



# Ready to Succeed Scholarship Program

## 2019-20 ANNUAL REPORT

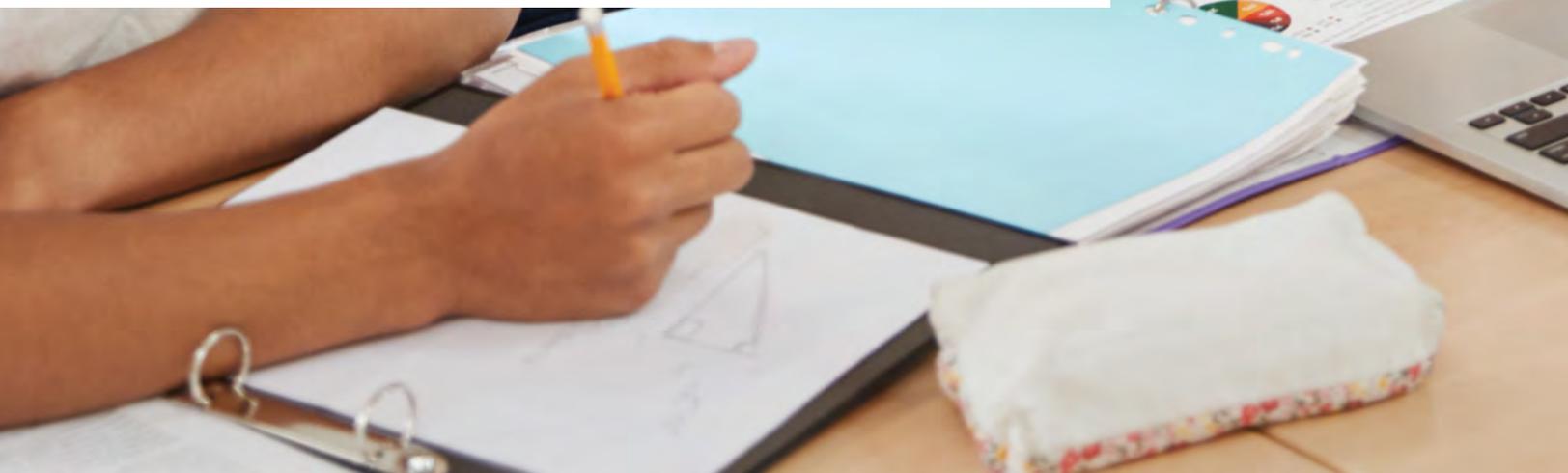
The Ready to Succeed Scholarship Program is administered by the Pennsylvania Higher Education Assistance Agency in close cooperation with the Pennsylvania Department of Education and is funded by the Pennsylvania General Assembly. The 2019-20 program provided awards to students with a cumulative grade point average of 3.50 or higher and an annual family income that did not exceed \$110,000.

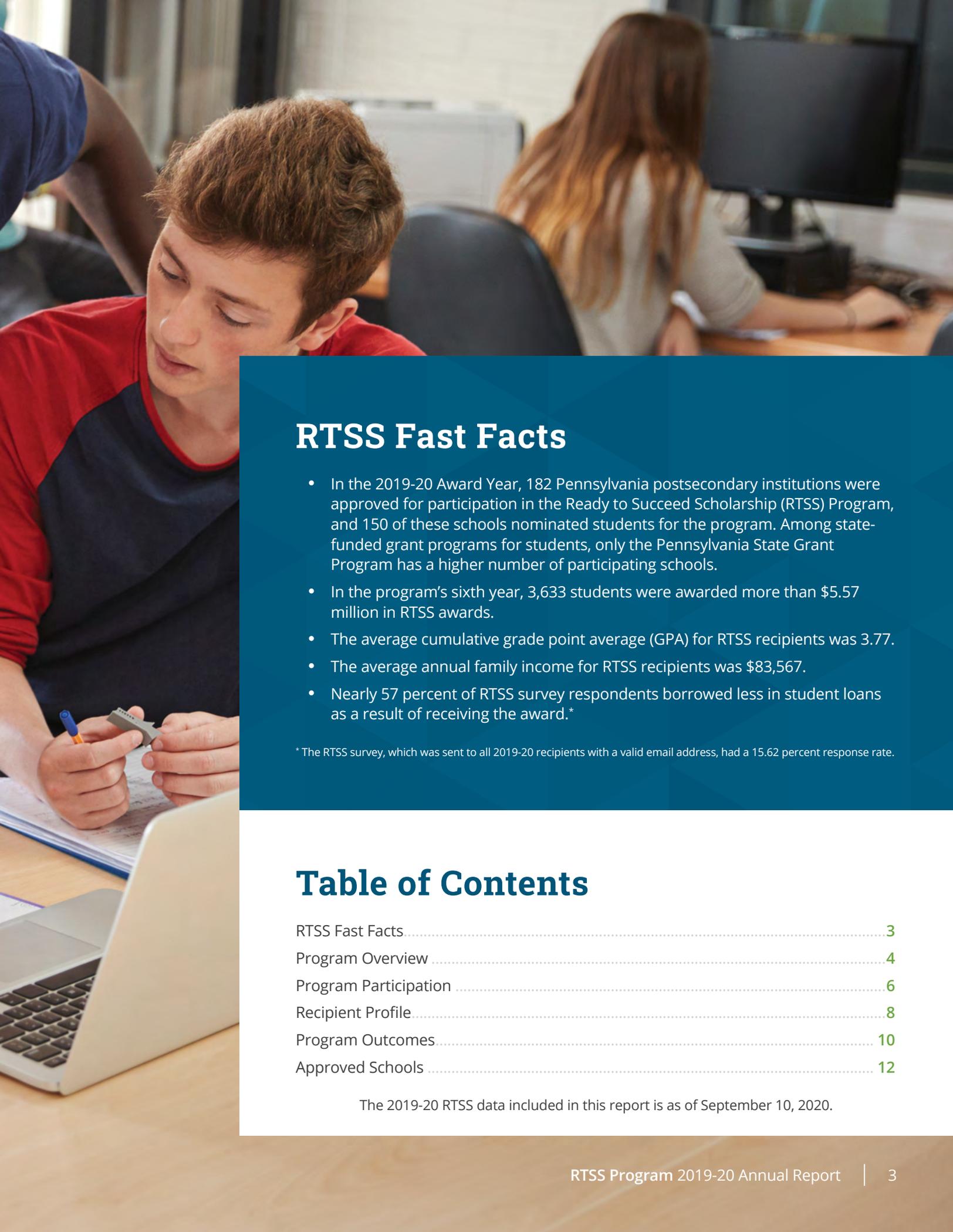




“This scholarship made me feel a sense of accomplishment and made me happy that my hard work was recognized. I am very thankful to receive this scholarship.”

2019-20 RTSS Recipient





## RTSS Fast Facts

- In the 2019-20 Award Year, 182 Pennsylvania postsecondary institutions were approved for participation in the Ready to Succeed Scholarship (RTSS) Program, and 150 of these schools nominated students for the program. Among state-funded grant programs for students, only the Pennsylvania State Grant Program has a higher number of participating schools.
- In the program's sixth year, 3,633 students were awarded more than \$5.57 million in RTSS awards.
- The average cumulative grade point average (GPA) for RTSS recipients was 3.77.
- The average annual family income for RTSS recipients was \$83,567.
- Nearly 57 percent of RTSS survey respondents borrowed less in student loans as a result of receiving the award.\*

\* The RTSS survey, which was sent to all 2019-20 recipients with a valid email address, had a 15.62 percent response rate.

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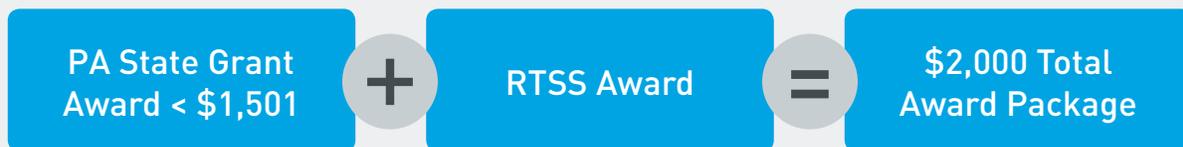
The 2019-20 RTSS data included in this report is as of September 10, 2020.

# Program Overview

The Pennsylvania General Assembly created the Ready to Succeed Scholarship (RTSS) Program in 2014 (formalized in statute under Act 33 of 2015) to assist high-achieving students from middle-income families as they finance their higher education. Many students from middle-income families do not qualify for need-based grant programs and often face high levels of student loan debt. In Pennsylvania, these students often do not meet the traditional Pennsylvania State Grant Program's financial need requirement and are precluded from receiving PA State Grant awards. Therefore, the goal of the RTSS Program is to help students from middle-income families who might normally be excluded from the PA State Grant Program by providing them with funding that may reduce their educational debt burden.

The RTSS Program is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA) and is funded by the Pennsylvania General Assembly. From 2014-15 to 2018-19, the annual funding level for the program was \$5 million. In 2019-20, the funding level for the program increased to \$5.55 million. In combination with the PA State Grant Program, RTSS recipients can receive an annual PA State Grant and RTSS award package ranging from a minimum of \$500 to a maximum of \$2,000.

## Total Annual Award Package Formula for a Full-Time Student



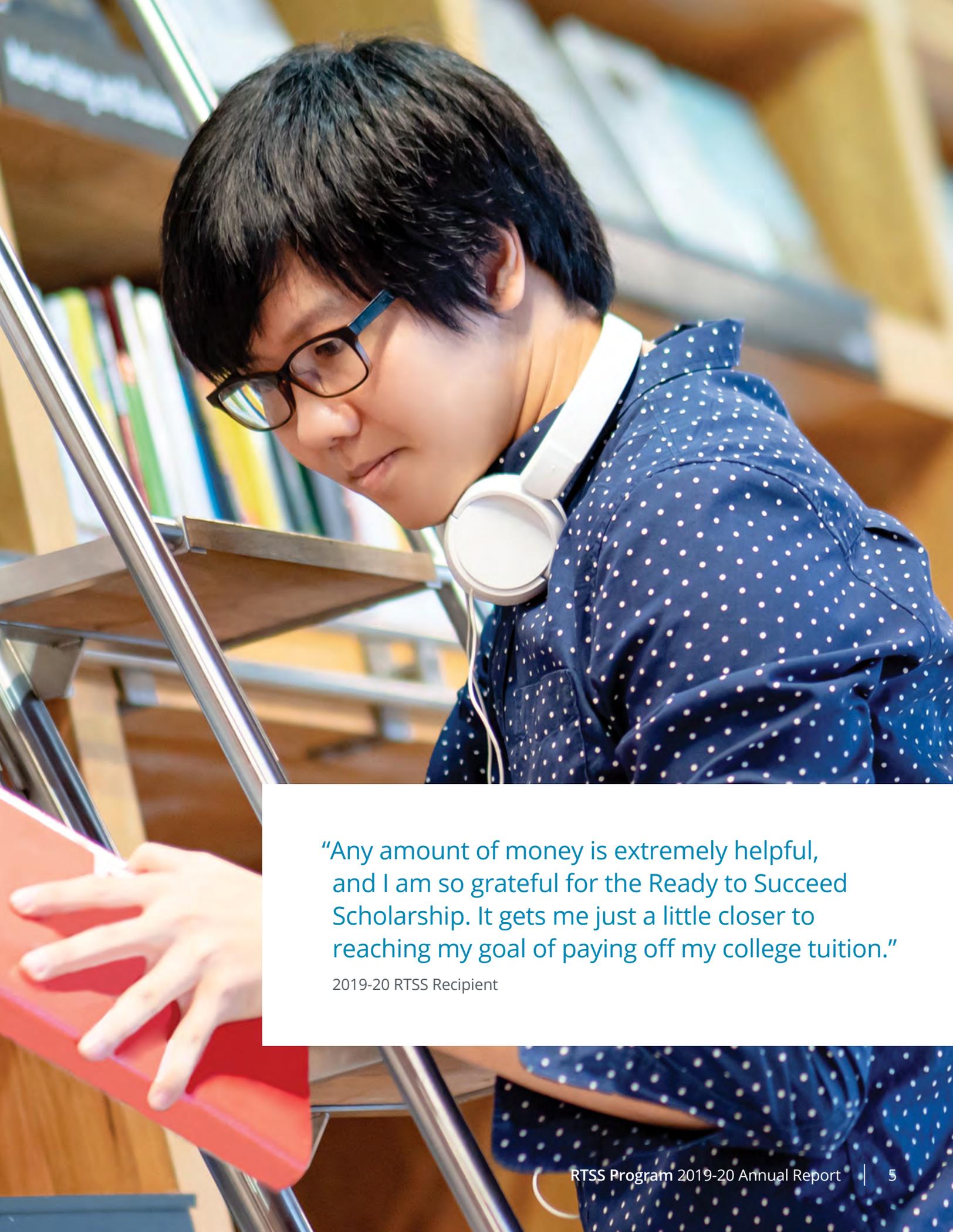
Awards can be used to cover tuition, fees, books, supplies, and living expenses. Since funds are limited, eligible students are awarded on a first-come, first-served basis based upon each student's Free Application for Federal Student Aid (FAFSA®) and PA State Grant Form completion date.

## Eligibility

Eligibility requirements are established by PHEAA in cooperation with the Pennsylvania Department of Education and are subject to change. Since program inception, the only major program requirement that has changed is the minimum GPA, which was increased from 3.25 to 3.50 for 2018-19 and 2019-20.\* With the exception of financial need, RTSS recipients must meet all other PA State Grant eligibility requirements to qualify. To be eligible in 2019-20, candidates must have:

- Maintained a cumulative grade point average (GPA) of 3.50 or higher;
- Had an annual family income that did not exceed \$110,000;
- Completed at least one academic year, which is defined as earning at least 24 semester credits or the equivalent;
- Had an annual PA State Grant award less than \$1,501 or no PA State Grant award; and
- Been nominated by an approved postsecondary institution for participation in the program.

\* Due to a legislative update in Act 16 of 2019, the GPA requirement is reverting to 3.25 for the 2020-21 Award Year.



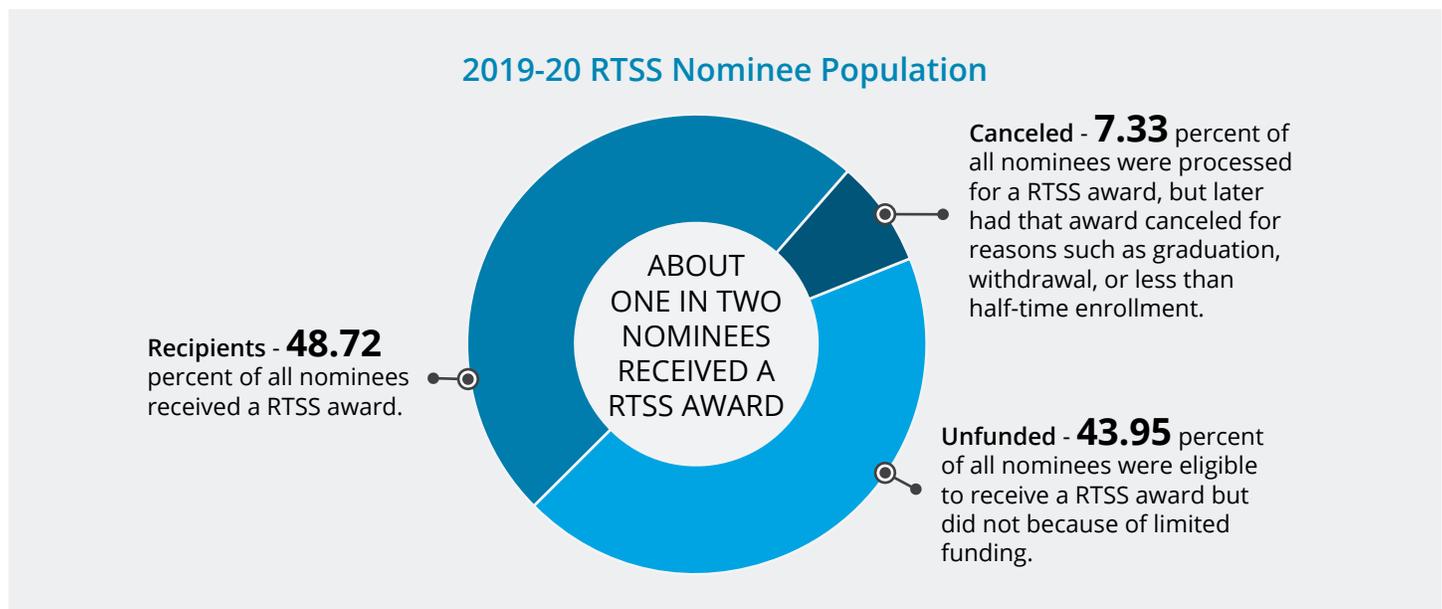
“Any amount of money is extremely helpful, and I am so grateful for the Ready to Succeed Scholarship. It gets me just a little closer to reaching my goal of paying off my college tuition.”

2019-20 RTSS Recipient

# Program Participation

During the 2019-20 Award Year, there were 182 institutions, including branch campuses, approved for RTSS participation. However, only 150 schools participated by nominating any of the 7,457 unique RTSS nominees. Among these 150 institutions, 141 had at least one of the 3,633 unique RTSS recipients. See page 12 for a list of 2019-20 RTSS-approved schools.

Among state-funded grant programs for students, only the PA State Grant Program has a higher number of participating schools than the RTSS Program.



Four-Year Private schools had the highest percentage of nominees with 35.09 percent, followed by Pennsylvania State System of Higher Education (PASSHE) and State-Related institutions with 23.34 percent and 22.51 percent, respectively.

Four-Year Private schools had the highest percentage of recipients with 38.10 percent, followed by PASSHE and State-Related institutions with 24.87 percent and 24.76 percent, respectively. State-Related schools had the best recipient to nominee ratio with 53.44 percent of all nominees becoming recipients.

The following sectors combined – Two-Year Private/Public; Nursing; and Business, Trade, and Technical – accounted for 0.36 percent of nominees and 0.17 percent of recipients.\* Collectively, 22.22 percent of all nominees from these sectors became recipients. Throughout this report, these three sectors are combined and labeled as “Other.”

From 2018-19 to 2019-20, the number of unique recipients increased by 172 students, or 4.97 percent. This rise in the number of recipients is partially due to an increase in available funds from \$5.17 million in 2018-19 to \$5.64 million in 2019-20. The majority of the increase in available funding for the 2019-20 year can be attributed to the increase in the RTSS appropriation. Available funds in both years, however, included carryover funds from canceled or refunded awards. The Community College sector had the largest percent increase in the number of recipients, growing by 72.55 percent, followed by the State-Related sector with an 11.25 percent increase. The Other and PASSHE sectors had a 57.14 percent and 11.80 percent decrease in the number of recipients from 2018-19 to 2019-20, respectively.

\* Thaddeus Stevens College of Technology, which is owned by the Commonwealth of Pennsylvania, is the only public school in the Two-Year Private/Public sector.

Of the \$5.57 million in 2019-20 RTSS awards disbursed, 37.88 percent was awarded to Four-Year Private students, 28.08 percent to State-Related students, 27.01 percent to PASSHE students, 6.97 percent to Community College students, and less than one percent to students in all other sectors combined.

### 2019-20 RTSS Program Participation by Sector

Sector	Schools with at Least One Nominee	Total Nominees*	Schools with at Least One Recipient	Total Recipients*	Award Value**
Four-Year Private	82	2,625	81	1,385	\$ 2,110,795
PASSHE	14	1,746	14	904	\$ 1,505,165
State-Related	30	1,684	29	900	\$ 1,564,921
Community College	13	1,398	13	440	\$ 388,585
Other†	11	27	4	6	\$ 3,343
<b>Total</b>	<b>150</b>	<b>7,480</b>	<b>141</b>	<b>3,635</b>	<b>\$ 5,572,809</b>

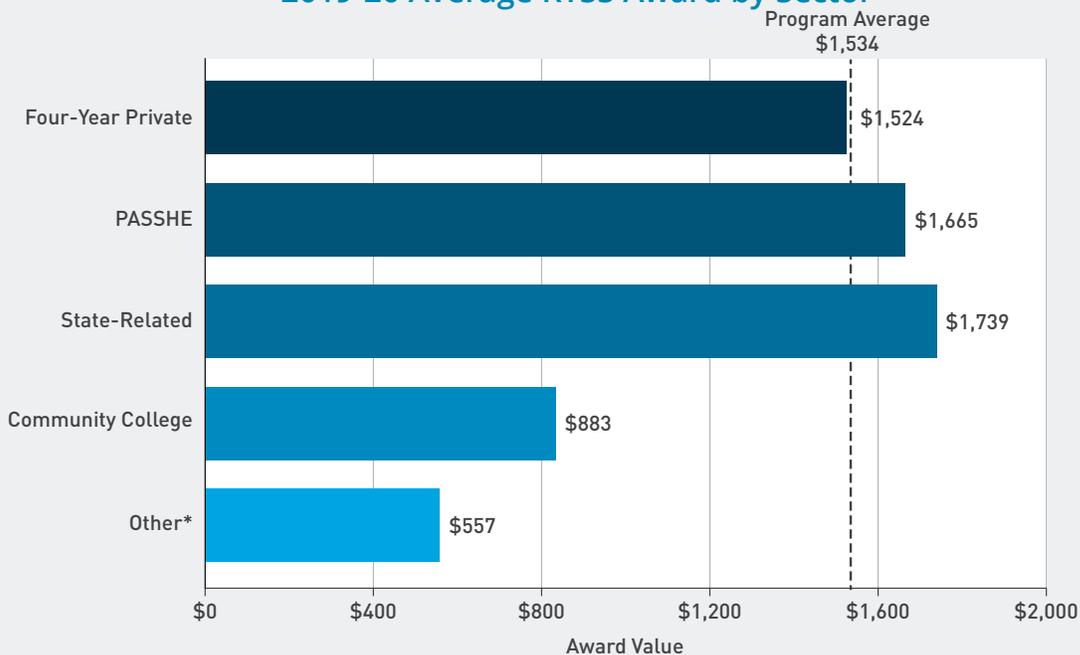
\* There were 7,457 unique nominees and 3,633 unique recipients. Some nominees were enrolled at more than one school across different sectors during the 2019-20 Award Year, resulting in duplicated nominee and recipient counts.

\*\* The Total Award Value is more than the \$5.55 million appropriation because \$94,566 in canceled or refunded 2018-19 awards was carried over to 2019-20.

† The Other sector includes Two-Year Private/Public; Nursing; and Business, Trade, & Technical sectors.

The average 2019-20 RTSS award was \$1,534, a \$51 dollar increase from the 2018-19 average award. Among individual sectors, State-Related schools had the highest average award at \$1,739 and schools in the Other sector had the lowest at \$557. This large variance can be attributed, in part, to the distinct differences in sample size, cost of attendance, family income, and enrollment statuses among recipients in these two sectors. Another factor affecting the average RTSS award is the amount of PA State Grant funding that students receive. Students can receive a total PA State Grant and RTSS award package equal to or less than \$2,000. Thus, students with a PA State Grant award equal to \$1,500 will receive a smaller RTSS award than those students with a \$500 PA State Grant award.

### 2019-20 Average RTSS Award by Sector



\* The Other sector includes Two-Year Private/Public; Nursing; and Business, Trade, & Technical sectors.

# Recipient Profile

For 2019-20, the recipient profile for each sector differs greatly, particularly in terms of family income, tuition and fees, and enrollment status. However, the 2019-20 recipient profile for all sectors combined changed very little from previous award years.

The average annual tuition and fees among 2019-20 RTSS recipients increased across the Four-Year Private, PASSHE, and State-Related sectors and decreased for the Community College and Other sectors from 2018-19. PASSHE schools had an average annual family income of \$89,651, which is the highest among sectors, while Community Colleges had the lowest average annual family income at \$53,473. Community Colleges also had the lowest average annual tuition and fees at \$5,423, the highest percentage of RTSS recipients who were distance education (DE) students in any term of enrollment at 30.00 percent, and the lowest percentage of full-time recipients at 68.27 percent.

## 2019-20 RTSS Recipient Profile by Sector

Sector	Average Age	Average Annual Family Income	Average Annual Tuition & Fees	Percent DE in Any Term of Enrollment*	Average Cumulative GPA	Percent Female**	Percent Full-Time
Four-Year Private	22	\$ 85,933	\$ 36,960	7.22%	3.77	71.12%	94.89%
PASSHE	21	\$ 89,651	\$ 11,312	4.87%	3.78	73.23%	96.83%
State-Related	21	\$ 88,572	\$ 18,590	5.56%	3.75	55.78%	96.22%
Community College	25	\$ 53,473	\$ 5,423	30.00%	3.76	70.00%	68.27%
Other†	28	\$ 78,473	\$ 15,688	0.00%	3.84	50.00%	83.33%
<b>Total</b>	<b>22</b>	<b>\$ 83,567</b>	<b>\$ 22,181</b>	<b>8.97%</b>	<b>3.77</b>	<b>67.66%</b>	<b>92.97%</b>

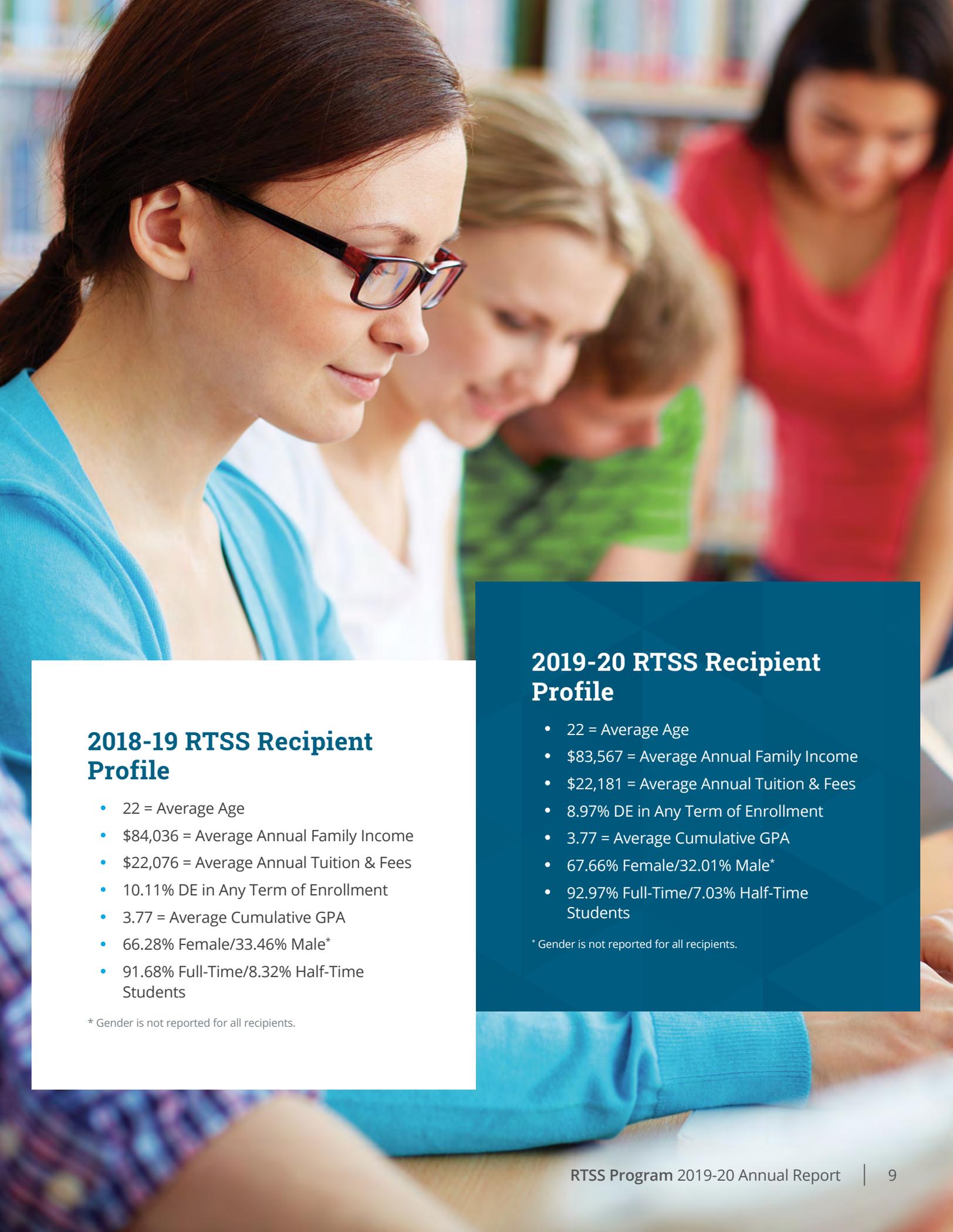
\* Percent DE in Any Term of Enrollment reflects the percentage of RTSS recipients who took more than 50 percent of their credits online in at least one term.

\*\* Gender is not reported for all recipients.

† The Other sector includes Two-Year Private/Public; Nursing; and Business, Trade, & Technical sectors.

The average RTSS recipient maintained a 3.77 cumulative GPA.

The average cumulative GPA remained the same at 3.77 from 2018-19 to 2019-20. Comparing sectors, recipients in the combined Other sector had the highest average cumulative GPA at 3.84, followed by recipients in the PASSHE sector who had a 3.78 average cumulative GPA.



## 2018-19 RTSS Recipient Profile

- 22 = Average Age
- \$84,036 = Average Annual Family Income
- \$22,076 = Average Annual Tuition & Fees
- 10.11% DE in Any Term of Enrollment
- 3.77 = Average Cumulative GPA
- 66.28% Female/33.46% Male\*
- 91.68% Full-Time/8.32% Half-Time Students

\* Gender is not reported for all recipients.

## 2019-20 RTSS Recipient Profile

- 22 = Average Age
- \$83,567 = Average Annual Family Income
- \$22,181 = Average Annual Tuition & Fees
- 8.97% DE in Any Term of Enrollment
- 3.77 = Average Cumulative GPA
- 67.66% Female/32.01% Male\*
- 92.97% Full-Time/7.03% Half-Time Students

\* Gender is not reported for all recipients.

# Program Outcomes

As previously mentioned, the goal of the RTSS Program is to help students from middle-income families who might normally be excluded from the traditional PA State Grant Program by providing them with funding that will reduce their educational debt burden. In each of the program's first six years, approximately two-thirds of RTSS recipients did not qualify to receive funding from the traditional PA State Grant Program due to the financial need requirement. Therefore, the RTSS Program was successful in providing aid to an additional population of students who did not qualify in the past.

To help measure program effectiveness and the financial benefit the program provides, PHEAA sends a survey to all RTSS recipients with a valid email address, asking them basic questions about the scholarship and how it has impacted their borrowing for higher education. In the 2019-20 Award Year, 3,527 RTSS recipients were sent the survey, and 551 students answered all questions. In comparison, 3,335 RTSS recipients received the survey in 2018-19, and 577 students fully responded.

Nearly 57 percent of RTSS survey respondents borrowed less in student loans as a result of receiving an award.

Of the 551 RTSS recipients who completed the 2019-20 survey:

- 384 respondents (69.69%) indicated that they have taken out student loans to assist in paying for their postsecondary education.
- 313 respondents (56.81%) said they borrowed less in student loans thanks to the RTSS Program.
- 404 respondents (73.32%) said that their RTSS award made a moderate to strong impact on their ability to stay in school.

Since many recipients also rely on parental loans as well as their own student loans, the survey asked if parents borrowed less due to the RTSS Program. Here, 195 respondents (35.39%) said their parents borrowed less in student loans thanks to the RTSS Program. However, only 167 respondents (30.31%) said the program decreased both their loans as well as their parents' borrowing, while 151 respondents (27.40%) said the program did not decrease their borrowing or their parents' debt level at all.

Overall, students provided PHEAA with positive feedback on the RTSS Program's sixth year. PHEAA will continue to survey recipients in future award years. These ongoing monitoring efforts will further gauge the impact of RTSS on student loan debt burden and identify areas for potential program improvement to better serve RTSS recipients.



“Receiving this scholarship helps tremendously by defraying some of the costs for my education. I plan to continue my education after receiving my undergraduate degree, and with this scholarship, my chances of being able to afford further education are greatly increased.”

2019-20 RTSS Recipient

# Approved Schools

## 2019-20 RTSS-Approved Schools

Albright College  
 Allegheny College  
 Alvernia University  
 Arcadia University  
 Aria Health School of Nursing  
 Automotive Training Center - Exton  
 Automotive Training Center - Warminster  
 Bloomsburg University of Pennsylvania  
 Bryn Athyn College  
 Bryn Mawr College  
 Bucknell University  
 Bucks County Community College  
 Butler County Community College  
 Cabrini University  
 Cairn University  
 California University of Pennsylvania  
 Carlow University  
 Carnegie Mellon University  
 Cedar Crest College  
 Central Penn College  
 Chatham University  
 Chestnut Hill College  
 Cheyney University of Pennsylvania  
 Citizens School of Nursing  
 Clarion University of Pennsylvania  
 Clarks Summit University  
 Commonwealth Technical Institute  
 Community College of Allegheny County  
 Community College of Beaver County  
 Community College of Philadelphia  
 Delaware County Community College  
 Delaware Valley University  
 DeSales University  
 Dickinson College  
 Douglas Education Center  
 Drexel University  
 Duquesne University  
 East Stroudsburg University of Pennsylvania  
 Eastern University

Edinboro University of Pennsylvania  
 Elizabethtown College  
 Erie Institute of Technology  
 Franklin & Marshall College  
 Gannon University  
 Geisinger-Lewistown Hospital School of Nursing  
 Geneva College  
 Gettysburg College  
 Grove City College  
 Gwynedd Mercy University  
 Harcum College  
 Harrisburg Area Community College  
 Harrisburg University of Science and Technology  
 Haverford College  
 Holy Family University  
 Immaculata University  
 Indiana University of Pennsylvania  
 JNA Institute of Culinary Arts  
 Johnson College  
 Juniata College  
 Keystone College  
 King's College  
 Kutztown University of Pennsylvania  
 La Roche University  
 La Salle University  
 Lackawanna College  
 Lafayette College  
 Lancaster Bible College  
 Lansdale School of Business  
 Laurel Business Institute  
 Laurel Technical Institute - Meadville  
 Laurel Technical Institute - Sharon  
 Lebanon Valley College  
 Lehigh Carbon Community College  
 Lehigh University  
 Lincoln University  
 Lock Haven University of Pennsylvania  
 Luzerne County Community College  
 Lycoming College  
 Manor College  
 Mansfield University of Pennsylvania  
 Marywood University

## 2019-20 RTSS-Approved Schools

Mercyhurst University
Messiah University
Millersville University of Pennsylvania
Misericordia University
Montgomery County Community College
Moore College of Art & Design
Moravian College
Mount Aloysius College
Muhlenberg College
Neumann University
Northampton Community College
Peirce College
Pennco Tech
Pennsylvania College of Art & Design
Pennsylvania College of Health Sciences
Pennsylvania College of Technology
Pennsylvania Gunsmith School
Pennsylvania Highlands Community College
Pennsylvania Institute of Technology
The Pennsylvania State University
Pittsburgh Institute of Aeronautics
Pittsburgh Technical College
Point Park University
Reading Area Community College
Reading Hospital School of Health Sciences
The Restaurant School at Walnut Hill College
Robert Morris University
Rosedale Technical College
Rosemont College
Saint Charles Borromeo
Saint Francis University
Saint Joseph's University
Saint Vincent College
Seton Hill University
Shippensburg University of Pennsylvania
Slippery Rock University of Pennsylvania
South Hills School of Business & Technology - Altoona
South Hills School of Business & Technology - State College
Susquehanna University
Swarthmore College
Temple University

Thaddeus Stevens College of Technology
Thiel College
Thomas Jefferson University
Thomas Jefferson University - East Falls Campus
Triangle Tech - Bethlehem
Triangle Tech - DuBois
Triangle Tech - Greensburg
Triangle Tech - Pittsburgh
Triangle Tech - Sunbury
University of Pittsburgh
The University of Scranton
University of the Arts
University of the Sciences
University of Valley Forge
UPMC Jameson School of Nursing
UPMC Mercy Hospital School of Nursing
UPMC St. Margaret School of Nursing
Ursinus College
Valley Forge Military College
Vet Tech Institute
Villanova University
Washington & Jefferson College
Waynesburg University
West Chester University of Pennsylvania
Westminster College
Westmoreland County Community College
Widener University
Wilkes University
Wilson College
York College of Pennsylvania

**Note:** This list does not include the branch campuses of the Community College of Allegheny County, The Pennsylvania State University, Temple University, and the University of Pittsburgh.



“RTSS has been a great help with financial assistance as a first generation college student.”

2019-20 RTSS Recipient



Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, grant administration, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including the administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo. For more information, visit [PHEAA.org](http://PHEAA.org).

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