	9.68%	6
Over \$7000	67.74%	42
Total		62

Q14

### Have you been able to help your student for college?

Answered: 62 Skipped: 240

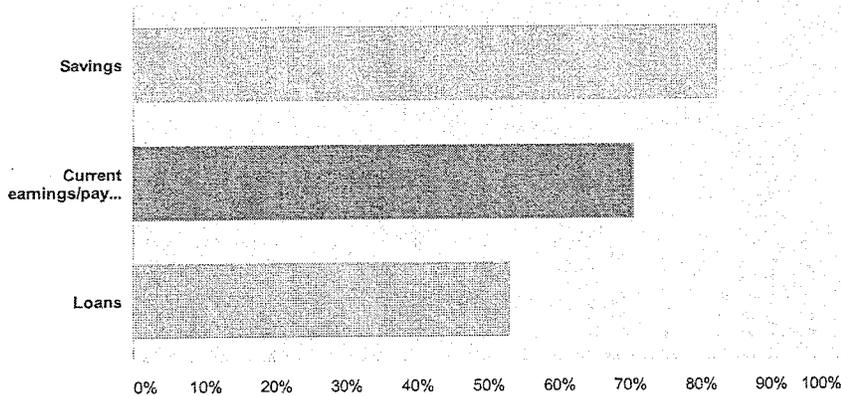


Answer Choices	Responses	
Yes	82.26%	51
No	17.74%	11
Total		62

Q15

### What resources have you used (check all that apply):

Answered: 51 Skipped: 251

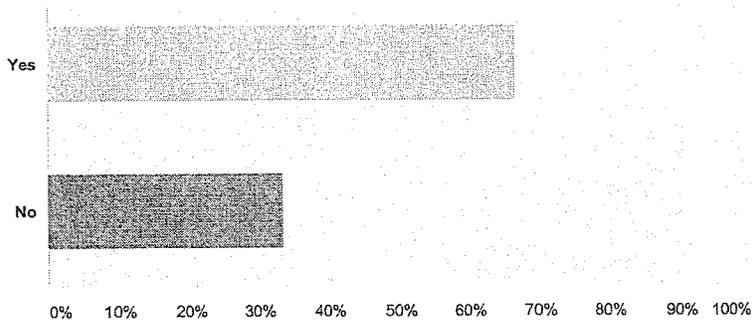


Answer Choices	Responses	
Savings	82.35%	42
Current earnings/payment plans	70.59%	36
Loans	52.94%	27
Total Respondents: 51		

Q16

### Did you contact the financial aid office to discuss options?

Answered: 51 Skipped: 251



Answer Choices	Responses	
Yes	66.67%	34
No	33.33%	17
Total		51

Q17

**If yes, what was the result?**

Answered: 28 Skipped: 274

They awarded a little more grant money for this year.  
11/11/2014 7:05 PM

They were a bit helpful. But any scholarships she received reduced her college grant.  
11/11/2014 11:18 AM

No money  
11/11/2014 9:03 AM

We received a great deal of aid, but still not enough,  
11/11/2014 8:00 AM

They met the financial offer of another highly ranked school to which our child was accepted.  
11/10/2014 4:55 PM

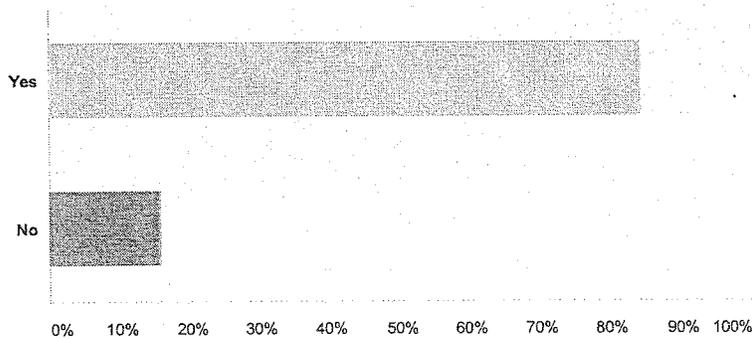
Recommended re-evaluation of needs-based financial aid.  
11/10/2014 2:07 PM

All of it was based on our determination for need by an outside agency.  
11/9/2014 6:35 PM

Q18

**Has trying to pay for college created a financial burden for your family?**

Answered: 51 Skipped: 251



Answer Choices	Responses	
Yes	84.31%	43
No	15.69%	8
Total		51

Q19

### If yes, what sacrifices have you had to make to assist your student in attaining a degree?

Answered: 42 Skipped: 260

Decisions every day about what we can afford. Worried about retirement savings and helping my 71 year old mother.

11/11/2014 7:05 PM

Less saving for retirement; hard choices about what we can do for our other child and other family members (parents).

11/11/2014 6:57 PM

Keeping our very old car. No family vacations. Taking on home equity loans.

11/11/2014 11:18 AM

Going into debt close to retirement age.

11/11/2014 8:00 AM

It is not a financial burden, but we have to make choices. We have put off some home improvement project and saving for retirement.

11/10/2014 5:19 PM

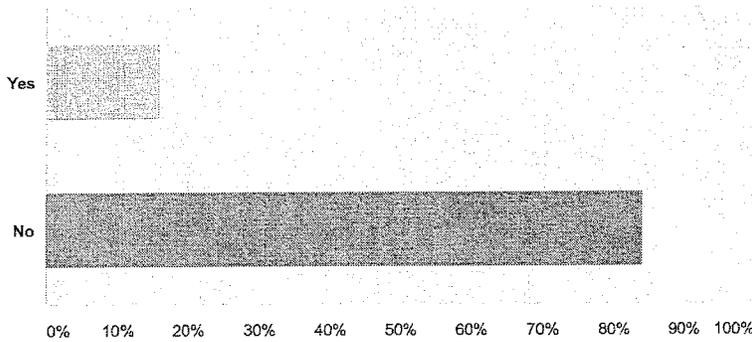
Depletion of savings for retirement for now, with anticipation of incurring further debt.

11/10/2014 2:07 PM

Q20

### Did your student start college but then withdraw?

Answered: 19 Skipped: 283



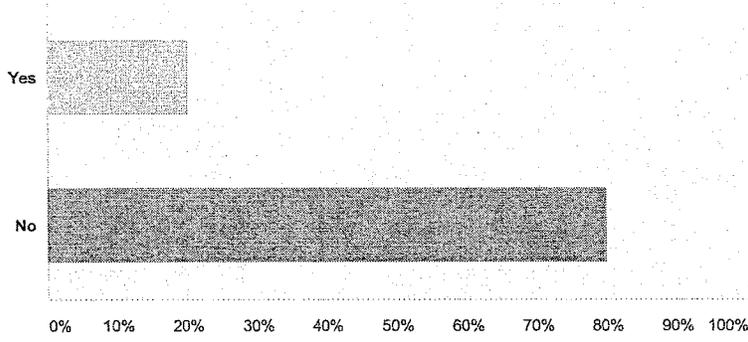
Answer Choices	Responses	
Yes	15.79%	3
No	84.21%	16
Total		19

Q21

### Was cost the primary reason your student

### did not attend or withdrew?

Answered: 20 Skipped: 282

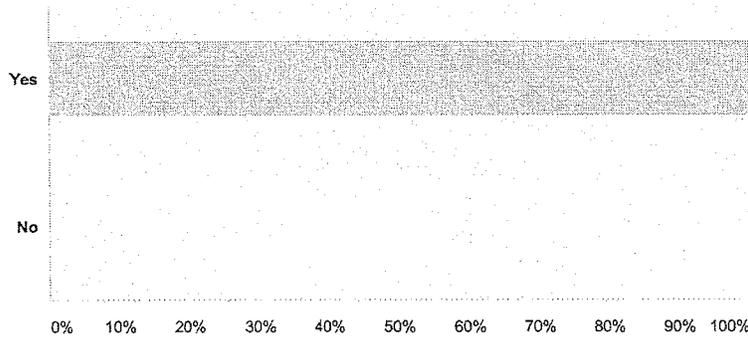


Answer Choices	Responses	Count
Yes	20.00%	4
No	80.00%	16
Total		20

#### Q22

### Did your student file a FAFSA (Free Application for Federal Student Aid)?

Answered: 4 Skipped: 298

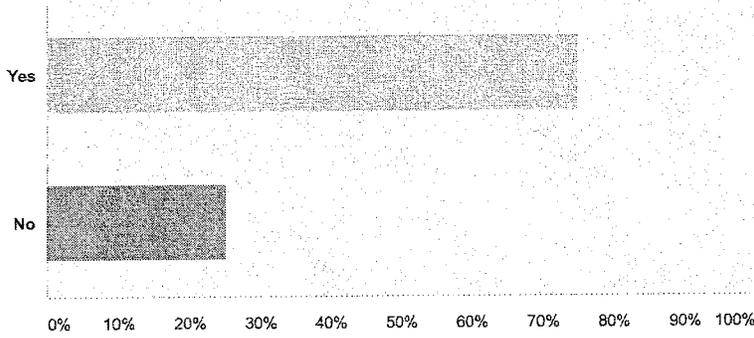


Answer Choices	Responses	Count
Yes	100.00%	4
No	0.00%	0
Total		4

#### Q23

### Did you contact the financial aid office to discuss options?

Answered: 4 Skipped: 298



Answer Choices	Responses
Yes	75.00% 3
No	25.00% 1
Total	4

**Q24**

**If yes, what was the result?**

Answered: 3 Skipped: 299

No more aid available, costs still too high. May send sons to college in Germany instead.  
11/7/2014 3:05 PM

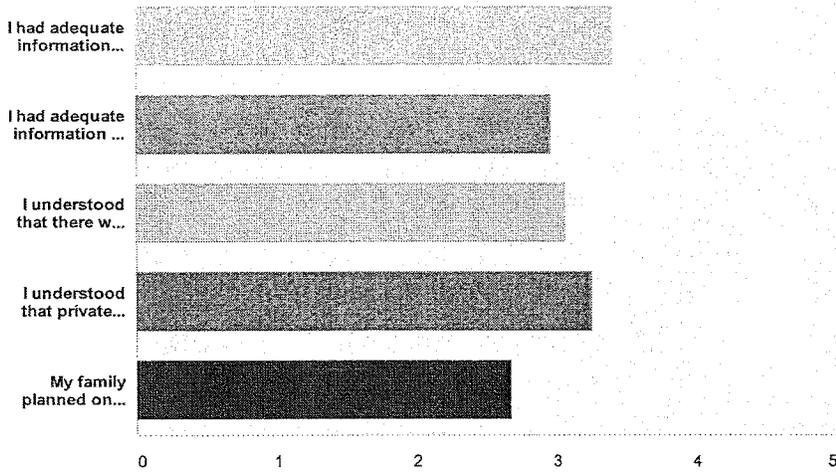
Private loans we couldn't get or afford due to still paying off my college loans  
11/7/2014 10:37 AM

no help  
11/7/2014 9:59 AM

**Q25**

**Please indicate you position in response to each statement:**

Answered: 69 Skipped: 233

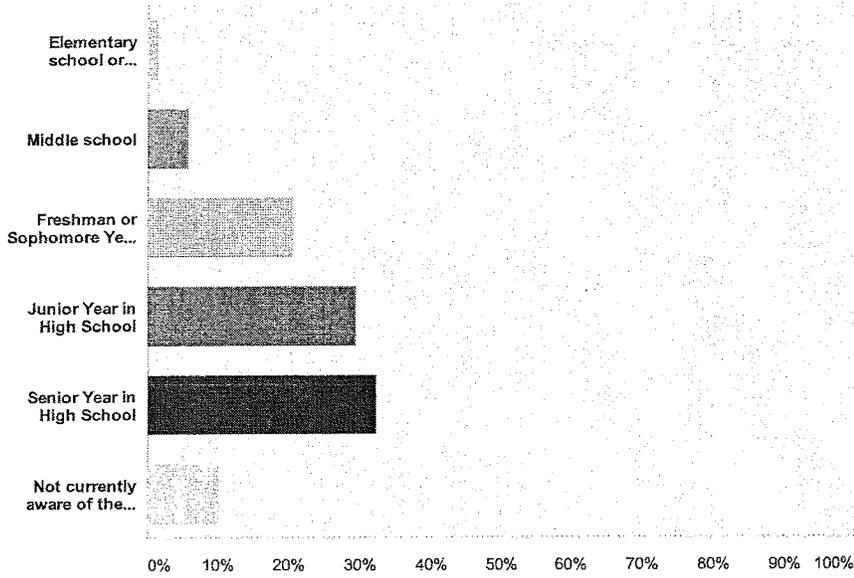


	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree	Total	Average Rating
I had adequate information about the cost of higher education	7.25% 5	20.29% 14	11.59% 8	46.38% 32	14.49% 10	69	3.41
I had adequate information on the types of aid available to pay for higher education	11.59% 8	28.99% 20	18.84% 13	33.33% 23	7.25% 5	69	2.96
I understood that there was an annual limit on the amount of federal student loans that could be borrowed	14.71% 10	23.53% 16	11.76% 8	39.71% 27	10.29% 7	68	3.07
I understood that private loans were credit based	7.25% 5	24.64% 17	14.49% 10	42.03% 29	11.59% 8	69	3.26
My family planned on helping me pay for college	34.78% 24	18.84% 13	5.80% 4	26.09% 18	14.49% 10	69	2.67

Q26

**When did you first become aware of the estimated cost of attending college? When I was in:**

Answered: 68 Skipped: 234

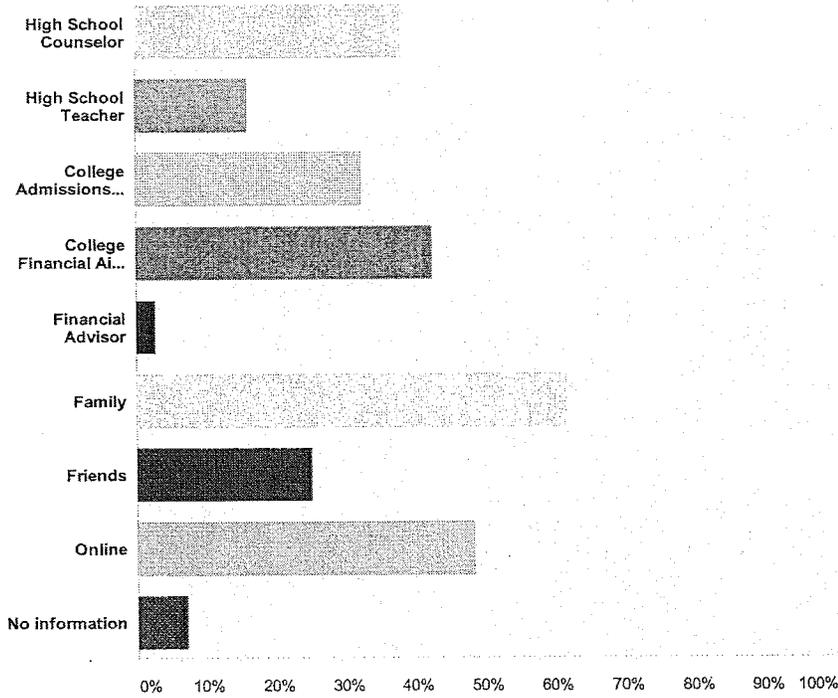


Answer Choices	Responses	
Elementary school or earlier	1.47%	1
Middle school	5.88%	4
Freshman or Sophomore Year in High School	20.59%	14
Junior Year in High School	29.41%	20
Senior Year in High School	32.35%	22
Not currently aware of the estimated cost of attending	10.29%	7
Total		68

Q27

**What were your sources of information on paying for higher education? Select all that apply:**

Answered: 68 Skipped: 234

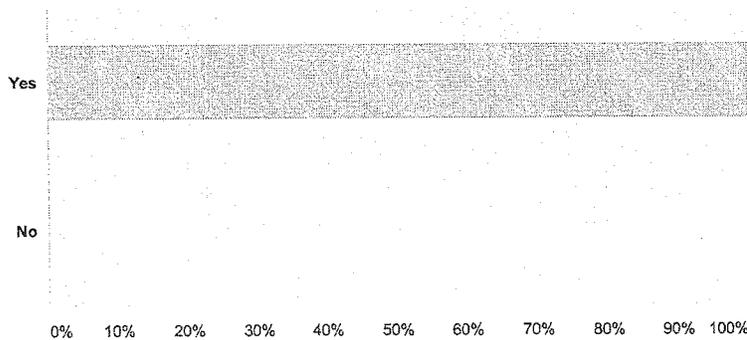


Answer Choices	Responses
High School Counselor	38.24% 26
High School Teacher	16.18% 11
College Admissions Office	32.35% 22
College Financial Aid Office	42.65% 29
Financial Advisor	2.94% 2
Family	61.76% 42
Friends	25.00% 17
Online	48.53% 33
No information	7.35% 5
Total Respondents: 68	
Comments (4)	

Q28

Did you apply to college?

Answered: 71 Skipped: 231



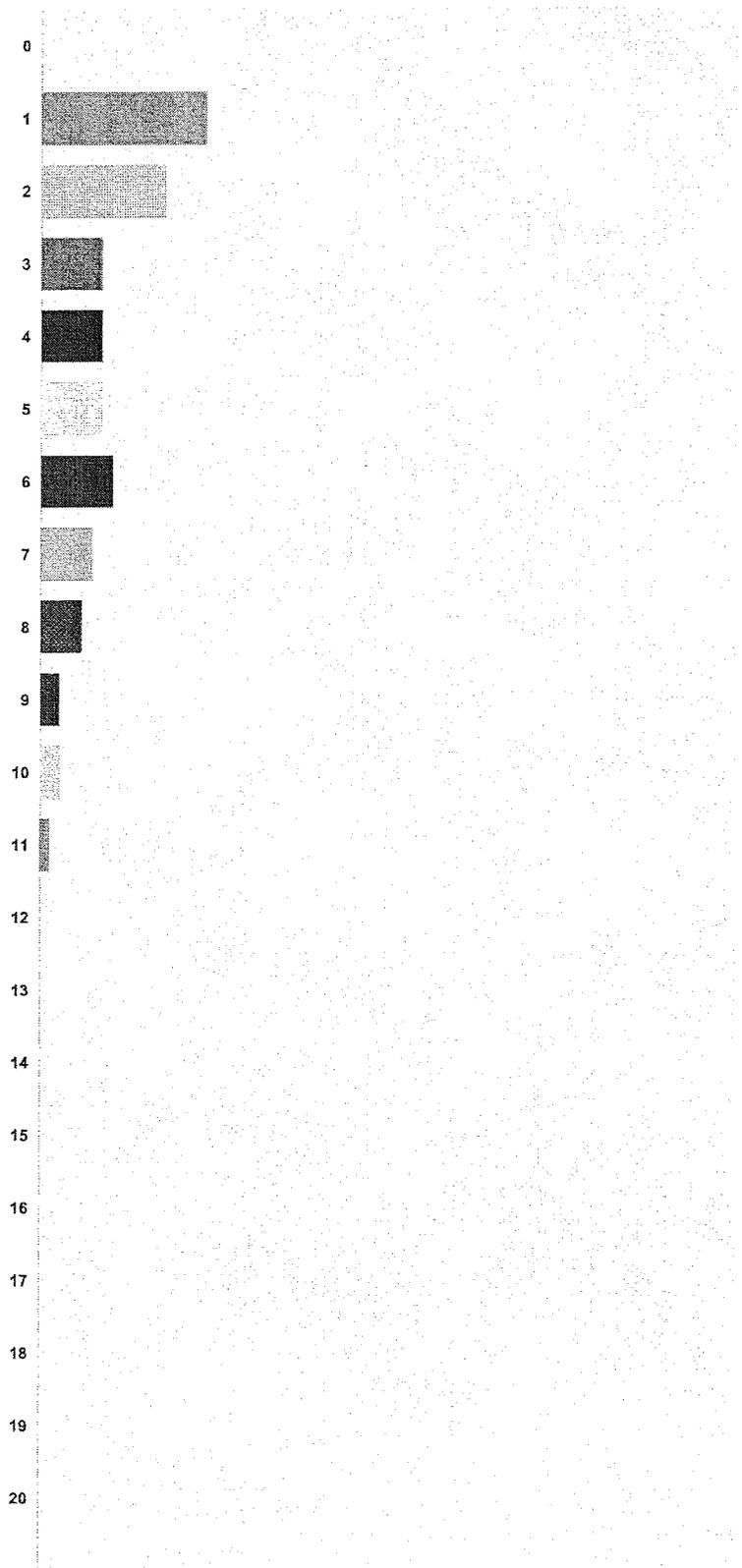
Answer Choices	Responses
Yes	100.00% 71
No	0.00% 0

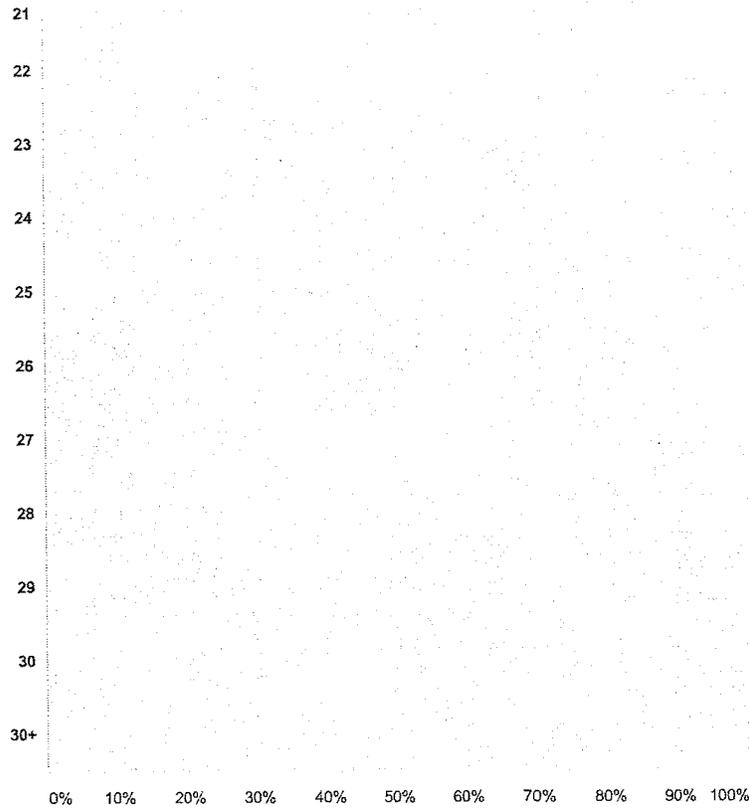
Yes		
No	0.00%	0
Total		71

Q29

### How many colleges did you apply to?

Answered: 67 Skipped: 235





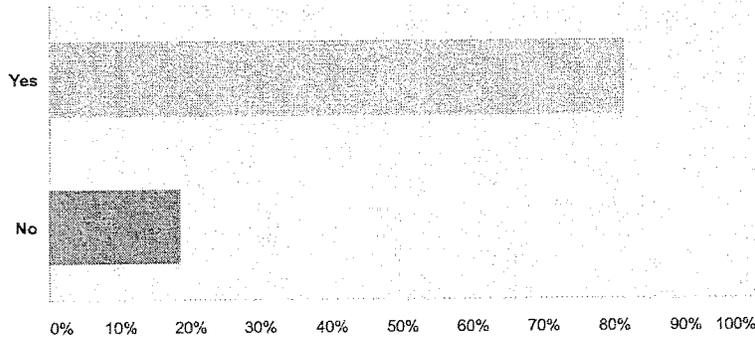
Answer Choices	Responses	
0	0.00%	0
1	23.88%	16
2	17.91%	12
3	8.96%	6
4	8.96%	6
5	8.96%	6
6	10.45%	7
7	7.46%	5
8	5.97%	4
9	2.99%	2
10	2.99%	2
11	1.49%	1
12	0.00%	0
13	0.00%	0
14	0.00%	0
15	0.00%	0
16	0.00%	0
17	0.00%	0
18	0.00%	0
19	0.00%	0
20	0.00%	0
21	0.00%	0
22	0.00%	0
23	0.00%	0
24	0.00%	0
25	0.00%	0
26	0.00%	0

27	0.00%	0
28	0.00%	0
29	0.00%	0
30	0.00%	0
30+	0.00%	0
Total		67

Q30

Are you currently attending college?

Answered: 70 Skipped: 232



Answer Choices	Responses	
Yes	81.43%	57
No	18.57%	13
Total		70

Q31

What school are you attending?

Answered: 54 Skipped: 248

- Northeastern  
11/11/2014 6:59 PM

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- University of Maine at Farmington  
11/10/2014 3:11 PM

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- University of Maine at Farmington  
11/10/2014 11:18 AM

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- University of Maine at Farmington  
11/10/2014 10:20 AM

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- University of Maine at Farmington  
11/10/2014 8:53 AM

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- smcc  
11/10/2014 6:22 AM

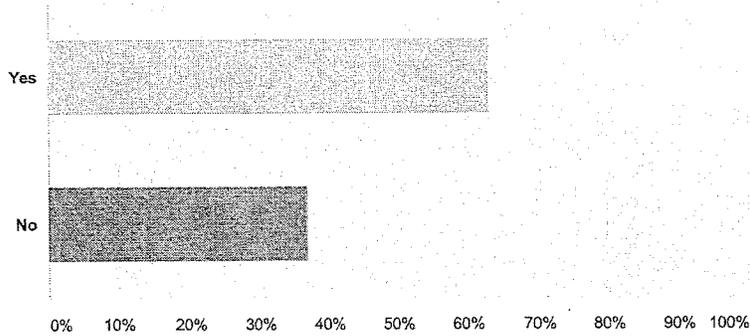
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- University of Maine at Farmington  
11/9/2014 11:01 PM

Q32

Was this your first choice school?

Answered: 54 Skipped: 248

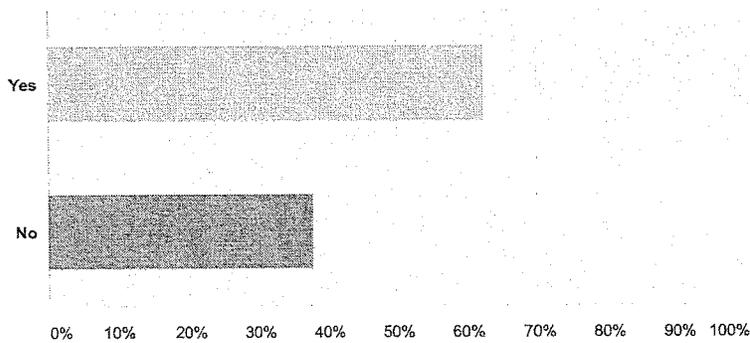


Answer Choices	Responses	
Yes	62.96%	34
No	37.04%	20
Total		54

Q33

**If no, did financial aid impact your decision?**

Answered: 37 Skipped: 265

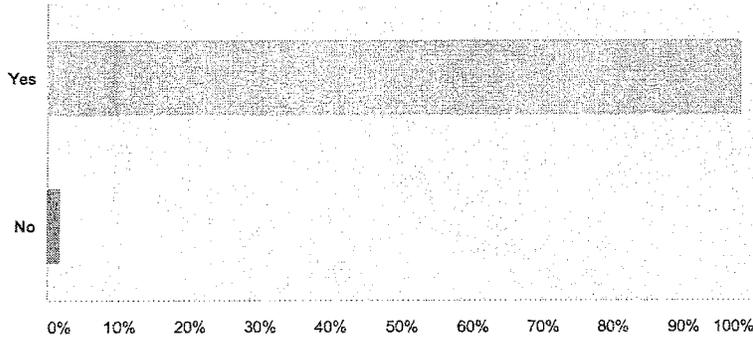


Answer Choices	Responses	
Yes	62.16%	23
No	37.84%	14
Total		37

Q34

**Did you file a FAFSA (Free Application for Federal Student Aid)?**

Answered: 56 Skipped: 246

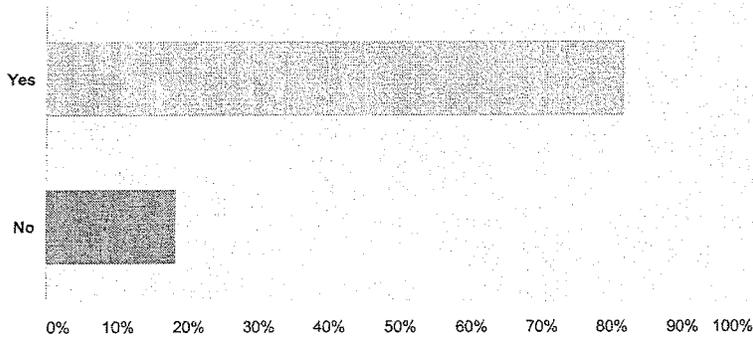


Answer Choices	Responses
Yes	98.21% 55
No	1.79% 1
Total	56
Comments (0)	

Q35

**Were there costs remaining after your financial aid (unpaid balance on the bill and/or other expenses like off campus rent)?**

Answered: 55 Skipped: 247

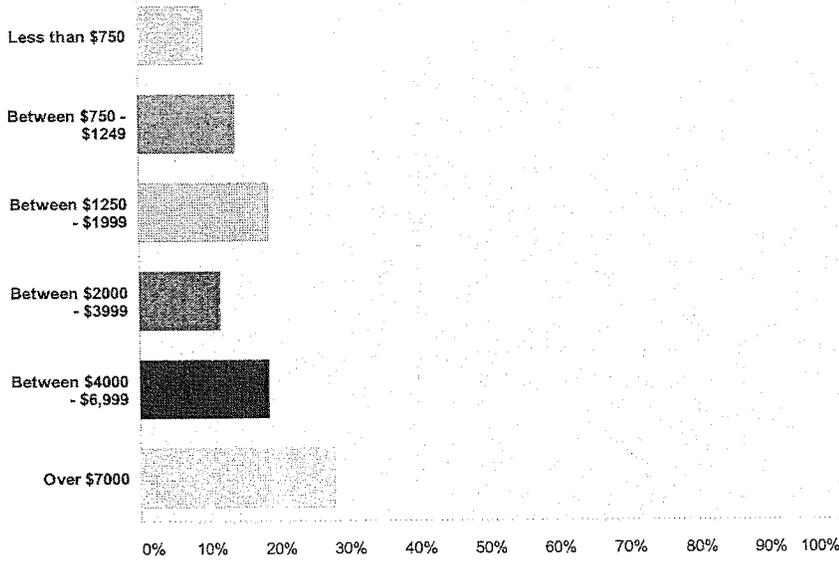


Answer Choices	Responses
Yes	81.82% 45
No	18.18% 10
Total	55

Q36

**What were the remaining costs for one semester?**

Answered: 43 Skipped: 259

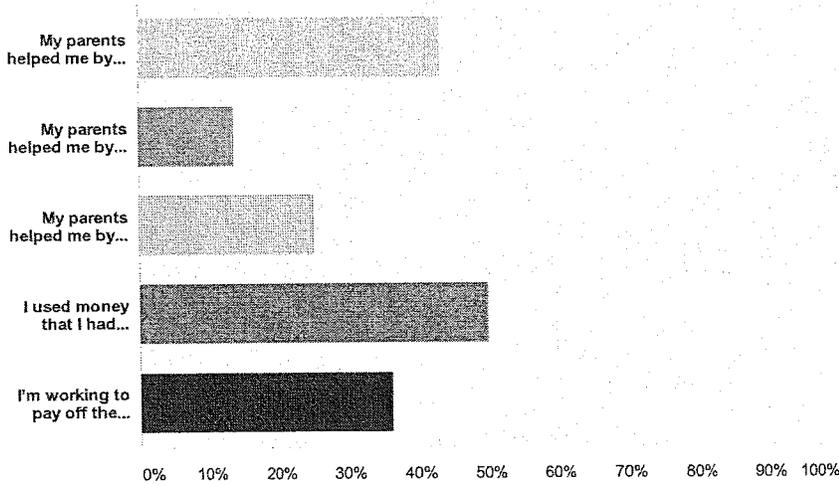


Answer Choices	Responses
Less than \$750	9.30% 4
Between \$750 - \$1249	13.95% 6
Between \$1250 - \$1999	18.60% 8
Between \$2000 - \$3999	11.63% 5
Between \$4000 - \$6,999	18.60% 8
Over \$7000	27.91% 12
Total	43

Q37

### How was it covered (check all that apply)?

Answered: 44 Skipped: 258



Answer Choices	Responses
My parents helped me by paying some/all of the bill	43.18% 19
My parents helped me by borrowing a loan	13.64% 6
My parents helped me by co-signing a loan	25.00% 11
I used money that I had saved	50.00% 22
I'm working to pay off the loan	36.36% 16

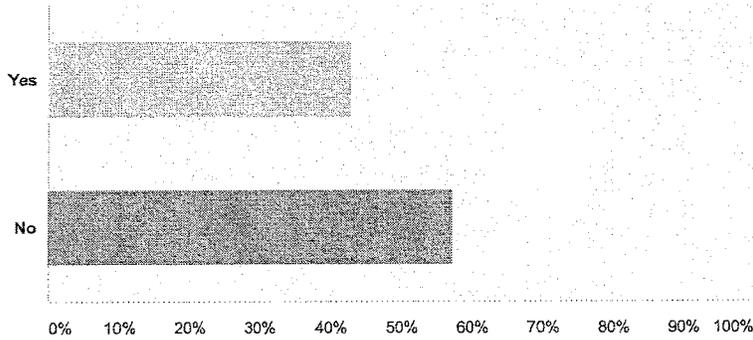
I'm working to pay off the balance

Total Respondents: 44

Q38

### Did you contact the financial aid office to discuss options?

Answered: 42 Skipped: 260



Answer Choices	Responses
Yes	42.86% 18
No	57.14% 24
Total	42

Q39

### If yes, what was the result?

Answered: 16 Skipped: 286

A little more grant money

11/11/2014 6:59 PM

It was a lot of "You have to have a cosigner- I don't know what to tell you."

11/8/2014 1:48 PM

I was told the only other options was a private loan which I did not feel I could afford the interest on.

11/8/2014 8:45 AM

I came in for a private meeting and me and the adviser discussed options

11/7/2014 9:08 PM

I do get some financial aid

11/7/2014 7:27 PM

Federal Loans

11/7/2014 4:29 PM

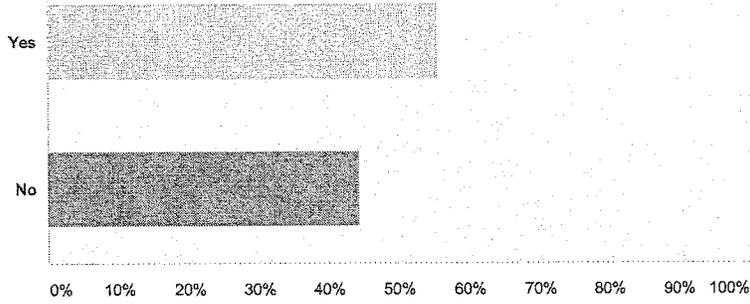
Increased Federal Perkins loan

11/7/2014 2:53 PM

Q40

### Were you offered federal work-study as part of your financial aid award?

Answered: 45 Skipped: 257

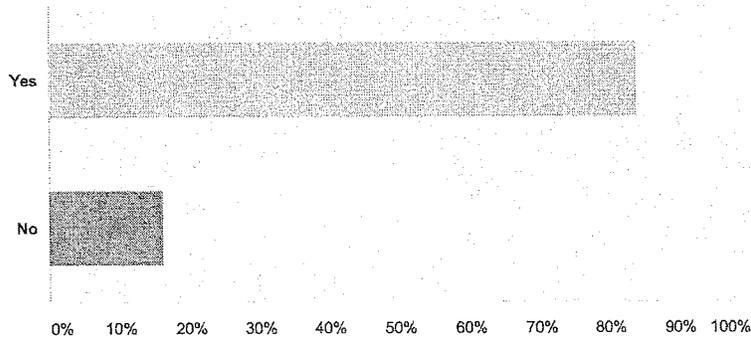


Answer Choices	Responses	
Yes	55.56%	25
No	44.44%	20
Total		45

Q41

**Did you use your work-study?**

Answered: 25 Skipped: 277

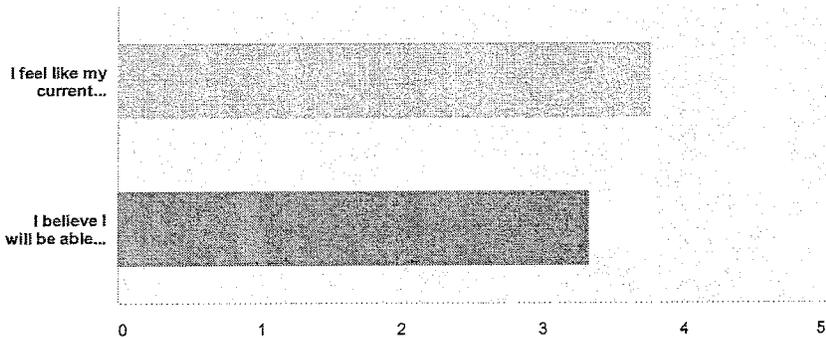


Answer Choices	Responses	
Yes	84.00%	21
No	16.00%	4
Total		25

Q42

**Please answer the following regarding employment:**

Answered: 43 Skipped: 259

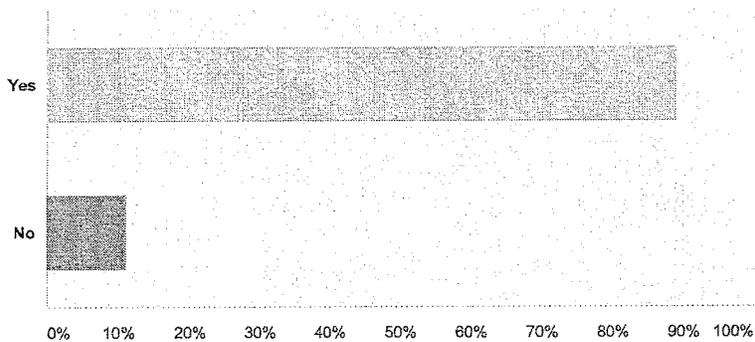


	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree	Total	Average Rating
I feel like my current education is preparing well for employment.	4.65% 2	9.30% 4	13.95% 6	48.84% 21	23.26% 10	43	3.77
I believe I will be able to easily find a job in my area of interest after college.	6.98% 3	13.95% 6	30.23% 13	37.21% 16	11.63% 5	43	3.33

Q43

Did you start college but then withdraw?

Answered: 9 Skipped: 293

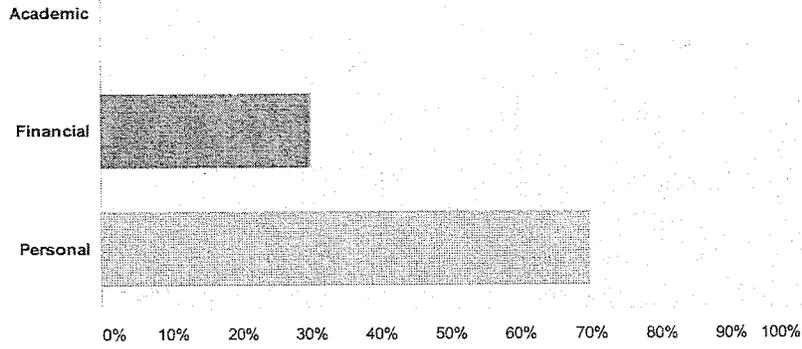


Answer Choices	Responses
Yes	88.89% 8
No	11.11% 1
Total	9

Q44

Was your primary reason for not enrolling or leaving college:

Answered: 10 Skipped: 292

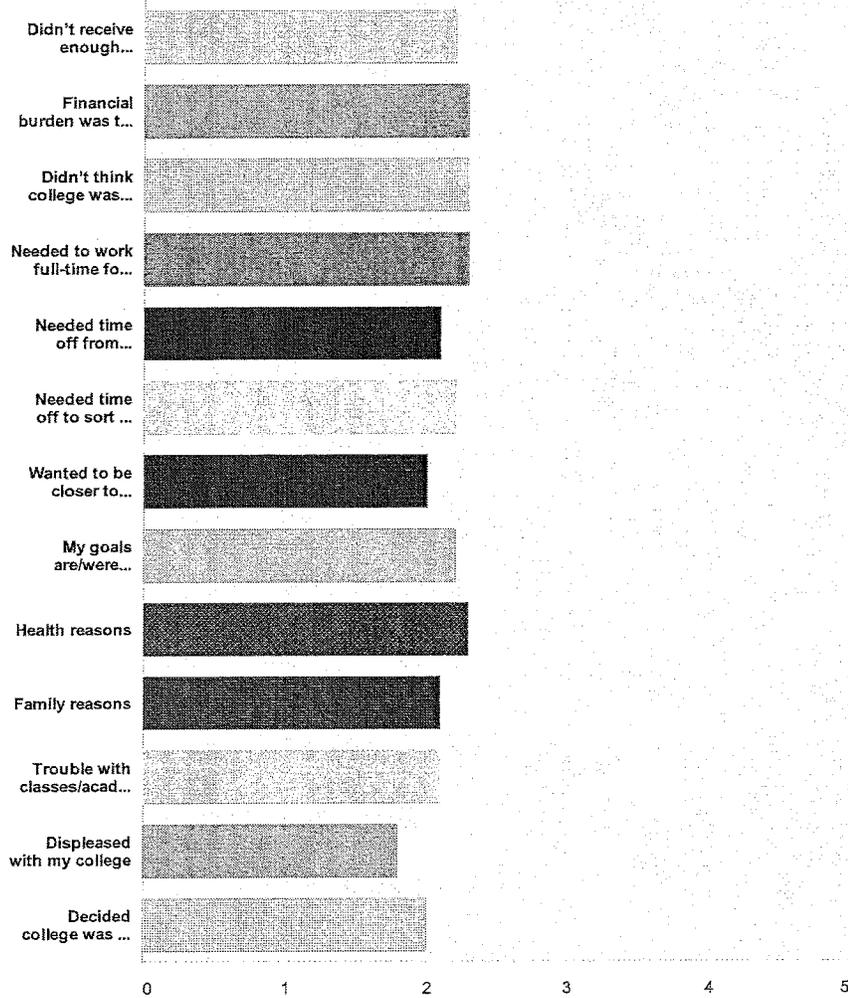


Answer Choices	Responses	
Academic	0.00%	0
Financial	30.00%	3
Personal	70.00%	7
Total		10

Q45

**Please indicate how much of a factor each of the following was in your decision to leave/not attend college:**

Answered: 10 Skipped: 292



	Minor factor	Not a factor	Major factor	Total	Average Rating
Didn't receive enough financial aid	30.00% 3	20.00% 2	50.00% 5	10	2.20
Financial burden was too difficult for self/family	20.00% 2	30.00% 3	50.00% 5	10	2.30
Didn't think college was worth the money	10.00% 1	50.00% 5	40.00% 4	10	2.30
Needed to work full-time for financial reasons	20.00% 2	30.00% 3	50.00% 5	10	2.30
Needed time off from academic work	30.00% 3	30.00% 3	40.00% 4	10	2.10
Needed time off to sort out options for the future	20.00% 2	40.00% 4	40.00% 4	10	2.20
Wanted to be closer to home/family	10.00% 1	80.00% 8	10.00% 1	10	2.00
My goals are/were unclear	10.00% 1	60.00% 6	30.00% 3	10	2.20
Health reasons	10.00% 1	50.00% 5	40.00% 4	10	2.30
Family reasons	10.00% 1	70.00% 7	20.00% 2	10	2.10
Trouble with classes/academic work	20.00% 2	50.00% 5	30.00% 3	10	2.10
Displeased with my college	30.00% 3	60.00% 6	10.00% 1	10	1.80

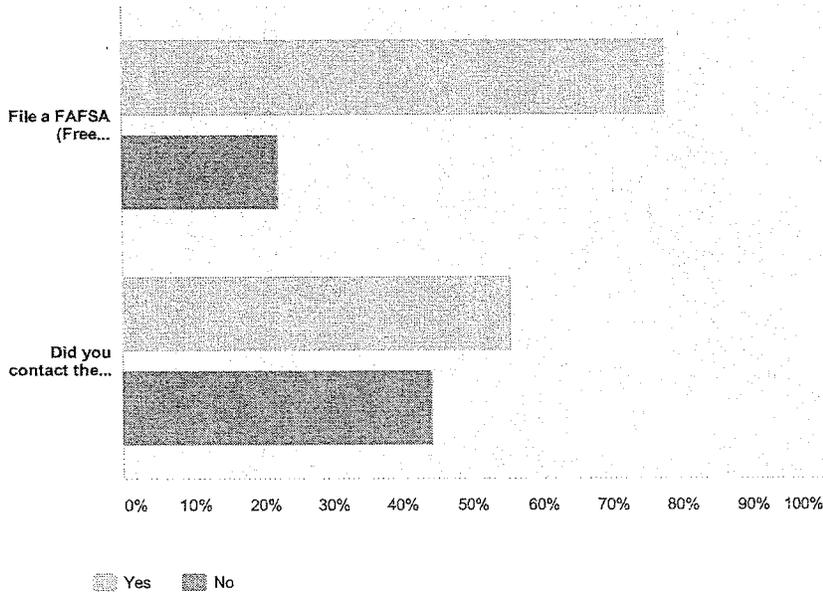
Decided college was not for me	10.00% 1	80.00% 8	10.00% 1	10	2.00
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Comments (1)

Q46

**If financial factors contributed to your not enrolling or attending school, did you:**

Answered: 9 Skipped: 293



	Yes	No	Total
File a FAFSA (Free Application for Federal Student Aid)?	77.78% 7	22.22% 2	9
Did you contact the financial aid office to discuss options?	55.56% 5	44.44% 4	9

Comments (3)

Q47

**What resources (financial or otherwise) might have helped you to start or stay in college?**

Answered: 8 Skipped: 294

I could have used more grants, a pay it forward plan, or A loan forgiveness plan for my field.

11/10/2014 3:08 PM

More financial aid and scholarships

11/8/2014 11:03 PM

A better financial understanding before and during college

11/7/2014 9:51 PM

Better grants and methods to to determining aid.

11/7/2014 7:34 PM

Mental health services

11/7/2014 12:11 PM

Mental health counseling, having someone impress upon me the cost and value of an education, not just the societal importance

11/7/2014 12:00 PM

Some understanding toward how a change in family dynamic can affect a student's academic career.

Q48

Approximately how much did you borrow in students loans to attend college?

Answered: 77 Skipped: 225

30000

11/12/2014 8:22 AM

35000

11/11/2014 8:12 AM

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11/10/2014 10:07 PM

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11/10/2014 9:04 PM

40000

11/10/2014 6:20 PM

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11/10/2014 4:32 PM

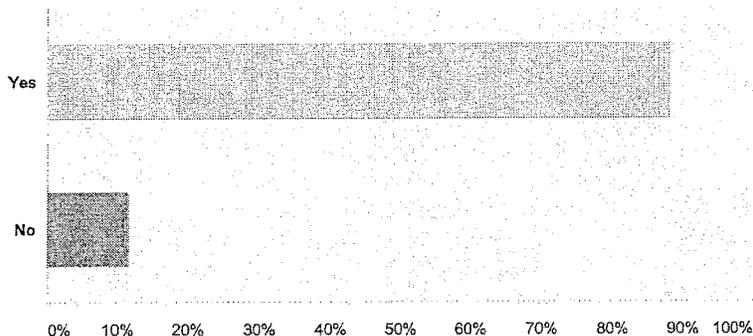
14000

11/10/2014 12:33 PM

Q49

Did you borrow federal student loans?

Answered: 77 Skipped: 225

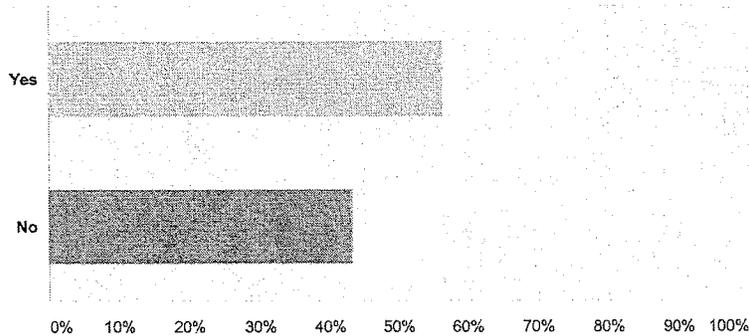


Answer Choices	Responses
Yes	88.31% 68
No	11.69% 9
Total	77

Q50

**Did you borrow private student loans?**

Answered: 76 Skipped: 226

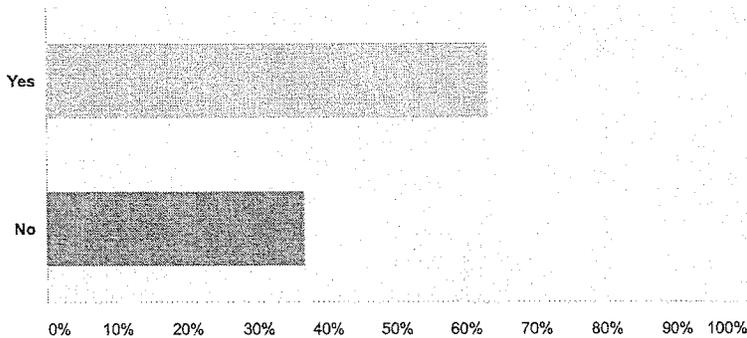


Answer Choices	Responses	
Yes	56.58%	43
No	43.42%	33
Total		76

Q51

**If you borrowed both federal and private student loans, did you understand the differences between the two?**

Answered: 57 Skipped: 245

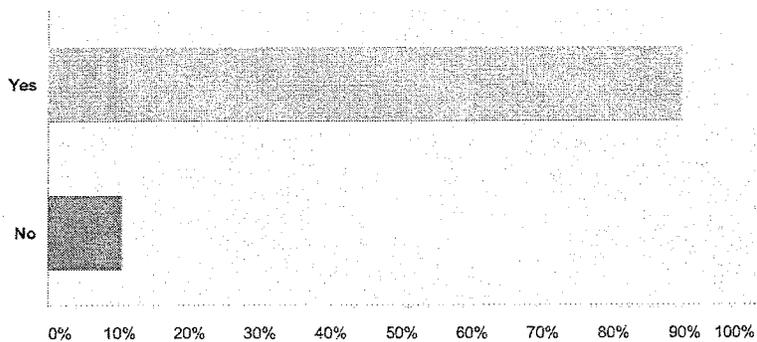


Answer Choices	Responses	
Yes	63.16%	36
No	36.84%	21
Total		57

Q52

**Did you typically work during the school year while you were in college?**

Answered: 77 Skipped: 225



Answer Choices	Responses
Yes	89.61% 69
No	10.39% 8
Total	77

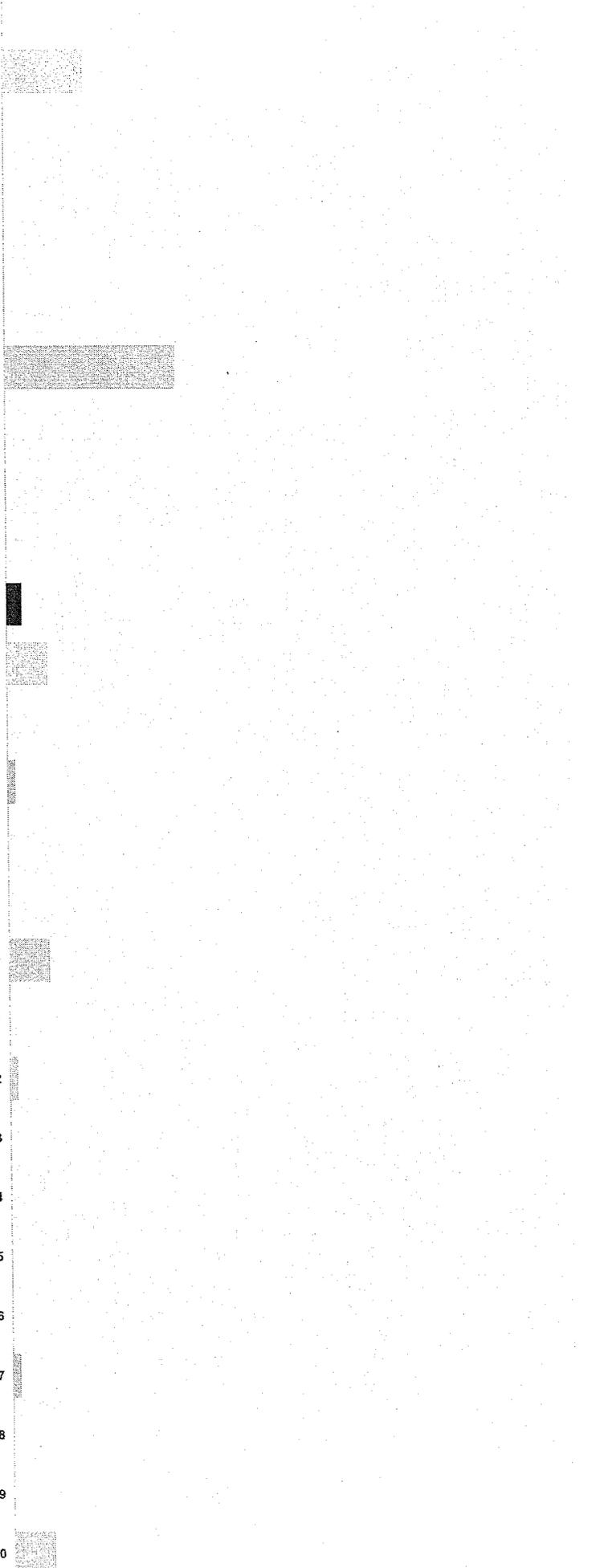
Q53

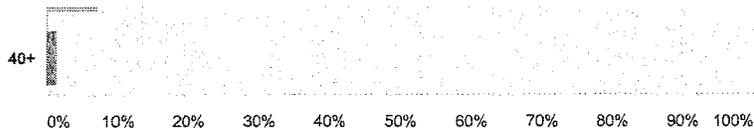
If yes, approximately how many hours per week?

Answered: 70 Skipped: 232



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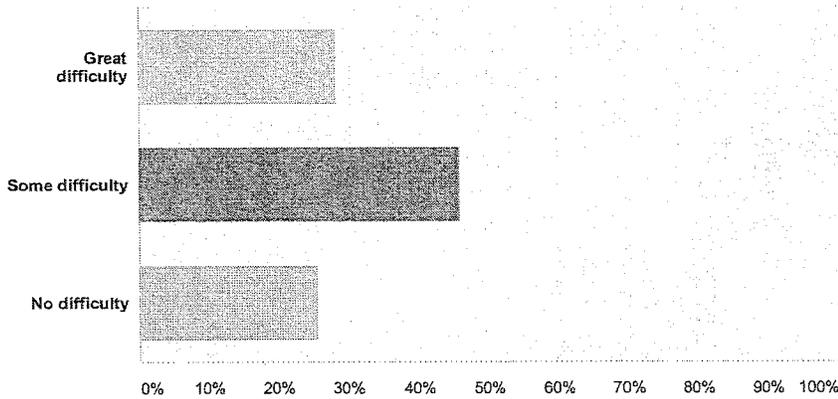


Answer Choices	Responses	
0	0.00%	0
1	0.00%	0
2	0.00%	0
3	0.00%	0
4	0.00%	0
5	2.86%	2
6	0.00%	0
7	0.00%	0
8	5.71%	4
9	0.00%	0
10	14.29%	10
11	0.00%	0
12	2.86%	2
13	0.00%	0
14	0.00%	0
15	14.29%	10
16	0.00%	0
17	0.00%	0
18	0.00%	0
19	0.00%	0
20	30.00%	21
21	0.00%	0
22	0.00%	0
23	0.00%	0
24	2.86%	2
25	7.14%	5
26	0.00%	0
27	1.43%	1
28	0.00%	0
29	0.00%	0
30	7.14%	5
31	0.00%	0
32	1.43%	1
33	0.00%	0
34	0.00%	0
35	0.00%	0
36	0.00%	0
37	1.43%	1
38	0.00%	0
39	0.00%	0
40	7.14%	5
40+	1.43%	1
Total		70

Q54

### Are you having difficulty repaying your student loans?

Answered: 74 Skipped: 228

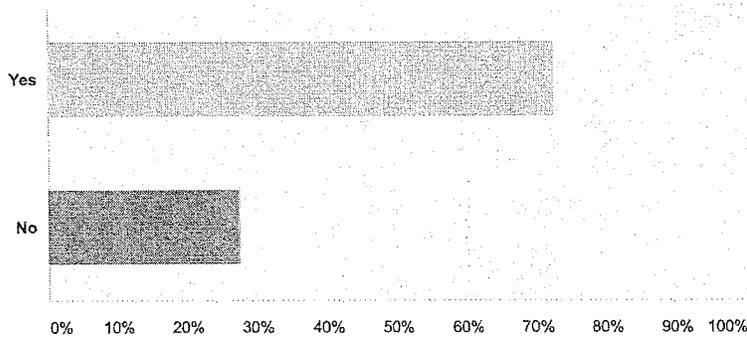


Answer Choices	Responses	
Great difficulty	28.38%	21
Some difficulty	45.95%	34
No difficulty	25.68%	19
Total		74

Q55

### Are you aware of the various repayment options that exist with federal student loans?

Answered: 76 Skipped: 226



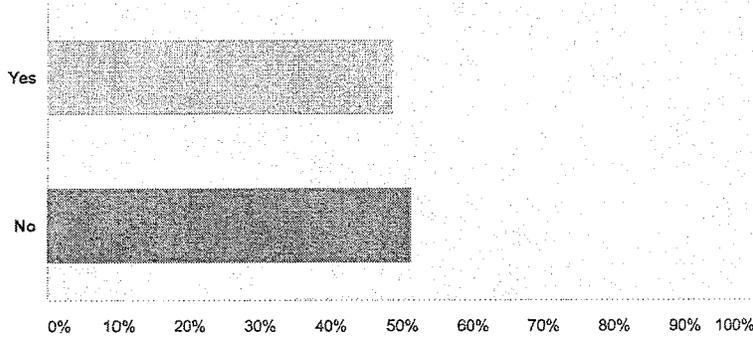
Answer Choices	Responses	
Yes	72.37%	55
No	27.63%	21
Total		76

Q56

### Have you spoken with your loan servicer about your federal student loan repayment

### options?

Answered: 72 Skipped: 230

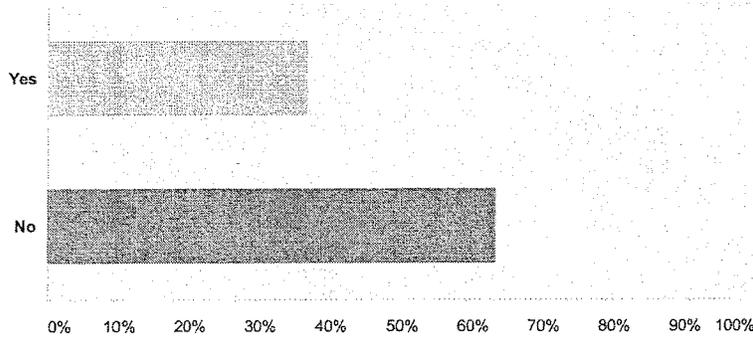


Answer Choices	Responses	
Yes	48.61%	35
No	51.39%	37
Total		72

### Q57

### Are you aware of the Opportunity Maine tax credit?

Answered: 76 Skipped: 226

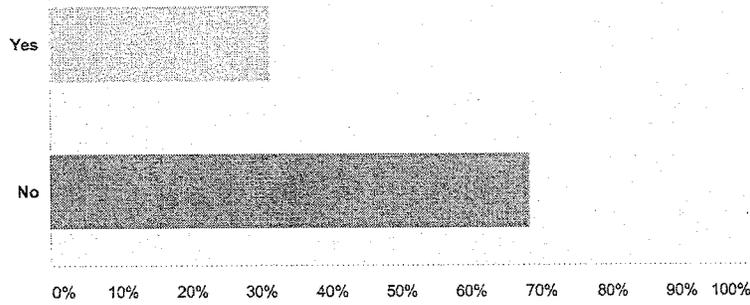


Answer Choices	Responses	
Yes	36.84%	28
No	63.16%	48
Total		76

### Q58

### If yes, you are able to take advantage of it?

Answered: 38 Skipped: 264

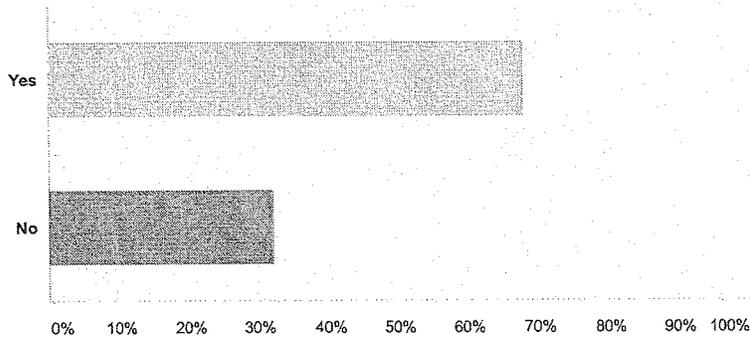


Answer Choices	Responses	
Yes	31.58%	12
No	68.42%	26
Total		38

Q59

**Has your level of student loan debt resulted in financial barriers in your adult life?**

Answered: 78 Skipped: 224

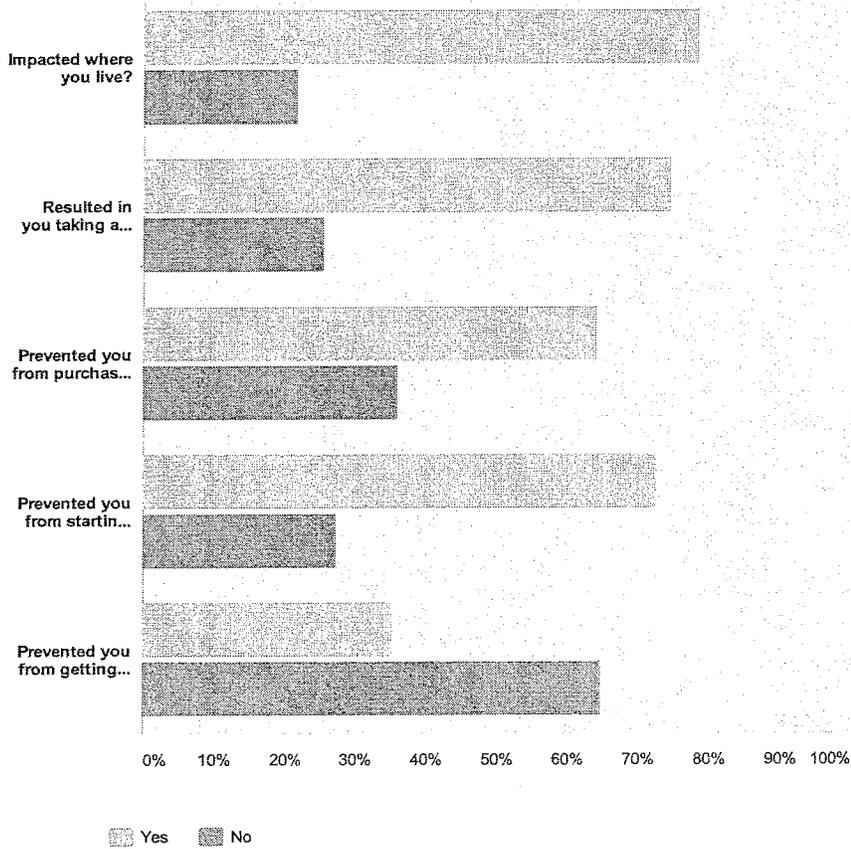


Answer Choices	Responses	
Yes	67.95%	53
No	32.05%	25
Total		78

Q60

**If yes, has your debt:**

Answered: 51 Skipped: 251

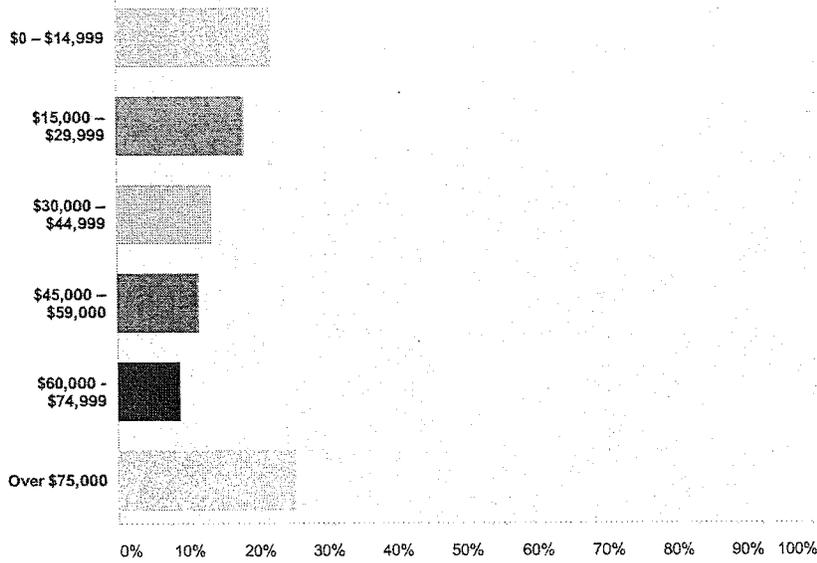


	Yes	No	Total
Impacted where you live?	78.43% 40	21.57% 11	51
Resulted in you taking a job "just for the money"?	74.51% 38	25.49% 13	51
Prevented you from purchasing a home?	64.00% 32	36.00% 18	50
Prevented you from starting to save for retirement?	72.55% 37	27.45% 14	51
Prevented you from getting married?	35.29% 18	64.71% 33	51

Q61

### Which category reflects your current annual income level?

Answered: 221 Skipped: 81



Answer Choices	Responses
\$0 - \$14,999	22.17% 49
\$15,000 - \$29,999	18.10% 40
\$30,000 - \$44,999	13.57% 30
\$45,000 - \$59,000	11.76% 26
\$60,000 - \$74,999	9.05% 20
Over \$75,000	25.34% 56
Total	221

Q62

### Additional comments you would like to share:

Answered: 67 Skipped: 235

I repaid my student loans years ago so some of these questions no longer pertain. Also, I had an extreme advantage, I worked at UMaine financial aid from my soph year of college through graduate school, received an assistantship and really made my experiences work for me. I tell my story to every senior that I work with so they will know the power of workstudy and self advocacy!

11/12/2014 8:24 AM

I'm so thankful that we saved some for college. There is no way we could afford college if we hadn't done so. We didn't save enough, but started early, and that in combination with a payment plan, some financial aid, and loans has made it possible.

11/11/2014 7:06 PM

Thankfully my parents saved for college and are helping me. Otherwise there is no way I'd be able to attend this school. My parents' savings, plus my earnings and my parents' tuition payment plan is how the bill is getting paid. So many of my friends are going deeply in debt and I feel thankful that I'm only having to borrow federal loans and will leave school with a total debt of about \$27,000 for my undergrad.

11/11/2014 7:02 PM

My original debt was \$20k for undergrad, which would have been manageable, but I borrowed another \$50k for graduate school. Big mistake that has limited my ability to care for my child (I will only have one child because of my debt concerns) and switch careers. I also waited too long to have a second child as I was trying to become financially stable before starting a family. I don't expect to be able to retire.

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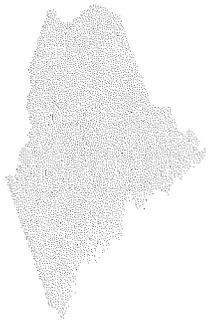
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## a STRONGER MAINE through HIGHER EDUCATION

A policy brief from Lumina Foundation



# Maine

Increasing higher education attainment — the percentage of the population that holds a two-year or four-year college degree or other high-quality postsecondary credential — is an imperative in Maine, as it is in other states. Increasingly, the skills and knowledge of a state's residents are key to that state's economy and jobs, just as completion of some form of postsecondary education is key to an individual's success and social mobility. Of course, state leaders are well aware of these trends, and 38 states have set their own goals for increased higher education attainment.

According to the most recent Census figures (2012), 39 percent of Maine's 721,000 working-age adults (ages 25-64) hold a two- or four-year college degree, a decrease from last year's rate of 40 percent. The state's rate of higher education attainment is below the national average of 39.4 percent. This national rate is rising slowly but steadily; in 2008, the U.S. attainment rate was 37.9 percent.

When considering higher education attainment rates, it is very important to track the rate among young adults — those between the ages of 25 and 34 — because that figure is the best indicator of a state's future attainment rates. In 2012, this rate in Maine was 37.7 percent, lower than that of the adult population as a whole and also below the national rate of 40.9 percent.

How can Maine and other states increase attainment to the levels they need? Lumina has identified three steps that states can and should take to produce real increases in attainment:

1. Improve the quality of student outcomes in terms of completion, learning and employment.
2. Align investments with state priorities and student needs.
3. Create smarter pathways for students.

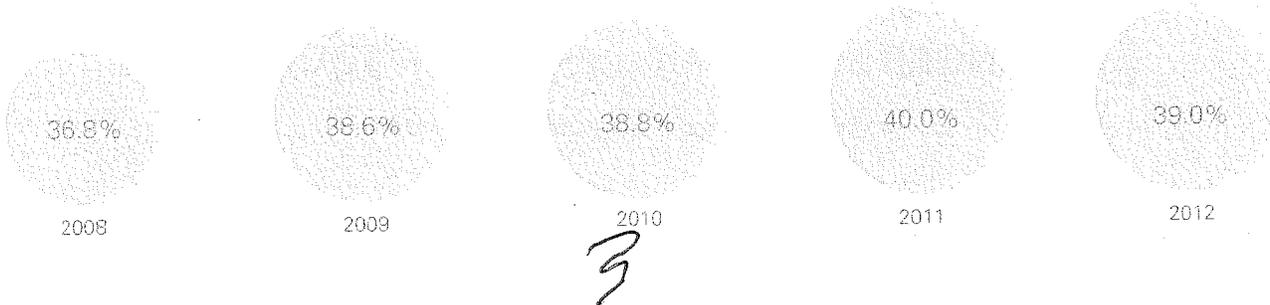
More information on this agenda to increase attainment can be found at <http://strategylabs.luminafoundation.org/higher-education-state-policy-agenda/>, including concrete action steps based on evidence and experience about what works in states.

A wide range of entities need to take action to increase attainment, including policymakers, higher education leadership, faculty, business leaders and employers, community leaders, youth-serving organizations, and — perhaps most important of all — students and their families. Lumina believes states are the best place to engage and mobilize these individuals and organizations around a common goal and plan.

There is a lot of work to do, but the path forward has become clear. Now is the time for action in Maine.

## Tracking the trend

Percentage of the state's working-age population (25-64) with at least an associate degree





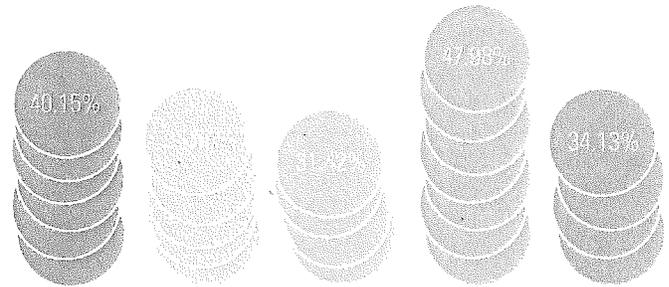
### Levels of education for Maine residents, ages 25-64

● Less than ninth grade	11,917	<b>1.65%</b>
● Ninth to 12th grade, no diploma	32,560	<b>4.52%</b>
● High school graduate (including equivalency)	243,854	<b>33.82%</b>
● Some college, no degree	151,786	<b>21.05%</b>
● Associate degree	74,591	<b>10.34%</b>
● Bachelor's degree	138,372	<b>19.19%</b>
● Graduate or professional degree	67,964	<b>9.43%</b>

Source: U.S. Census Bureau, 2017-18 American Community Survey, P1143-01

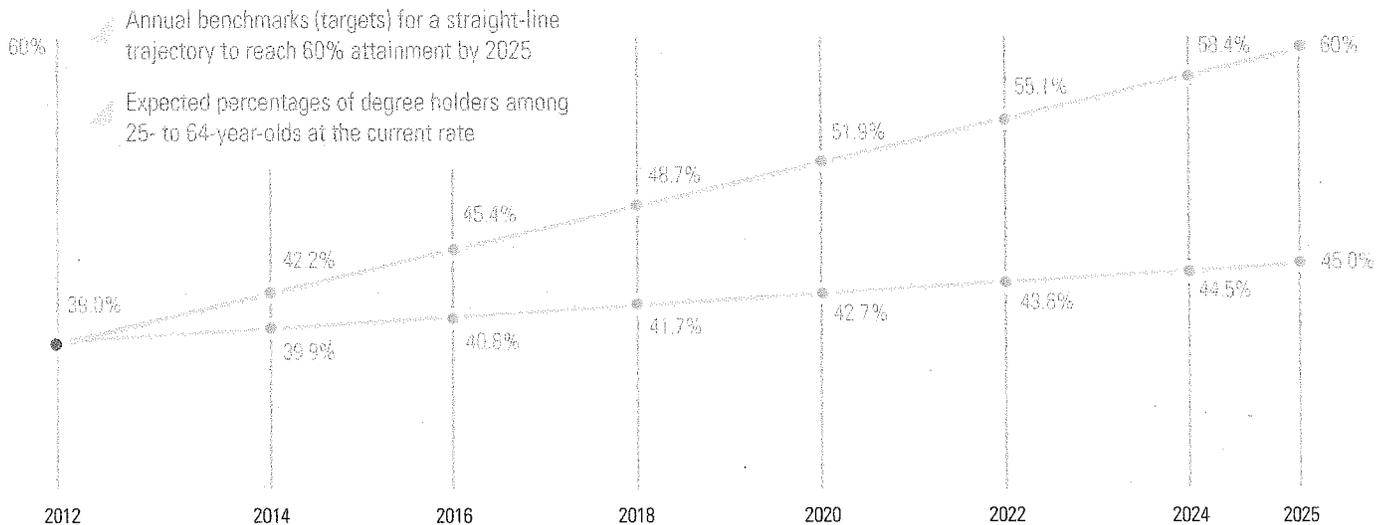
### Degree-attainment rates among Maine adults (ages 25-64), by population group

● White	<b>40.15%</b>
● Black	<b>34.64%</b>
● Hispanic	<b>31.42%</b>
● Asian	<b>47.98%</b>
● Native American	<b>34.13%</b>



Source: U.S. Census Bureau, 2017-18 American Community Survey, P1143-01

### The path to 60% degree attainment in Maine



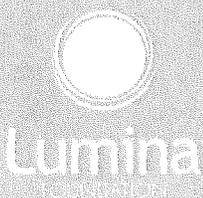
Source: U.S. Census Bureau, 2016 Census, 2019, 2021, and 2022 American Community Survey

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## Percentage of Maine adults (ages 25-64) with at least an associate degree, by county

Androscoggin	31.50	Franklin	33.50	Knox	35.93	Penobscot	36.97	Somerset	26.31	York	40.76
Aroostook	29.17	Hancock	40.28	Lincoln	38.45	Piscataquis	28.71	Waldo	35.04		
Cumberland	52.31	Kennebec	36.73	Oxford	26.67	Sagadahoc	41.05	Washington	28.87		

Source: U.S. Census Bureau, *IPEDS* (Integrated Postsecondary Education Data System) Data Center



Lumina Foundation is an independent, private foundation committed to increasing the proportion of Americans with high-quality degrees, certificates and other credentials to 60 percent by 2025. Lumina's outcomes-based approach focuses on helping to design and build an accessible, responsive and accountable higher education system while fostering a national sense of urgency for action to achieve Goal 2025.

## SETTING A STATE ATTAINMENT GOAL

The state attainment goal serves as the overarching framework for the state's postsecondary strategic plan, budgeting practices and policy initiatives.

Has Maine set an ambitious education attainment goal? Does Maine have a plan for how to reach this goal?

### GOAL 2025

By 2025, 75% of the state's postsecondary students will have earned a credential that prepares them for the workforce.

Source: <https://www.maine.gov/education/strategy/strategy-2025>

### SETTING MAINE'S GOAL

An effective statewide goal should be:

- ✓ quantifiable—a number or percent that can be measured over time.
- ✓ challenging in that it cannot be easily achieved through population increases.
- ✓ include a long-term target date to demonstrate commitment and drive expectation.
- ✓ address closing attainment gaps for underrepresented populations.
- ✓ articulated in statute and/or the state's strategic plan for postsecondary education.
- ✓ based on an analysis of state workforce needs so that institutions can produce graduates who meet local workforce demand.
- ✓ embraced by many stakeholders including K-12 and the workforce.

### Attainment goal and completion goal are terms that are often used interchangeably but are actually different.

Attainment goal refers to the educational levels of a state's population.

### NATIONAL & MAINE DATA

Research supports the economic imperative for Goal 2025.

#### Nationally:

There will be 55 million job openings through 2026.

- 35% of the job openings will require at least a bachelor's degree.
- 30% of the job openings will require some college or an associate's degree.
- STEML, healthcare professions, and community services are among the fastest growing occupations that require high levels of postsecondary education.
- Employers will seek cognitive skills such as communication and analytics from job applicants.

#### In Maine:

Between 2010 and 2020 there will be an estimated 237,000 total job openings (Growth rate = 10%)

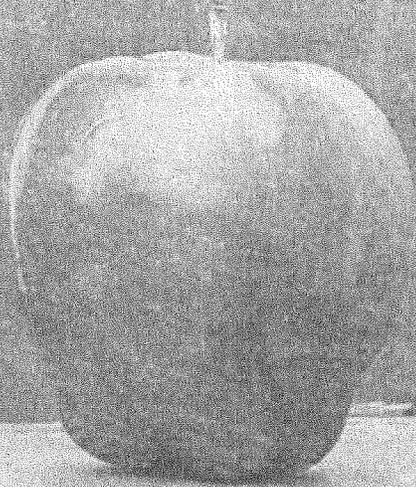
39% of the state's 721,000 working-age adults (25-64 years old) hold a two- or four-year college degree, according to the 2012 Census data.

Sources: Georgetown Center on Education and the Workforce, *Recovery, Job Growth and Education Requirements through 2020*

Lumina Foundation, *A Stronger Nation Through Higher Education: Maine*

For more information on Lumina's state policy agenda, please visit [strategylabs.luminafoundation.org](https://strategylabs.luminafoundation.org). As a private foundation, Lumina does not support or oppose any specific legislation. Lumina provides information and resources on a nonpartisan basis to advance Goal 2025.

EDUCATE  
MAINE



EDUCATION INDICATORS  
FOR MAINE 2014

7

## MISSION AND ACKNOWLEDGEMENTS

Education Maine is a business-led education advocacy organization championing college and career readiness and increased education attainment. The organization was formed by the merger of the Maine Coalition for Excellence in Education and the Compact for Higher Education in December 2011. Education Maine believes that education is the catalyst and foundation for individual success, engaged citizenship, and sustainable economic growth, and that all Maine people should have equal access to high quality educational opportunities.

We would like to thank the following individuals, organizations, and businesses who have helped guide the research, data, and framework published in Education Indicators for Maine 2014. Education Maine board members Tim Hesse, Meredith Jones, Dike Albanese, Ron Bancroft, Carl Medd, and Hon. Jill Goldthwait; Lisa Plimpton, Katie Freeman, and Abby Roy at the Senator George J. Mitchell Scholarship Research Institute; Colleen Quinto of the Alford Scholarship Foundation; Brown & Company; Former Executive Director Tanna Clews and the Education Maine staff; and Education Maine intern, Jed Quinto. This report is underwritten by the Davis Family Foundation, John T. Gorman Foundation, and Nellie Mae Education Foundation. We are grateful for the long-term support of each of these foundations. The genesis of the Indicators Report comes from Prepare Maine, an initiative of our predecessor organization, the Maine Coalition for Excellence in Education, under the leadership of Yellow Light Green and Bob Katz. We are grateful to the former boards of directors of our predecessor organizations, the Maine Coalition for Excellence in Education and the Maine Compact for Higher Education. These two groups had complementary missions of improving education and the economy in Maine by ensuring that all citizens had equal access to quality educational opportunities. We are proud to carry on this work.

# WE COME

Welcome back! Educate Maine is pleased to share with you the 2014 Education Indicators Report for Maine. This report has been developed to explore and better understand Maine's education pipeline from preschool through postsecondary education. Our focus is on the 10 indicators we have identified which we believe best measure Maine's educational performance.

New this year, benchmarks show where we stand today regarding each indicator, and where we hope – and expect – to be five years from now.

The ten indicators that we measure follow the path of each Maine child as he or she grows and learns. We look at participation in educational programs in early childhood, because those experiences lay the foundation on which all future education is based. We examine performance from first grade through high school, because we understand the importance of demonstrating proficiency at one level in order to be ready to achieve at the next level. And we study postsecondary outcomes because, ultimately, it is educational attainment that we seek to measure and to celebrate.

This report is intended to inform, but also promote discussion and serve as a call to action. Whether a parent or a teacher, a community member or policymaker, we hope that the findings of this report increase engagement, prompt positive dialogue, and strengthen the support needed to continue promising strategies to increase educational opportunity for Maine's students.

Sincerely,



TIMOTHY HUSEY  
CHAIRMAN OF THE BOARD  
PRESIDENT AND CEO, HUSEY SEATING COMPANY

We dedicate this report to Tanna Clews as she leaves a 16-year track record of positive, commendable work with Educate Maine and the Maine Coalition for Excellence in Education. Tanna's passion and dedication for the cause will be greatly missed.

This report is available at [indicators.educatemaine.org](http://indicators.educatemaine.org)

9

# TEN INDICATORS

These ten indicators follow the educational path of each Maine child and the foundational benchmarks for their future education goals identify where we hope to be by 2019 and how proficiency demonstrates our educational attainment. Our leading policy implications for attainment: Access—funding for high quality preschool and pre-k; Proficiency—continued support and reduced remediation; and Affordability—control in cost and post-secondary debt.

## INDICATORS

## WHERE WE STAND TODAY

PRESCHOOL PARTICIPATION

44% of 3 & 4 year-olds are enrolled in public or private preschool

PUBLIC PREK KINDERGARTEN

34% of 4 year-olds are enrolled in public pre-k

FULL-DAY KINDERGARTEN

88% of Maine school districts offer full-day kindergarten

4TH GRADE ACHIEVEMENT

Percentage of Maine students who are at or above proficiency in fourth grade: Reading (37%), Math (47%)

8TH GRADE ACHIEVEMENT

Percentage of Maine students who are at or above proficiency in eighth grade: Reading (38%), Math (40%)

HIGH SCHOOL ACHIEVEMENT

86% of Maine students graduated from high school  
49% of Maine students in grade eleven are proficient in reading and math

COLLEGE ON TIME

62% of Maine students enrolled in college within one year of graduation from high school

83% of Maine first-year students returned for a second year at their college institution

COLLEGE COMPLETION

Degree completion (within 150% of normal time):  
Community College: 26.1%  
Four Year Public Institution: 47.7%  
Four Year Private Institution: 67.4%

COLLEGE COST & STUDENT DEBT

Maine residents pay more per capita in more for college than New England: 32% vs 26%

MAINE'S WITH COLLEGE DEGREES

37.8% of Maine students have an Associate Degree or higher



## GOALS FOR 2019

50% of 3 & 4 year olds will be enrolled in public or private preschool

64% of 4 year olds will be enrolled in public pre-k

Maine will offer consistent and quality public pre-k

100% of Maine school districts will offer full day kindergarten

Maine students will increase their proficiency in both reading and math by seven percentage points

Maine students will increase their proficiency in both reading and math by seven percentage points

90% of Maine students will graduate from high school

70% of Maine students in state even are proficient in reading and math

65% of Maine students enroll in college within one year of graduating from high school

88% of Maine first-year students return for a second year at their college institution

By 2023 increase college completion rates by three percentage points close the gap with our New England counterparts

Maine residents pay the same per capita income for college as New England

44% of Maine should have college degree, certificate or industry credential. By 2023 50% of Maine should have college degree, certificate or industry credential

## GOALS

100% of students in Maine will graduate from high school prepared for success in post-secondary education and the workforce.

50% of Mainers who are 25 years and older will possess a college degree, certificate or industry credential, attaining or surpassing the new england average, by 2023.\*

11



## PROFILE

Harold Alond College Challenge

In March 2014, on what would have been Harold Alond's 100th birthday, the Alond Scholars'ip Foundation announced that all Maine resident babies would now automatically receive a \$500 Alond Grant for college. The foundation expects to fund some 12,000 children, to that tune of \$6 million annually going forward. Mr. Alond's legacy gift to Maine is intended to provide both aspirational and practical benefits to generations of Maine students.

Maine's future prosperity depends on how well we prepare our people for the 21st century. Participation in high-quality early childhood programs, raising proficiency in 1st and 2nd grade, graduating high school seniors who are prepared for college and career, and increasing the number of Mainers with postsecondary degrees and credentials are all critical elements to moving Maine forward. Together we can educate Maine.

### HgHSD-00 gRADUATION

**86%** Of 100 Maine students entering 9th grade, 86 will graduate from high school.

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### HgHSD-00 PROFICIENCY

**49%** Only 49% of Maine 11th graders are proficient in reading & math.

### CO | Eg ENROLLMENT

**50%** 50 of those graduating seniors will enroll in a 2 or 4-year college.

### CO | Eg EG RADUATION

**33%** 33 will graduate from a 2 or 4-year college.

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### CO | Eg ECOST

Although Maine's public university system has the lowest tuition in New England, Maine residents pay more per capita income than the rest of New England.

- \$12,787** Trend cost of a Maine 4-year public university is 32% of per capita income.
- \$13,722** Trend cost of a New England 4-year public university is 26% of per capita income.

### HgHSD-00 gRADUATION RATES

Year	Maine (ME)	New England (NE)
2009	80%	80%
2013	88%	85%

### MAINERS WITH CO | Eg EDEg FEES > 50% BY 2023

Year	New England's Current Expected Trajectory	Maine's Current Expected Trajectory of Degree Holders	Maine's New Trajectory to Attain or Surpass 50% Attainment
2006	41.7%	34.3%	-
2010	42.5%	36.5%	-
2013	43.2%	37.8%	-
2014	-	-	46.2%
2018	-	-	48.5%
2022	-	-	50.0%
2026	-	-	51.5%

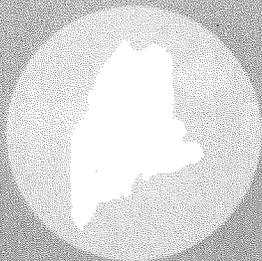
**50% BY 2023** Our goal is for Maine to attain or surpass the New England average of 50% of its people possessing a college degree, certificate or industry credential.



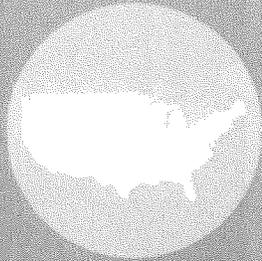
# MAINE EDUCATION REFININE

## AS A SNAPSHOT OF EDUCATION IN MAINE

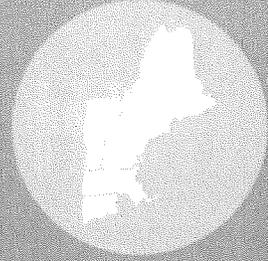
### PRE-SCHOOL ENROLLMENT (3 and 4 year-olds)



44%  
MAINE



46%  
UNITED STATES



57%  
NEW ENGLAND



### PRE-K ENROLLMENT (4 year-olds)

MAINE IS BEHIND THE U.S. AND NEW ENGLAND IN PRE-SCHOOL PARTICIPATION. HOWEVER, MAINE UTILIZES PUBLIC PRE-K PROGRAMS AT A FASTER RATE (34%) THAN THE U.S. (28%) AND NEW ENGLAND (15%).

### EARLY CHILDHOOD

### ELEMENTARY SCHOOL

### MIDDLE SCHOOL

### 4<sup>TH</sup> GRADE PROFICIENCY (NAEP SCORES)



READING

37%  
MAINE



42%  
NEW ENGLAND



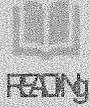
MATH

47%  
MAINE



50%  
NEW ENGLAND

### 8<sup>TH</sup> GRADE PROFICIENCY (NAEP SCORES)



READING

33%  
MAINE



43%  
NEW ENGLAND



MATH

40%  
MAINE



44%  
NEW ENGLAND

4

A 3rd grade student who doesn't read at grade level (as reflected in 4th grade test scores) is four times less likely to graduate from high school than her proficient peers.

2 YRS

By the end of 8th grade US students are two years behind in math compared to their peers in other countries.

# EARLY CHILDHOOD

High quality early childhood education lays the foundation for Maine students' future academic success and is a strong predictor of the state's future prosperity for our state. Longitudinal studies show that children who attend quality preschool programs are less likely to require special education, become a teen parent, commit crimes and are more likely to graduate from high school and go to college. High quality early childhood education is a wise investment for our communities and our state. For every dollar invested in early learning, there is more than a seven dollar return.<sup>1</sup>

Maine lags behind our New England neighbors in preschool participation, but we have higher participation in public prekindergarten than all but Vermont.<sup>2</sup> Recognizing that Mainers place high value on public pre-K, but are unlikely or unable to enroll their children in preschool, suggests that as a state, we could maximize children's development at a lower cost if we invest in quality early childhood programs that are integrated with the elementary school system. In March 2014, L.D. 1530 was passed into law which requires universal voluntary pre-K by the 2017-2018 school year, helping our state further promote cognitive, physical, social and emotional development in our young children thereby increasing a child's readiness for and eventual success in kindergarten and beyond.

As with an investment in our children, timing and continuity matters. With universal available public pre-K now on the horizon for Maine, enrollment in quality preschool programs for Maine children will start our youngest students on the path to a successful future.



# FRESH-00 PARTICIPATION

Maine's total preschool enrollment, including both public and private programs, is far less than the U.S. and New England averages.<sup>[3]</sup>

The first step in a child's education outside the home is having access to preschool. In order to start off on the right path to success, students need access to high-quality preschool, yet too many of our state's children don't have access to these critically important programs.<sup>[4]</sup> Collaborative preschool partnerships will help us expand and strengthen these programs. High-quality programs include research-based curriculum that incorporates early language, literacy and numeracy, integrate social, emotional and physical development throughout the day and provide teacher training and classroom support to learn the skills needed to impact the varied learning needs of children entering preschool. Preschool quality program standards, such as group size, child-to-teacher ratio, and classroom materials, help ensure the implementation of high-quality curriculum.

If Maine is going to compete on the regional, national and global stage, we must give more Maine children the foundation they need to become successful students, citizens, and future workers. When communities put the needs of children and families first, we see more opportunities for our children to thrive.

a child's vocabulary by age three can predict



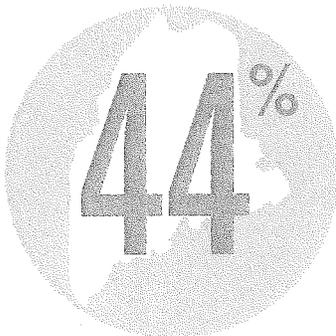
grade reading achievement.



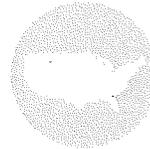
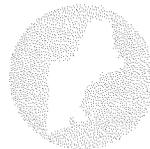
50% OF 3 & 4 YEAR OLDS WILL BE ENROLLED IN A PUBLIC OR PRIVATE PRESCHOOL

## FRESH-00 ENROLLMENT

3 & 4-year-olds, public and private



Maine



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# PUBLIC PREKINDERGARTEN

Currently 63% of Maine's school districts offer public prekindergarten and one third of four year olds enroll in these programs, well beyond the New England average.<sup>[5]</sup>

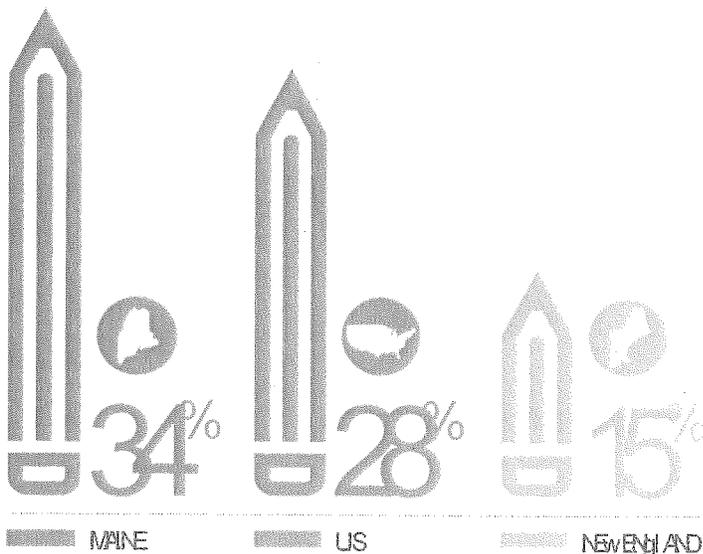
Public prekindergarten, like preschool, provides children with a foundation for future academic success. With this foundation, children enter school behind their classmates and struggle to keep up. Today children in public preK are prepared to be kindergarten ready learning to recognize the letters of the alphabet, focus their attention for set periods of time, and interact with peers. Those children who enter school not kindergarten ready have lower reading skills at the end of first grade, and 88% of those poor readers will still be poor readers in 4th grade.<sup>[6]</sup> Fortunately Maine is on its way to addressing this problem.

With the passage of L.D. 1530, every school district in Maine is required to offer a universal, voluntary preK program by the 2017-2018 school year. We expect that Maine families who choose to participate in public education will take advantage of this offering and enroll their eligible 4 year olds. It will take the commitment of every community to ensure there is enough space for each eligible student.



64% OF 4 YEAR OLDS WILL BE ENROLLED IN PUBLIC PREK  
MAINE WILL OFFER CONSISTENT AND QUALITY PUBLIC PREK  
PROGRAMMING TO 100% OF MAINE 4 YEAR OLDS

## 4 YEAR OLDS ENROLLED IN PUBLIC PREKINDERGARTEN

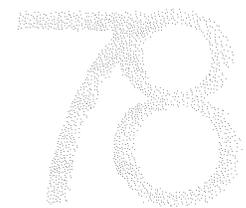


# OVER ONE THIRD

of our 4-year-olds are enrolled in public prekindergarten. Maine's enrollment in public preK is higher than New England and US averages and triple what it was in 2003 (11%).

SOURCE: National Institute for Early Education Research, "The State of PreK 2013", <http://nieer.org/sites/nieer/files/yearbook2013.pdf> (2013)

every \$1 invested in Maine on early care and education generates an additional



cents in new spending for the state.<sup>[7]</sup>

66



# FULL-DAY KINDERGARTEN

Gains made by children in quality early learning programs diminish with continued on to quality full-day kindergarten. Children in full-day kindergarten classes have greater reading and mathematics achievement gains than those in half-day classes. Additionally, full-day kindergarten programs help close the achievement gap between low income students and their peers. As Maine continues to increase efforts to offer full-day kindergarten, we anticipate seeing gains down the road: from increased proficiency rates to increased access and success in higher education. Last, while we continue to increase access to full-day kindergarten, Maine must also develop a statewide kindergarten screening assessment tool. This universal tool would provide teachers with critical information to better identify and address learning challenges early—saving money and resources over the long term and increasing the odds that children will be successful later in school.<sup>[8]</sup>

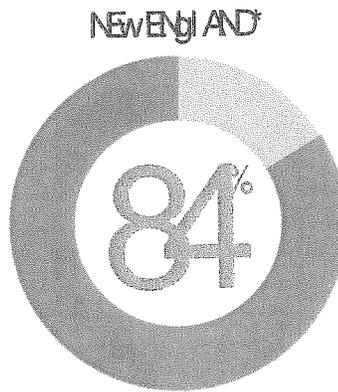
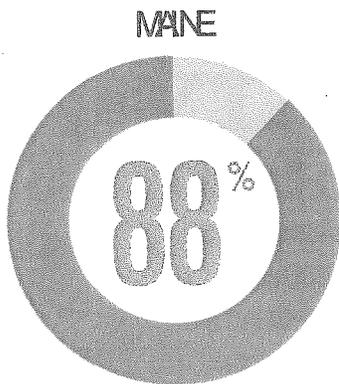
Full-day kindergarten should be available in every district in Maine.



100% OF MAINE SCHOOL DISTRICTS WILL OFFER FULL-DAY KINDERGARTEN

## FULL-DAY KINDERGARTEN IN MAINE

88% of school districts offer full-day kindergarten. Since 2006, the Maine Department of Education has not collected data on the number of schools within each district that have full-day kindergarten. As a result, this figure could be misleading if a district has schools that do not offer full-day kindergarten.



■ DISTRICTS WITH FULL-DAY KINDERGARTEN    ■ DISTRICTS WITHOUT FULL-DAY KINDERGARTEN

\* not including New Hampshire  
SOURCE: Maine Department of Education, one-time survey <http://www.maine.gov/education/empl/attending/stateal/pub.htm> (2013)

by age 5, a typical Middle class child recognizes



letters of the alphabet, compared to 9 letters for a child from a low-income family.

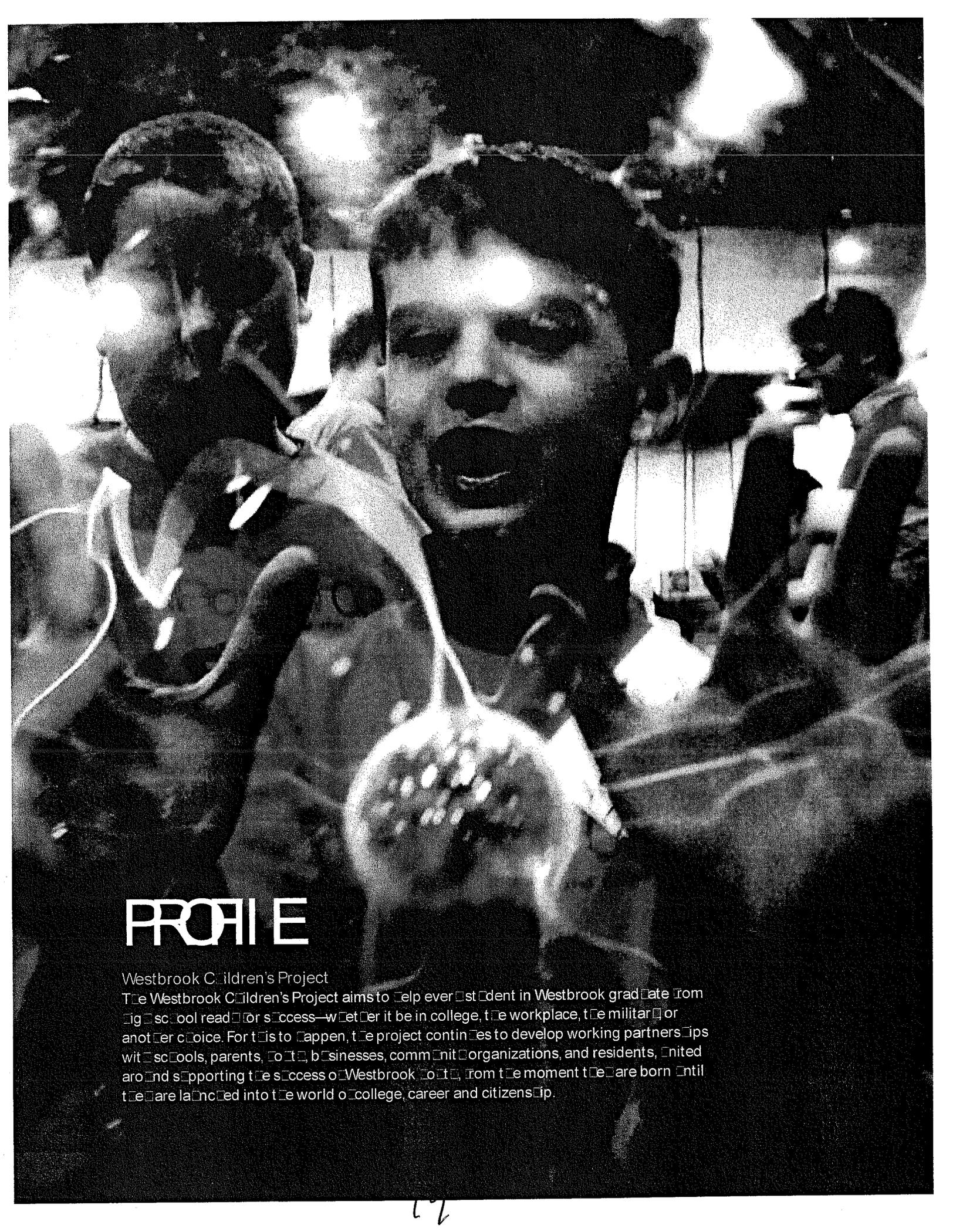


# SPOTLIGHT

Maine L.D. 1530/OP-577

universal Voluntary Prekindergarten

Changes to the compulsory age for school attendance from 7 to 5 and requires universal voluntary prekindergarten education be made available to all 4 year olds in a community by the 2017-2018 school year. This requires the development of standards for prekindergarten education programs, recommendations for statewide pre-K screening, assessing program performance, and best practices to coordinate early childhood education programs with child care providers.



# PROFILE

## Westbrook Children's Project

The Westbrook Children's Project aims to help every student in Westbrook graduate from high school ready for success—whether it be in college, the workplace, the military or another choice. For this to happen, the project continues to develop working partnerships with schools, parents, local businesses, community organizations, and residents, united around supporting the success of Westbrook youth, from the moment they are born until they are launched into the world of college, career and citizenship.

# 1ST-12TH GRADE

We all understand the critical nature of each student's classroom experience. **W**hile teachers across the state work every day to engage their students and provide an atmosphere that supports and encourages learning, Teachers are clearly the most influential and critical to student learning, and the Maine 2014 Teacher of the Year and Content Teachers of the Year are good examples of the impact of great teaching. Our best teachers need the support of parents and the community in and outside of the classroom.

Maine's 2014 Content Teachers of the Year remind us that nothing impacts a child's academic and social success in school more than a healthy relationship among schools, families and the community. These relationships and collaboration will help students enjoy learning, meet state academic standards, and ensure their success. And it is of utmost importance that businesses continue to engage and participate in preparing students for future success.

Exciting changes are happening in our schools across the state. Gone are the days when, regardless of gaps in knowledge, skills, and understanding, a student received his/her high school diploma based on just completing the required coursework. Soon, all Maine students will be required to apply knowledge and demonstrate skills in order to earn a diploma. This new model of "proficiency-based learning" will be an adjustment for each of us, and requires everyone's efforts to help schools throughout the state implement and teach this model of learning and achieve excellent results.

Every person in Maine has the opportunity to play a role in strengthening Maine's education system, from parents to business owners, community members to elected officials.



# 4TH GRADE ACHIEVEMENT

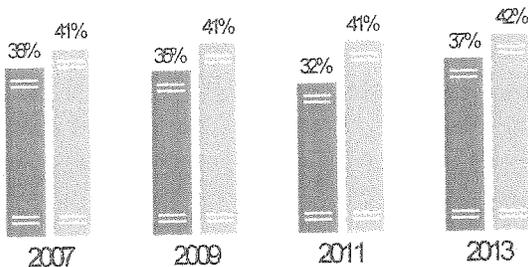
Since 2005, Maine's 4th grade math scores have improved, but reading scores have basically been stagnant.

Fourth grade testing provides the first quantitative snapshot of how well we are preparing our students for academic and vocational success. Not only do 4th grade scores predict eighth grade scores, they also affect high school and college attainment. Students who do not read proficiently in third grade (reflected in 4th grade scores) are three times more likely to leave high school without a diploma than proficient readers.<sup>[9]</sup>

While Maine's proficiency rates may be at or above the national average, we must be more vigilant about making sure our students move on only when they can demonstrate mastery of skills.

MAINE STUDENTS WILL INCREASE THEIR PROFICIENCY IN BOTH READING AND MATH BY SEVEN PERCENTAGE POINTS

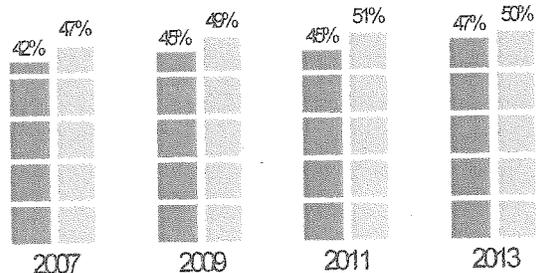
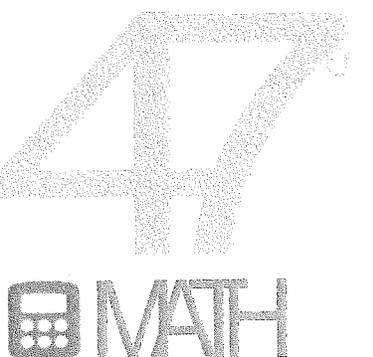
## 4TH GRADE READING PROFICIENCY (NAEP SCORES)



37% of Maine students were at or above proficiency in reading in 2013

MAINE NEW ENGLAND

## 4TH GRADE MATH PROFICIENCY (NAEP SCORES)



47% of Maine students were at or above proficiency in math in 2013

MAINE NEW ENGLAND

7%

of students who were chronically absent in both kindergarten and first grade were reading proficiently in third grade, compared to

64%

of those with good attendance.

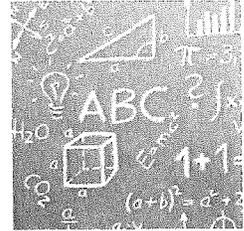
SOURCE: National Assessment of Educational Progress (NAEP), <http://nces.ed.gov/nationsreportcard> (2014)



# 8TH GRADE ACHIEVEMENT

By 8th grade, proficiency scores show little improvement and still lag behind New England. In reading and math, 38% and 40% respectively of Maine students are at or above proficiency compared to 43% and 44% of students in New England.<sup>[10]</sup>

Educational attainment is a major factor in an individual's future earning power, and the skills that students develop in middle school are critical to future academic success. Students who fail to demonstrate grade level proficiency in math are at risk of being tracked into non-college prep courses in high school, which can perpetuate the process of falling behind and exclude them from opportunities for higher learning.<sup>[11]</sup> Those middle school students who take rigorous courses tend to enroll in advanced and higher level courses in high school, which can help raise their awareness and interest in higher education.<sup>[12]</sup>



Maine is one of

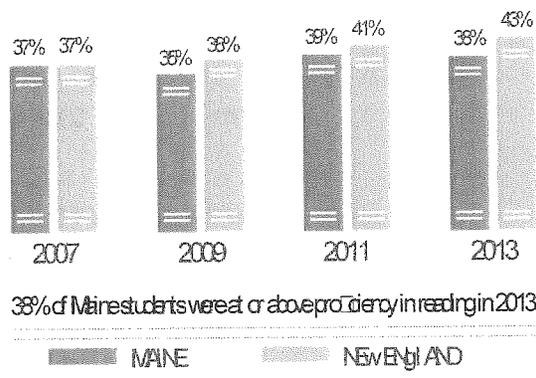
# 27

states committed to educating and preparing better teachers and administrators through teacher licensing, program accreditation, and effective data use policies.

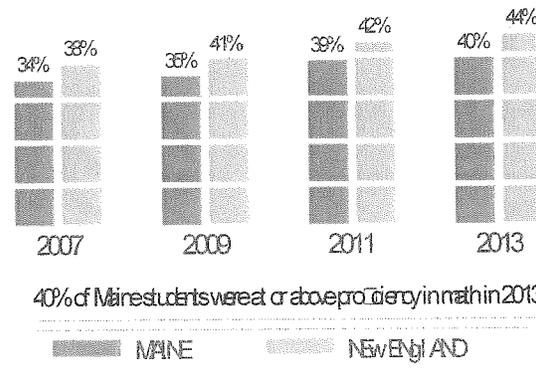
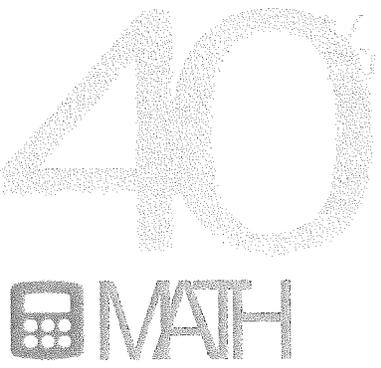


MAINE STUDENTS WILL INCREASE THEIR PROFICIENCY IN BOTH READING AND MATH BY SEVEN PERCENTAGE POINTS

## 8TH GRADE READING PROFICIENCY (NAEP SCORES)



## 8TH GRADE MATH PROFICIENCY (NAEP SCORES)



SOURCE: National Assessment of Educational Progress (NAEP), <http://nces.ed.gov/nationsreportcard> (2014)



# HIGH SCHOOL ACHIEVEMENT

Although 86% of students are graduating from high school, less than half of them are proficient in reading and math.

As a result, students have been graduating unprepared for college and career. With proficiency-based learning, a child will develop the knowledge and skills they need to succeed, before earning a diploma. This is a positive change for our schools, but we need to work together and state-based on our students' future success.

90% OF MAINE STUDENTS GRADUATE FROM HIGH SCHOOL

70% OF MAINE STUDENTS IN GRADE 11 ARE PROFICIENT IN READING AND MATH

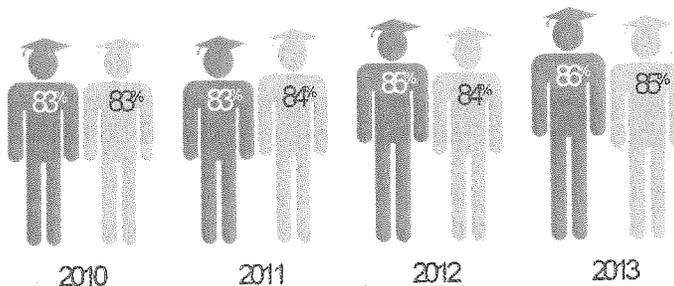
# 90

graduation rate = \$27 Million in increased annual earnings and

## HIGH SCHOOL GRADUATION RATE

# 86%

86% of Maine students graduated from high school in 2013

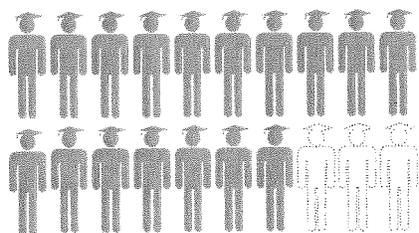


MAINE NEW ENGLAND

# \$4.1

Million in annual tax revenue.

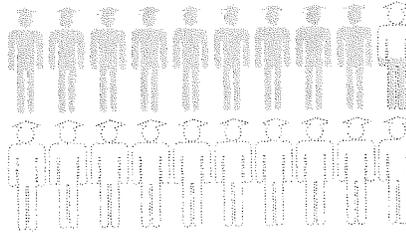
## GRADUATION RATE VERSUS PROFICIENCY



# 86%

GRADUATION  
86% of Maine students graduated from high school in 2013

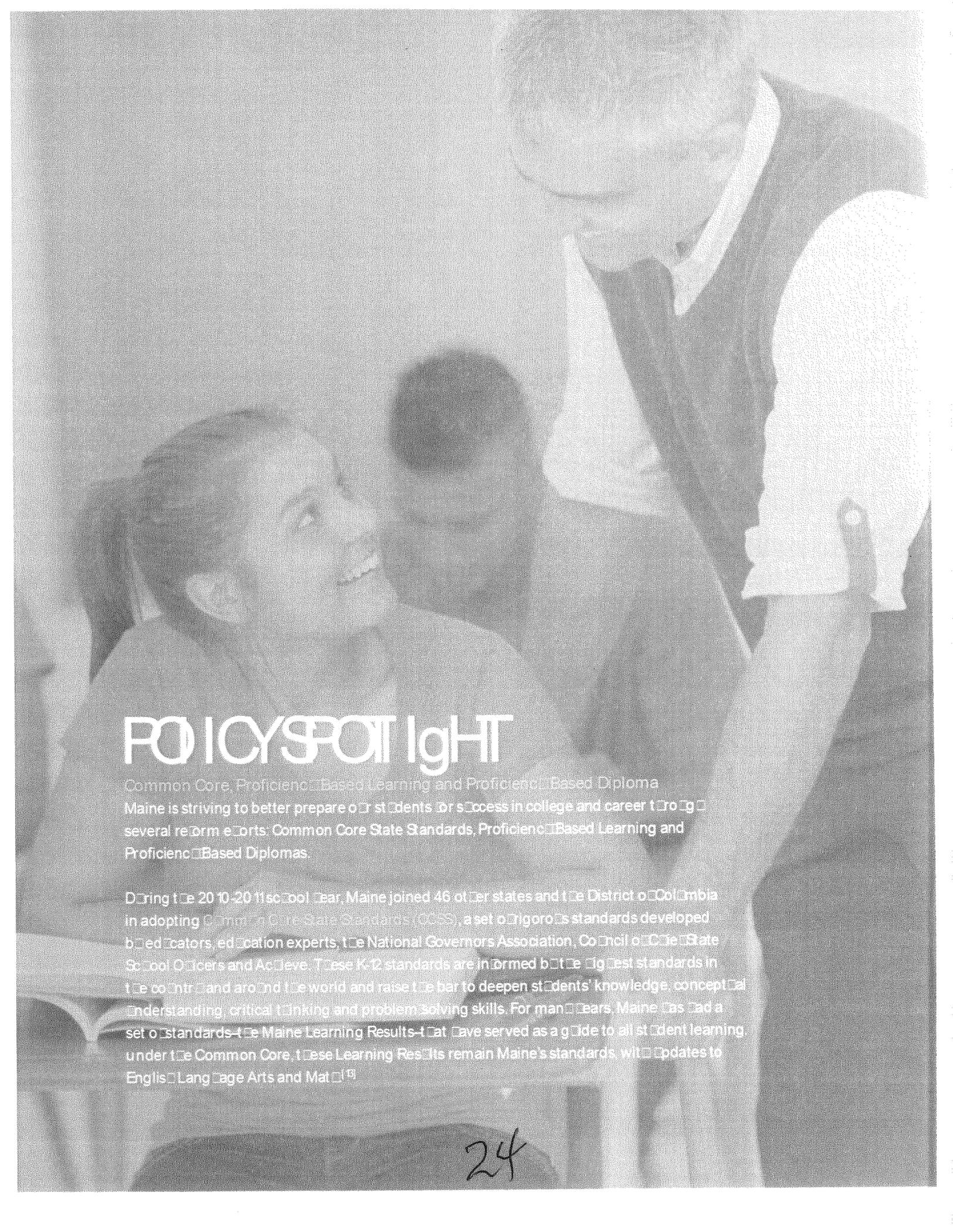
VS



# 49%

PROFICIENCY  
Only 49% of Maine 11th graders are proficient in reading and math in 2013

SOURCES: Maine Department of Education Data Warehouse, <http://dew.education.maine.gov/education/WEDW/> (Maine data); New England Secondary Schools Consortium, 2014 (CT and VT data).



## POLICY SPOTLIGHT

Common Core, Proficiency-Based Learning and Proficiency-Based Diploma  
Maine is striving to better prepare our students for success in college and career through several reform efforts: Common Core State Standards, Proficiency-Based Learning and Proficiency-Based Diplomas.

During the 2010-2011 school year, Maine joined 46 other states and the District of Columbia in adopting Common Core State Standards (CCSS), a set of rigorous standards developed by educators, education experts, the National Governors Association, Council of Chief State School Officers and Achieve. These K-12 standards are informed by the highest standards in the country and around the world and raise the bar to deepen students' knowledge, conceptual understanding, critical thinking and problem solving skills. For many years, Maine has had a set of standards—the Maine Learning Results—that have served as a guide to all student learning under the Common Core. These Learning Results remain Maine's standards, with updates to English Language Arts and Math.<sup>19</sup>

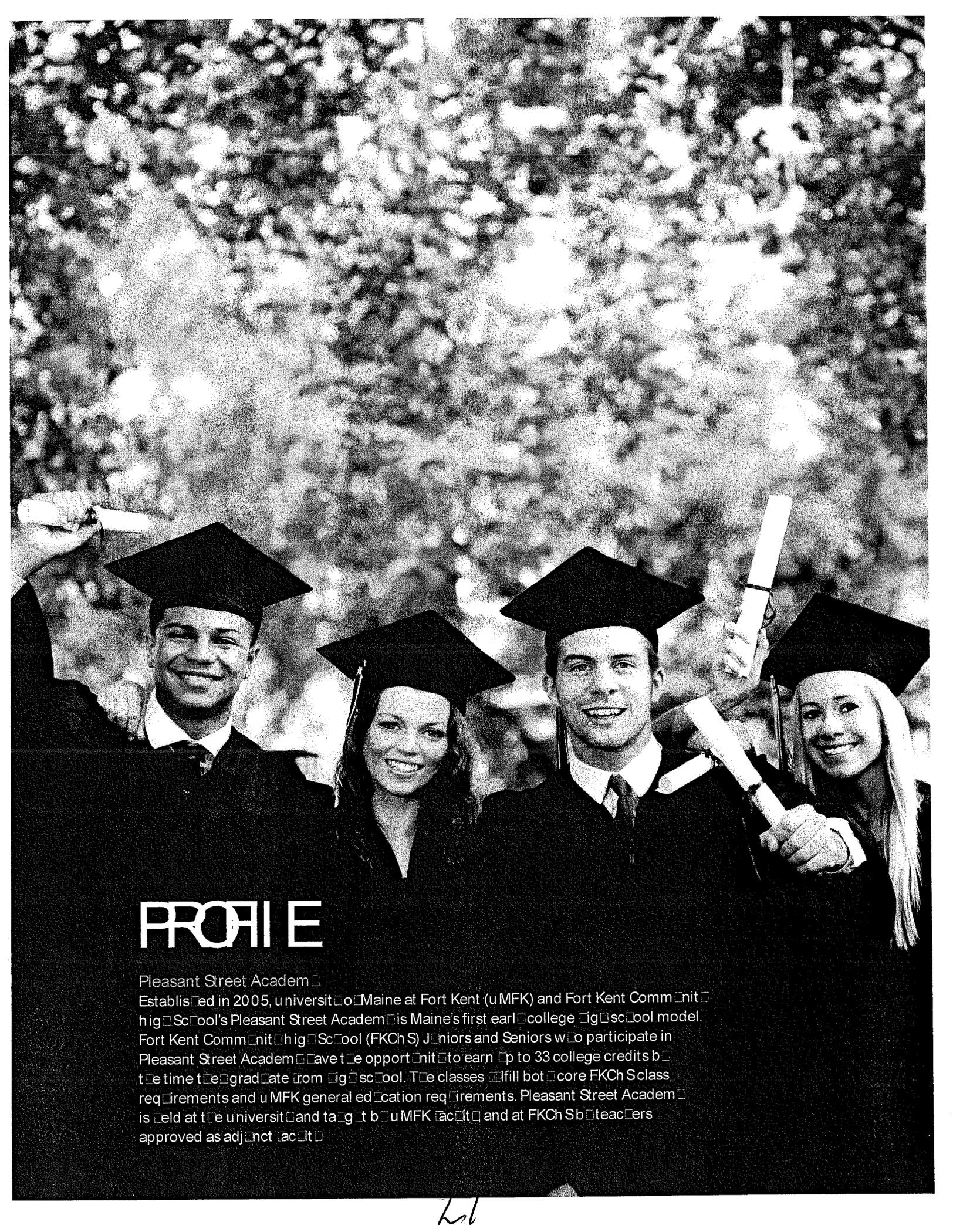
Proficiency-Based Learning (PBL) is a system of instruction and assessment that is based on students mastering knowledge and skills. Students are expected to learn before they progress to the next lesson, grade or receive a diploma.<sup>149</sup> In a PBL model, teachers design learning experiences that tie to a student's interests, needs, and progress, resulting in a more engaged, prepared, and successful graduate. Proficiency-based learning modifies the traditional model of education where students may or may not be proficient as they move through the grades. Maine's relatively low 11th grade proficiency rates exemplify how the traditional model is not working. Too many students graduate without a high school diploma and are accepted to college, only to learn that they must take remedial classes or other interventions.

Proficiency-based learning and graduation in Maine relies on a set of state standards, the Maine Learning Results, which define the skills and knowledge that students need to demonstrate proficiency. The Maine Learning Results include eight content or subject matter areas, as well as cross-content skills, known as the Guiding Principles. In March 2012 the Maine legislature passed and Governor LePage signed L.D. 1422, a law requiring Proficiency-Based Diplomas by 2020.<sup>150</sup> The law commences with the Class of 2018. However, the Department of Education has provided extension options to provide the additional time and support some districts will need to undertake the thoughtful, systemic change that will ensure quality implementation. The maximum extension allowed by the Maine DOE entails implementation with the Class of 2021.

To earn a proficiency-based diploma from a Maine high school, the state now requires that students must demonstrate that

- have engaged in educational experiences in English Language Arts, mathematics, and science in each of the high school;
- meet proficiency in all content areas of the Maine Learning Results, as well as proficiency in the Guiding Principles;
- meet any other requirements as specified by their local school board.





# PROFILE

## Pleasant Street Academy

Established in 2005, University of Maine at Fort Kent (UMFK) and Fort Kent Community High School's Pleasant Street Academy is Maine's first early college high school model. Fort Kent Community High School (FKChS) Juniors and Seniors who participate in Pleasant Street Academy have the opportunity to earn up to 33 college credits before the time to graduate from high school. The classes fulfill both core FKChS class requirements and UMFK general education requirements. Pleasant Street Academy is held at the University and taught by UMFK faculty and at FKChS by teachers approved as adjunct faculty.

# POST SECONDARY

By 2018, the demand for college-educated workers in Maine is projected to be seven times greater than for high school graduates.<sup>[6]</sup> Moreover, in the next 10 years, 90% of high-growth jobs will require education beyond high school.<sup>[7]</sup>

yet, as the “oldest” state in the nation, our state’s demographics present a significant challenge in meeting future job demands. As more Mainers retire, they will be taking their skills and knowledge from the workforce. As a result, our state’s future economic vitality depends on filling these vacancies with a well-educated and well-trained workforce.<sup>[8]</sup> A commitment to providing people with the knowledge, skills, and resources to obtain occupational certificates or college degrees is an important factor in our state’s economic prosperity. To do so, we must recognize and address the barriers to college attainment—specifically preparedness and cost.<sup>[9]</sup>

Lack of adequate academic preparation is a significant problem—52% of students in the Community College System<sup>[20]</sup> and 114% of students in the University of Maine system<sup>[21]</sup> require remedial courses; students do not get credit for courses, yet have to pay for them. Remedial courses cost students collectively around \$2 million annually. Fewer than 25% of students who take remedial courses earn degrees or transfer from two-year to four-year institutions.<sup>[22]</sup> Preparing our students for college means demanding mastery of skills as reflected by proficiency-based high school diplomas.



# CO | EgEgONg

Maine's college going rate (the number of students who enter college in the fall immediately after graduation) increased from 59% in 2007 to 62% in 2013.<sup>[23]</sup>

however, we still trail the rest of the nation,<sup>[24]</sup> and each step along the education pipeline results in a decrease in participation creating Maine's "education funnel effect".<sup>[25]</sup>

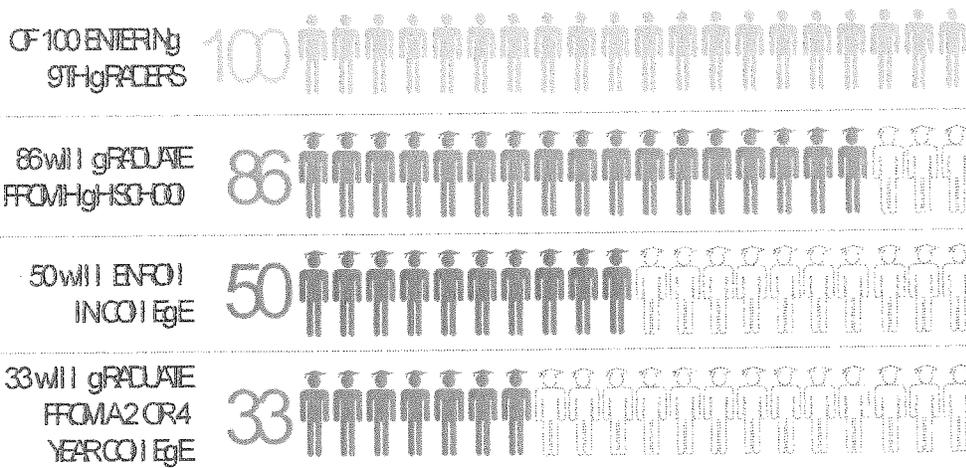
We must eliminate the barriers that keep students from enrolling, persisting in, and graduating from college.



69% OF MAINE STUDENTS ENROLL IN COLLEGE WITHIN ONE YEAR OF GRADUATING FROM HIGH SCHOOL

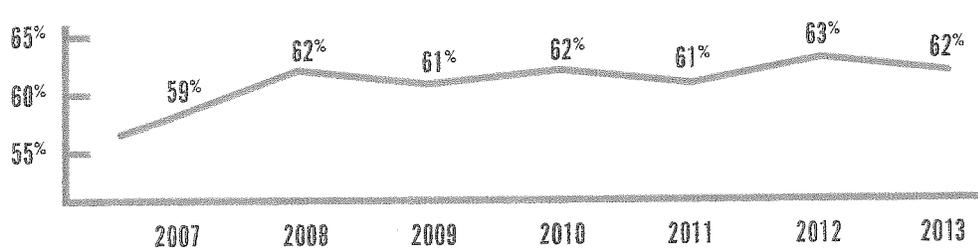
88% OF MAINE FIRST-YEAR STUDENTS RETURN FOR A SECOND YEAR AT THEIR COLLEGE INSTITUTION

## THE EDUCATION FUNNEL EFFECT



This graph exemplifies the "funnel effect" in our education pipeline showing how participation and attainment drops at a staggering rate at each level of education beyond high school. Of 100 9th graders, only 33 will earn a 2 or 4 year degree within ten years. This graph represents the experience of Maine's 2003 9th graders.

## COLLEGE GOING RATES IN MAINE



SOURCE: National Student Clearinghouse Student Tracker report for Maine, June 2014, Maine DOE.

20-24 year olds with at least a bachelor's degree are



less likely to be unemployed than those without a high school diploma



## SPOTLIGHT

KV Academ

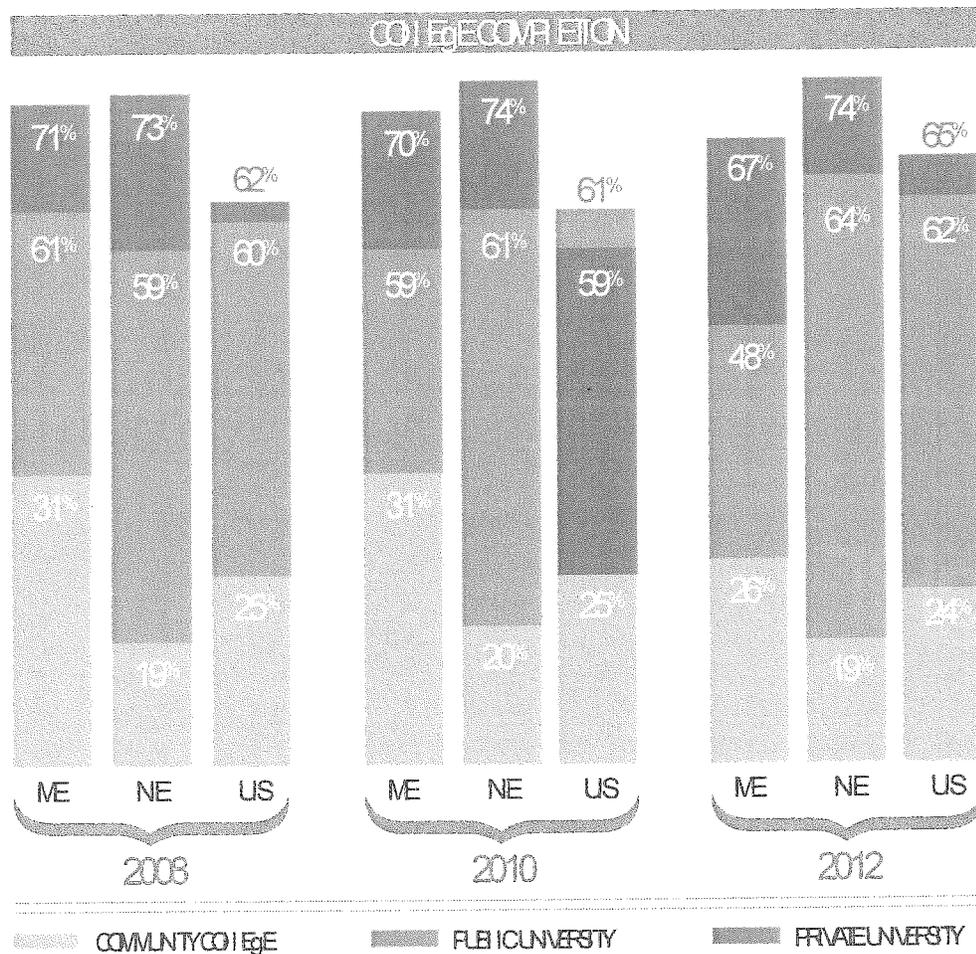
KV Academ (Maine College Transition Program), a collaboration between Kennebec Valley Comm College and adult education sites in Central Maine, helps adults who have a diploma from a high school or adult education program, GED, or HiSet, prepare for and transition to college by providing development and college prerequisite courses. Students take college preparation courses in reading, writing and math and prerequisite courses in biology, chemistry, physics and algebra. A specialized academic advisor is available to all students and assists with student skills and college preparation workshops and tours. College application fees are waived for participants.

# EDUCATION (AS AN INVESTMENT IN EDUCATION)

Mainers with a bachelor's degree earn 75% more than those with a high school diploma.

These increased earnings bring in more taxes, and account for much less government spending—creating a taxpayer benefit of about \$75,000 per degree.<sup>[26]</sup>

INCREASED EDUCATION RATES BY THE PERCENTAGE OF POINTS OF GAIN BY THE AP WITH OUR NEW ENGLAND COUNTRIES



as a comparison, on-time graduation is far less than 150% of normal time, implying that a large number of students need extra time to graduate.

44.7%

graduate in 4 years

10%

graduate in 2 years

Calculated from 4-yr institution in 6 yrs or 2-yr institution in 3 yrs (150% of normal time).  
 Calculated: completers within 3 yrs for 2-yr degree or 6 yrs for 4-yr degree divided by entering cohort minus transfers out. (COP)  
 SOURCE: Integrated Postsecondary Education Data System (IPEDS), National Center for Education, US Department of Education

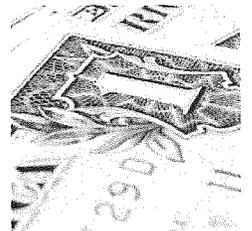
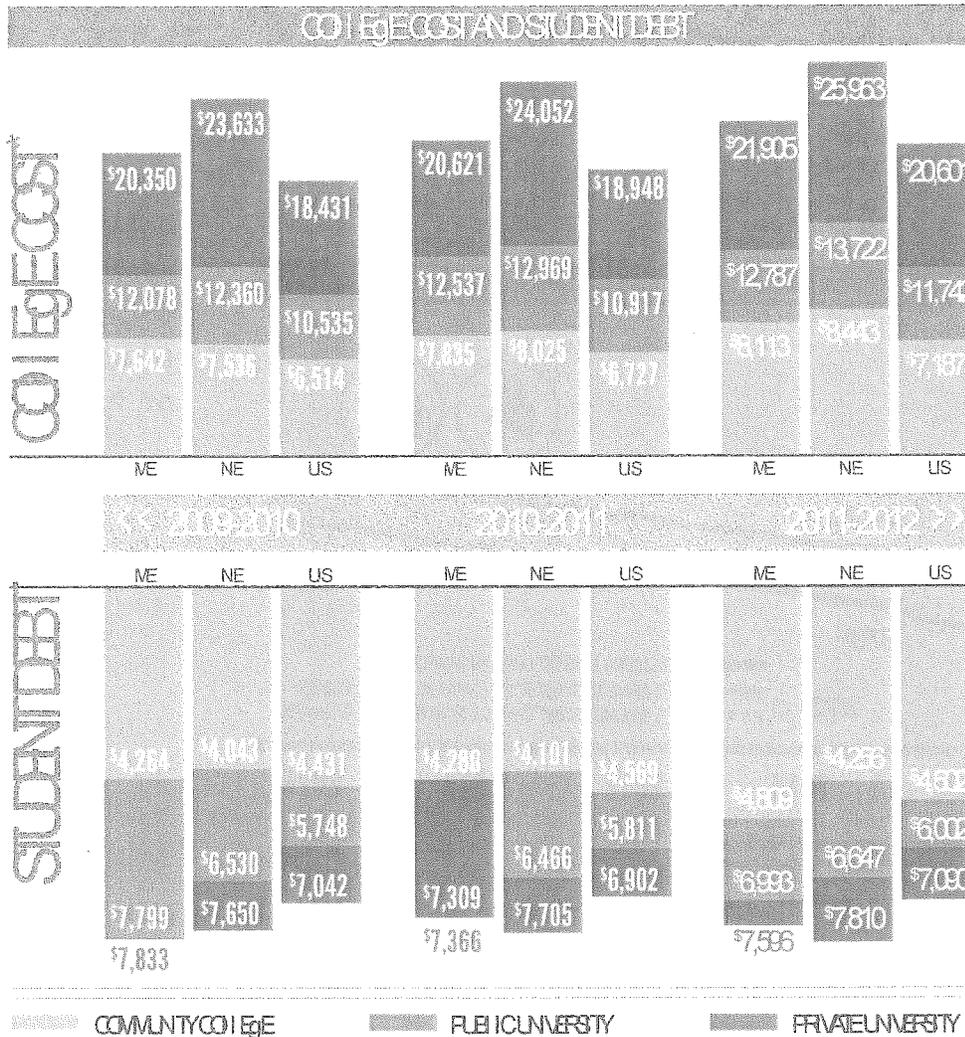


# COLLEGE COST & STUDENT DEBT

Maine residents pay more (32%) of their per capita income for college than New England (26%). Over the past decade, the average net cost of one year at a public four-year university has fallen from 46% to 32% of annual per capita income.<sup>[27]</sup>



MAINE RESIDENTS PAY THE SAME PER CAPITA INCOME FOR COLLEGE AS NEW ENGLAND



Maine ranks 71<sup>st</sup> highest in the nation in average student debt (\$29,352) and ranks

91<sup>st</sup>

highest in proportion of graduates with debt (67%)—for four year public and private institutions.<sup>[28]</sup>

Net cost of college: average yearly price charged to first-time, full-time undergrad students after financial aid deduction.  
 Student debt: average annual student loan aid amount received by first-time, full-time undergraduates.

SOURCE: Integrated Postsecondary Education Data System (IPEDS), National Center for Education, US Department of Education



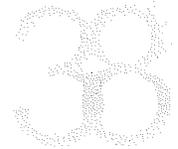
# MAINE SWITH COLLEGE DEGREES

By 2023, our goal is for Maine to attain or surpass the New England average of 50% of its citizens possessing a college degree, certificate or industry credential\*.

Many Maine business leaders cite the need for a more educated workforce as a primary factor in whether they will expand their business and/or move to a neighboring state. Yet Maine falls short in college metrics, has the lowest proportion of degree holders in New England,<sup>[29]</sup> and consequently has the lowest incomes in the region. College degree attainment results in significant benefits for individuals, taxpayers, and the state. In addition to increased earnings and lower unemployment, those with a college degree enjoy better health, longer life, reduced crime, greater tolerance, and increased civic involvement.<sup>[30]</sup>

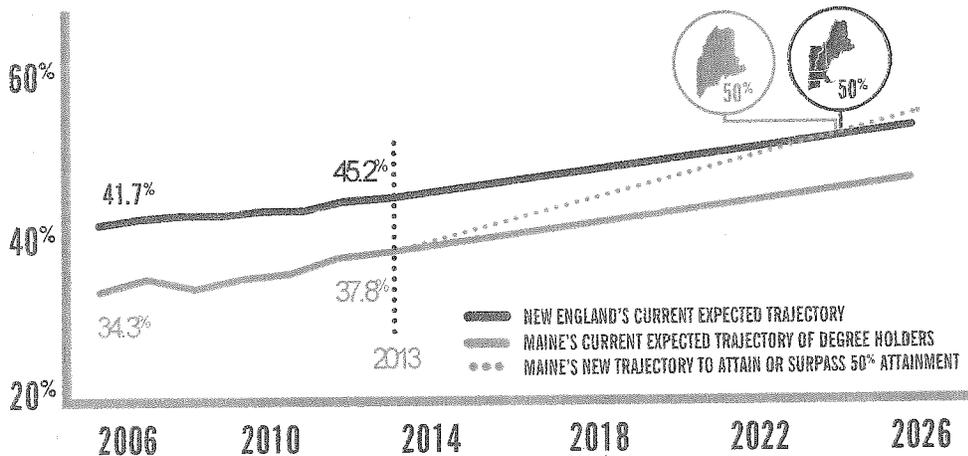
**% OF MAINE'S HOUSING COLLEGE DEGREE, CERTIFICATE OR INDUSTRY CREDENTIAL\*:**  
44% BY 2019  
50% BY 2023

79% of Maine's jobs are Middle or high skills (i.e. require some post-secondary education or training), yet only



38% of Maine's adults have some post-secondary degree (associate or higher).

## MAINE SWITH COLLEGE DEGREES - GETTING TO 50% BY 2023



\* Number of adults ages 25+ with associate degree or higher as a proportion of total population ages 25+. Excludes adults ages 25+ with a certificate or industry credential—data not available for this variable.

SOURCE: Census 2000 SF3; 2007-2013 American Community Survey 1-Year Estimates

# TAKE ACTION

## WHAT YOU CAN DO

We each have a role to play in improving Maine's education pipeline. Together we can prepare Maine's students and adult learners for success and positively impact Maine's future prosperity.

### Families

- ✓ Get to or child to school on time every day. Read to learn.
- ✓ Know what it takes to help to or child learn. Understand academic requirements and help to or child read to them.
- ✓ Make sure to or child takes challenging courses in English, math and science.
- ✓ Support teacher professional development.
- ✓ Don't believe to or child needs extra help. Ask for it.
- ✓ Get involved by communicating with teachers, participating in school events, and attending school board meetings.

### Educators

- ✓ Commit to ongoing communication with students and parents about each student's academic progress.
- ✓ Implement a variety of support systems and instructional practices that will ensure the success of students.
- ✓ Use data to inform instructional practices.
- ✓ Offer rigorous classes.
- ✓ Advocate for professional development.

### Business

- ✓ Encourage to or employees to get involved in their child's education by attending parent teacher conferences, volunteering in schools, mentoring, etc.
- ✓ Encourage to or employees to continue their education.
- ✓ Offer tuition reimbursement.
- ✓ Host career exploration meetings with to or school students.
- ✓ Share to or hiring criteria with students, parents and educators. Explain what to or are looking for in terms of knowledge, skills, and attitudes.
- ✓ Support professional development for educators.

### Elected Officials

- ✓ Adopt to or goal of 50% postsecondary degree attainment by 2023 and work with to or colleagues to positively impact the ten indicators highlighted in this report.
- ✓ Visit a school and a classroom and find out what educators in to or area need most in order to improve student performance.
- ✓ Support programs, rules and/or laws that increase participation in and make more accessible to or quality learning child food programs.

### Community

- ✓ Engender a culture of high academic expectations from to or schools, district administration, faculty and students.
- ✓ Visit schools, talk with teachers and students, attend school board and town budget meetings.
- ✓ Become a student mentor.
- ✓ Be informed about what is needed for students and schools to be successful in today's economy.
- ✓ Support professional development for educators.

34

EDUCATE MAINE is a business-led education advocacy organization whose mission is to champion college and career readiness and increased education attainment. Educate Maine was formed by the merger of the Maine Coalition for Excellence in Education and the Compact for Higher Education in December 2011.

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37

**Maine State Grant Funding Scenarios**

**Tiered 1750 - 2500**

Aca Yr	EFCLow	EFCHigh	StudentsTaking	Cost
15	0	0	9,761	\$ 15,790,500
15	1	5000	7,097	\$ 11,497,545
15	5001	10000	3,773	\$ 6,112,665
Total				\$34MM

**\$4000 for 0 EFC \$1500 for others**

Aca Yr	EFCLow	EFCHigh	StudentsTaking	Cost
15	0	0	10,766	\$ 35,313,300
15	1	5000	6,624	\$ 8,138,180
15	5001	10000	3,522	\$ 4,326,660
Total				\$47MM

**\$4000 for 0 EFC \$2500 for others**

Aca Yr	EFCLow	EFCHigh	StudentsTaking	Cost
15	0	0	10,766	\$ 35,313,300
15	1	5000	7,570	\$ 14,762,280
15	5001	10000	4,025	\$ 7,848,360
Total				\$57MM

**\$2500 for 0 EFC \$1500 for others**

Aca Yr	EFCLow	EFCHigh	StudentsTaking	Cost
15	0	0	10,049	\$ 20,599,425
15	1	5000	6,624	\$ 8,138,180
15	5001	10000	3,522	\$ 4,326,660
Total				\$33MM

**Credit Completion Model**

Aca Yr	EFCLow	EFCHigh	StudentsTaking	Cost
15	0	0	10,049	\$ 16,077,600
15	1	5000	7,097	\$ 11,355,600
15	5001	10000	3,773	\$ 6,037,200
Total				\$33MM

38

# College Affordability Commission: Maine State Grant Policy Options

39

Lisa Plimpton,

Research Director, Mitchell Institute

Template courtesy of HCM Strategists

# Source of this Model

- Developed by HCM Strategists—technical assistance providers for Lumina Foundation’s Strategy Labs state policy network—for Washington State, to analyze policy options for their State Need Grant
- WA has the nation’s largest state grant program (\$300 million awarded/year), but it is not keeping up with its design
- Goal: Provide a framework for evidence-based discussion of policy options, even among stakeholders that disagree

48

# Questions Addressed

- Is there a viable pathway to a bachelor's degree (including significant part-time work and student loans) for all state residents?
- How can state grant policies (amount, eligibility, etc.) increase affordability for students?
- Should any policies be modified to support student success?

# Assumptions and Data

- Cost to students include tuition + fees, lost wages (full-time at minimum wage for nine months), and books/supplies.
- State contribution\* = Cost of education and related expenses – Tuition + fees
- Federal contribution = Pell grant and American Opportunity Tax Credit
- Expected family contributions assume a family of four with one in college and average assets

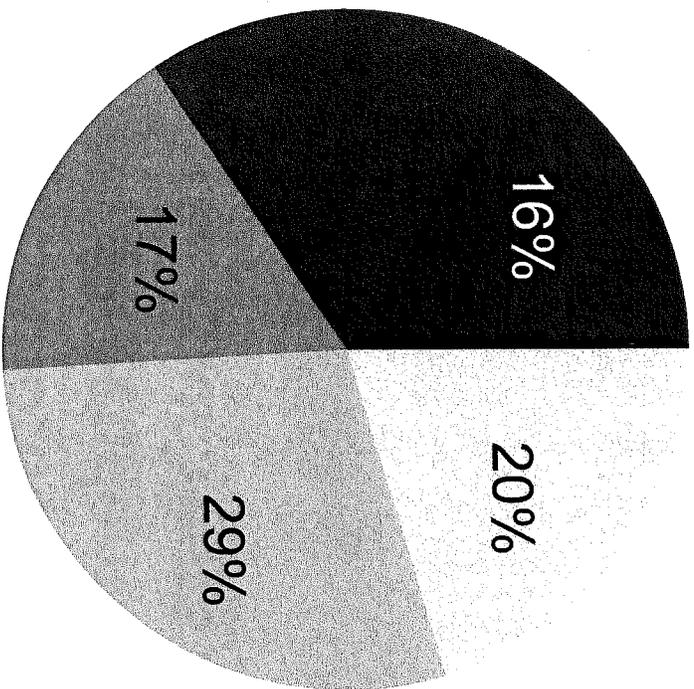
42

\*Opportunity Maine does not fit into this model

Sources: Integrated Postsecondary Education Data System and FAFSA 4Caster, US Dept of Education; US Census Bureau; Tuition and fees from Maine institution's websites

# Income Distribution of Maine Families

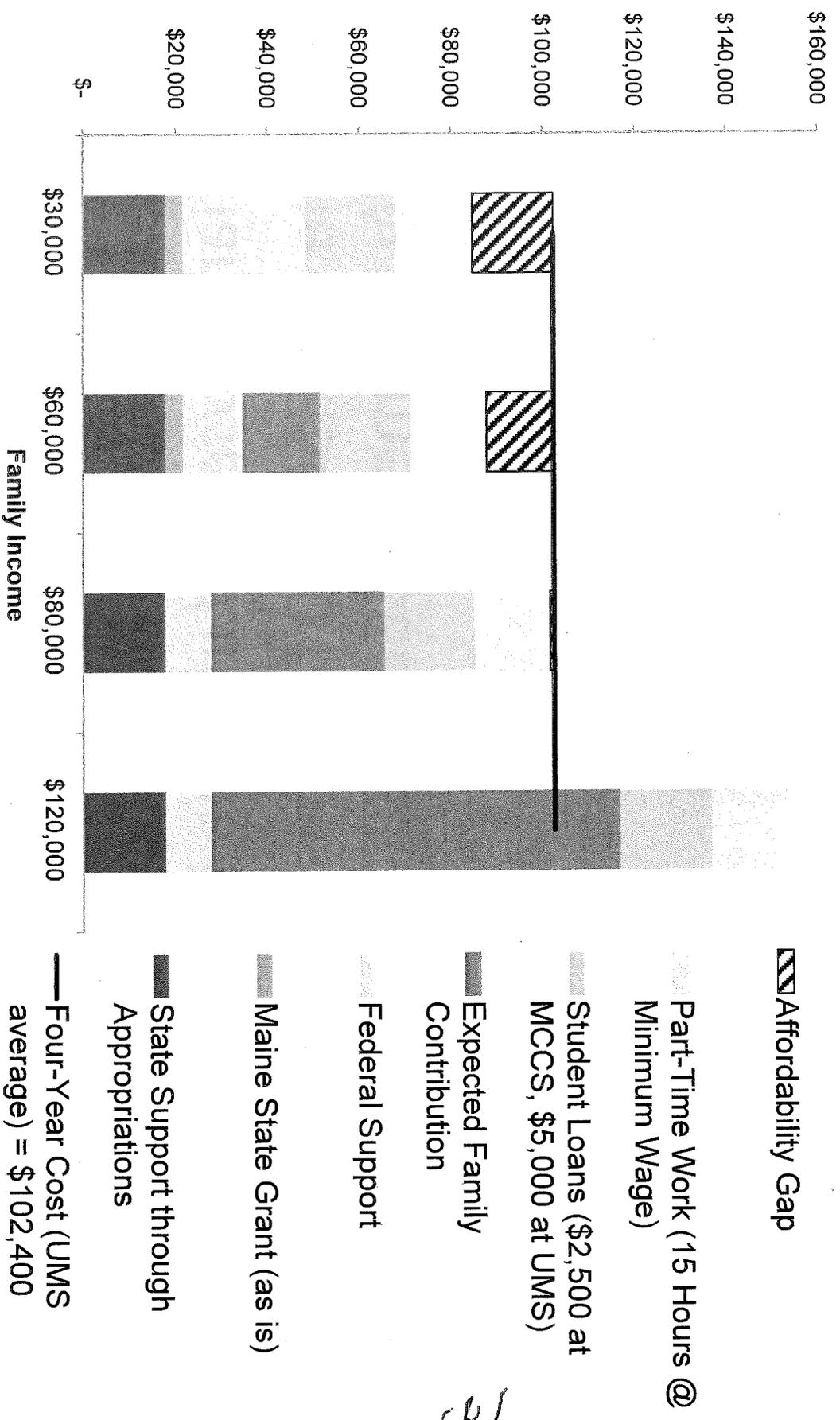
- There are 550,000 households in Maine— Median household income is \$48,219.
- Maine has 350,000 families, with median family income of \$60,408.



- \$0-\$30,000
- \$30,001-\$60,000
- \$60,001-\$80,000
- \$80,001-\$120,000
- Above \$120,000

43

# College Affordability Gap Analysis: Dependent Students, Four Years at UMS



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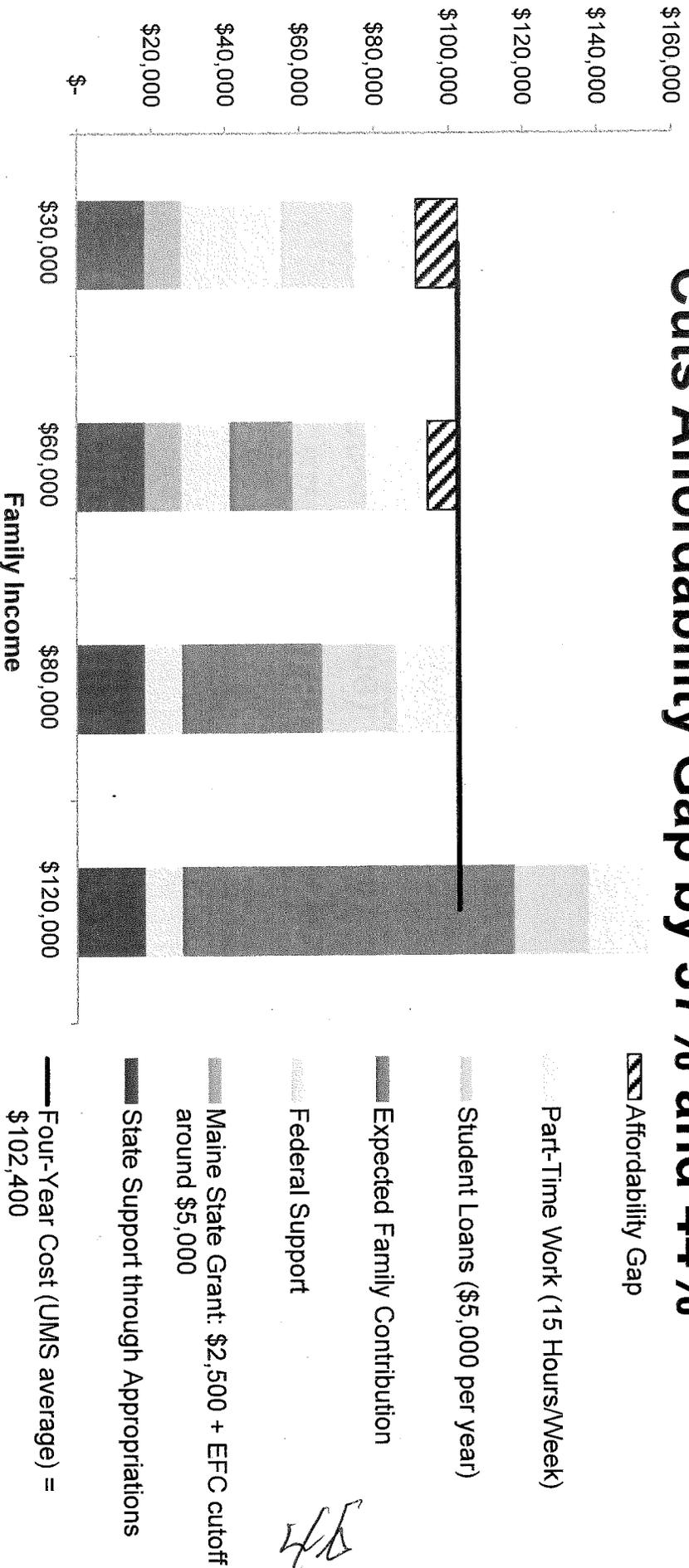
# Estimated Expected Family Contributions and Pell Grants

Income in Prior Year	Expected Family Contribution	Pell Grant
<u>Independent Student, No Dependents</u>		
\$16,000 (\$8.00/hour full-time)	\$1,528	\$4,180
\$20,000 (\$10.00/hour full-time)	\$3,033	\$2,680
\$30,000 (\$15.00/hour full-time)	\$6,631	\$0
<u>Dependent Student: Family of four, One in college, Average assets</u>		
\$30,000	\$0	\$5,730
\$60,000	\$4,251	\$1,480
\$80,000	\$9,445	\$0
\$120,000	\$22,247	\$0

49

# Flat Maine State Grant of \$2,500 for EFCs up to \$5,000

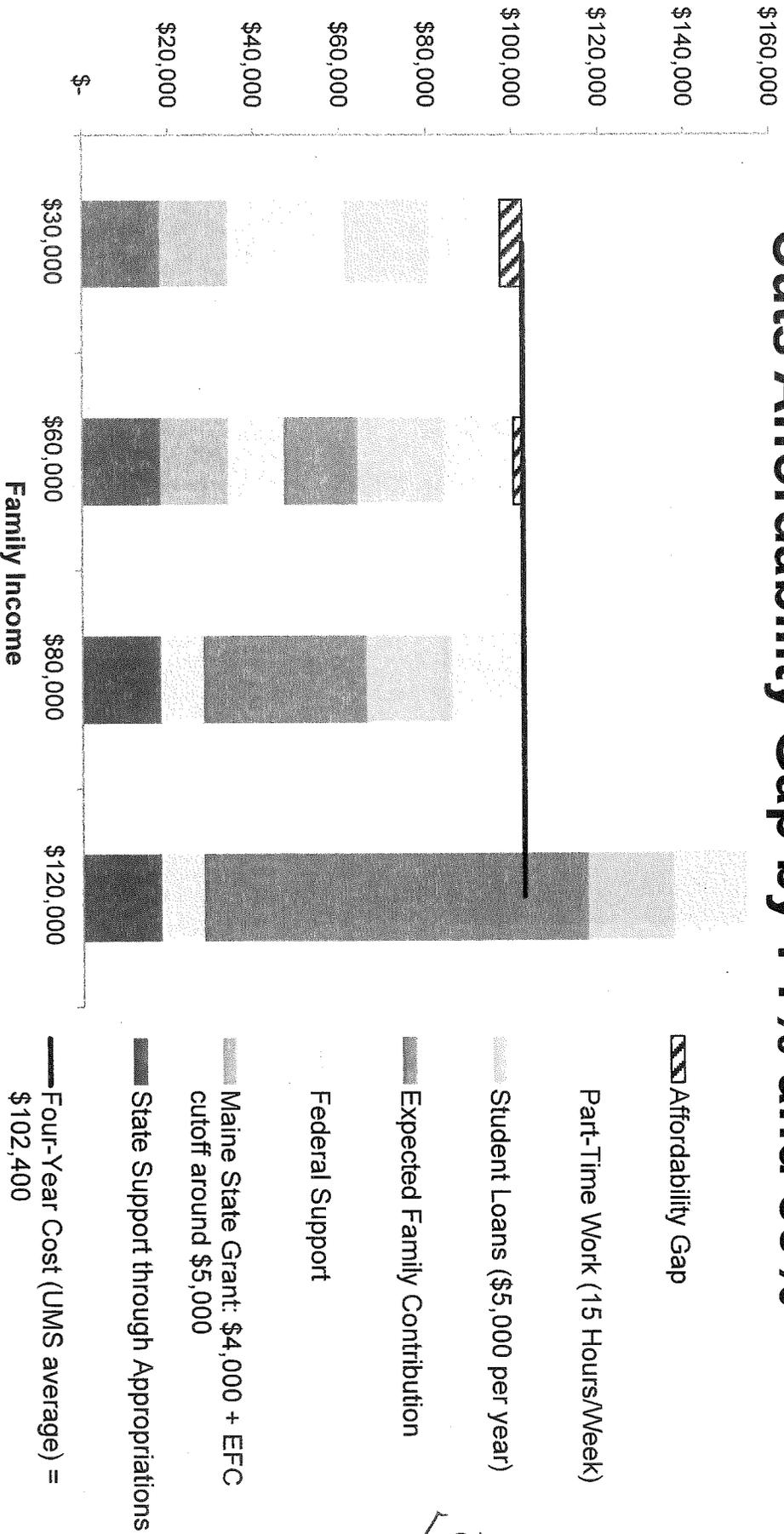
## Cuts Affordability Gap by 37% and 44%



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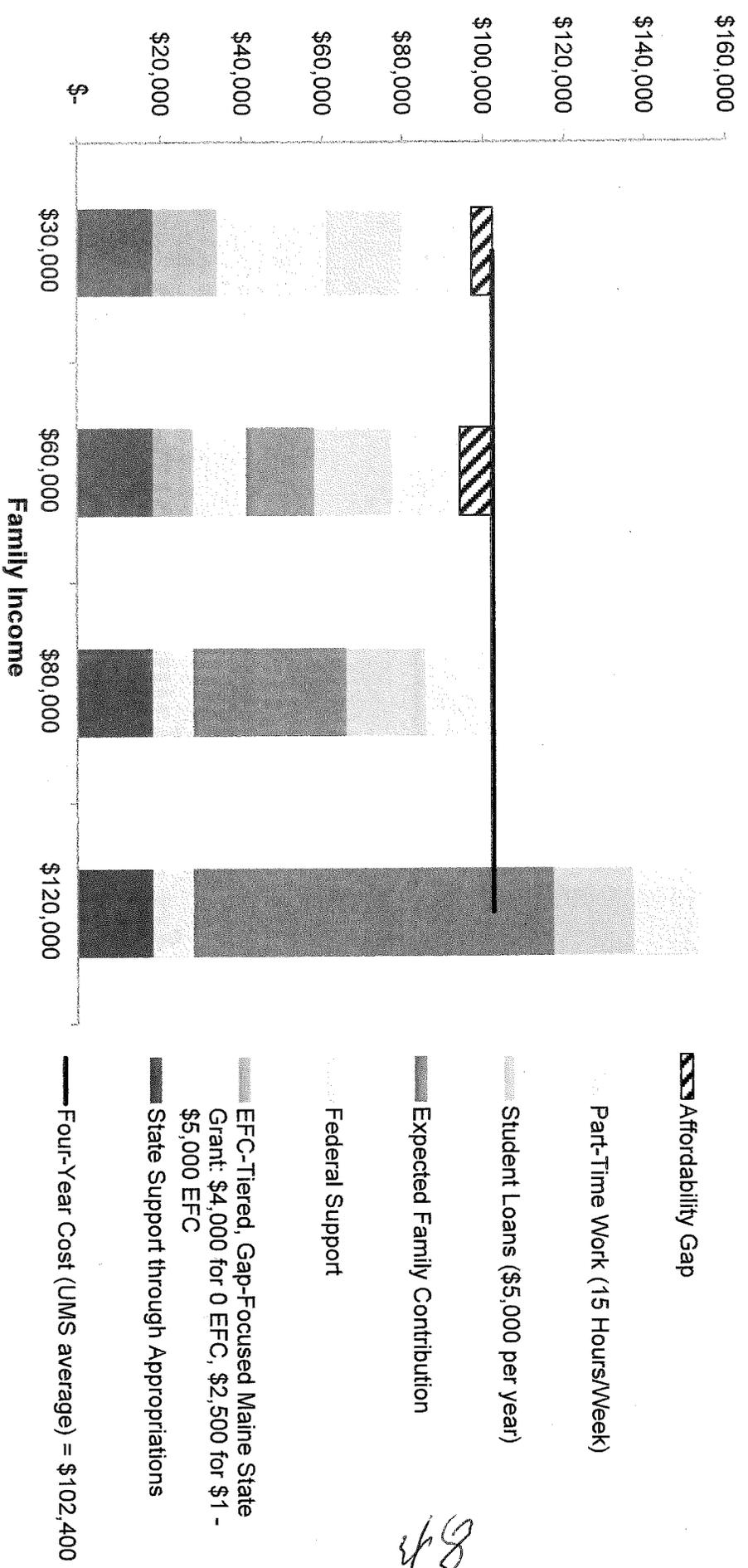
# Flat Maine State Grant of \$4,000 for EFCs up to \$5,000

## Costs about \$60 million Cuts Affordability Gap by 71% and 85%



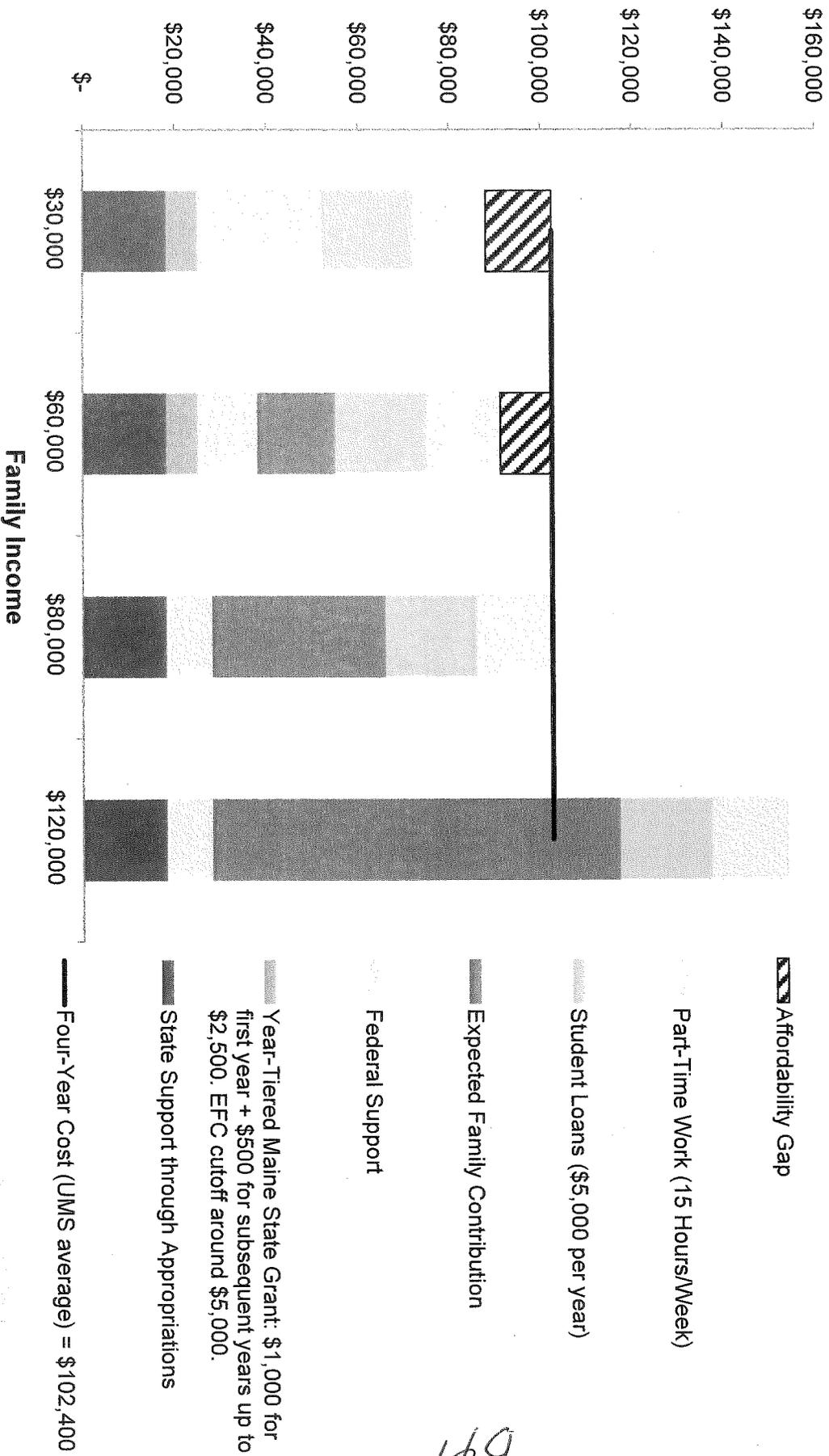
47

# Tiered Maine State Grant of \$4,000 for \$0 EFC and \$2,500 for EFCs of \$1 - \$5,000 Costs about \$50 million Cuts Affordability Gap by 71% and 44%

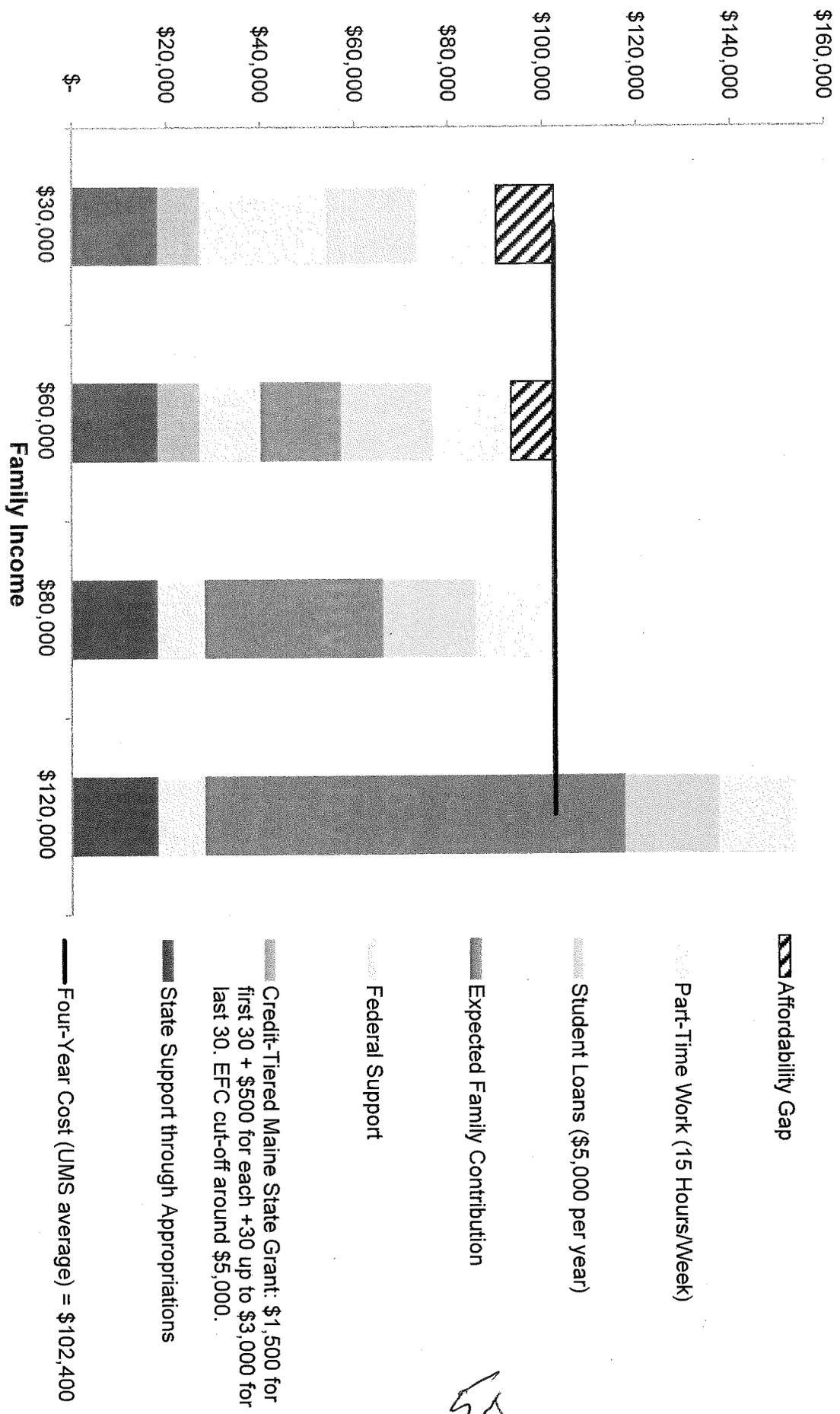


*8/3*

# Year-Tiered Maine State Grant of \$1,000 - \$2,500 Costs about \$27 million Cuts Affordability Gap by 20% and 24%



# Credit-Tiered Maine State Grant of \$1,500 - \$3,000 Costs about \$36 million Cuts Affordability Gap by 31% and 38%



50

# Commission Options: Comparing Four-Year Maine State Grant Amounts

Maine State Grant options	Dependent Students, Family Income:			
	\$30,000	\$60,000	\$80,000	\$120,000
As is	\$4,000	\$4,000	0	0
Increase MSG to \$2,500	\$10,000	\$10,000	0	0
Increase MSG to \$4,000	\$16,000	\$16,000	0	0
Tiers Based on EFC, \$2,500 and \$4,000	\$16,000	\$10,000	0	0
Tiers Based on Year, \$1,000 - \$2,500	\$7,000	\$7,000	0	0
Tiers Based on Credits, \$1,500 - \$3,000	\$9,000	\$9,000	0	0

15

Options from Spreadsheet:

Vote for top three: ranked 1 through 3

1. hiring 30 College Navigators; M CCS
2. expanding student Work Study opportunities; M CCS
3. providing Summer Scholarships; M CCS
4. Create 2 Early College for ME staff positions; M CCS
5. Increase Early College for ME scholarships from \$1K per year to \$1.5 K per year; M CCS
6. Hire a First Yr Experience Coordinator; MMA
7. Expand College Student Inventory administration; MMA
8. Hire an Academic Coach; MMA
9. Fully fund Higher Education budget requests for FY16-17, allowing UMS to freeze tuition for two additional years; UMS

52

**Recommendations made by the Commission at the 10/22/14 meeting:**

*The Commission endorses the various goals and objectives pertaining to attainment and completion stated in the Statewide Education and Workforce Development Strategic Plan and requires M CCS, UMS and MMA to report back to the Joint Standing Committee on Education regarding progress in implementing these goals and objectives.*

*(NOTE: This recommendation needs a specific report back date)*

*Require the Boards of Trustees for the UMS, M CCS and MMA to report back to the Joint Standing Committee of Education by March 1, 2015 regarding their reactions to the Game Changers strategies, what action(s) was agreed upon, what additional resources would be required to implement these strategies, what plan of action has been adopted and identify how the State of Maine could assist in implementation of these strategies.*

*All public and private institutions of higher education in Maine publish average class fees by major course of study and that the Joint Standing Committee on Education consider including this requirement in statutory law and work with the Maine Department of Education to determine what requirements currently exist regarding the publication of current class fees.*

*The Commission encourages higher education institutions in the State of Maine to partner, where possible, with other colleges and institutions in other states to develop open education resources and to secure, when possible, private funding for the further development of open education resources. In addition, the Commission recommends that colleges and universities in Maine work to encourage additional options in securing classroom materials such as open education resources.*