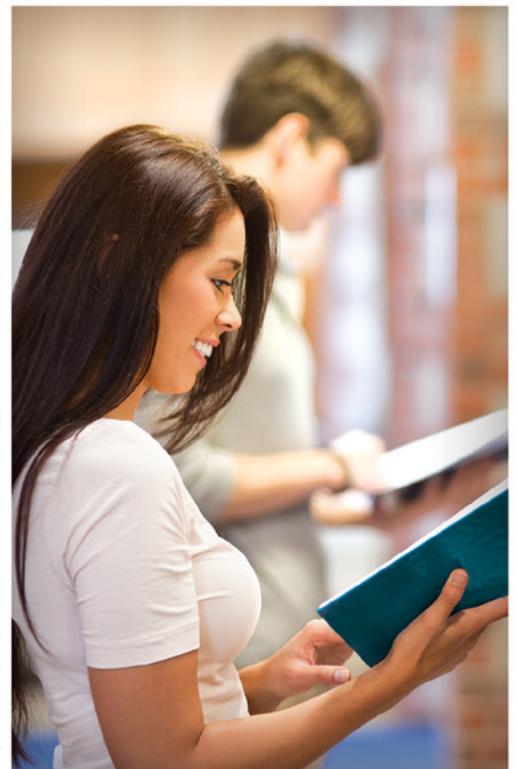
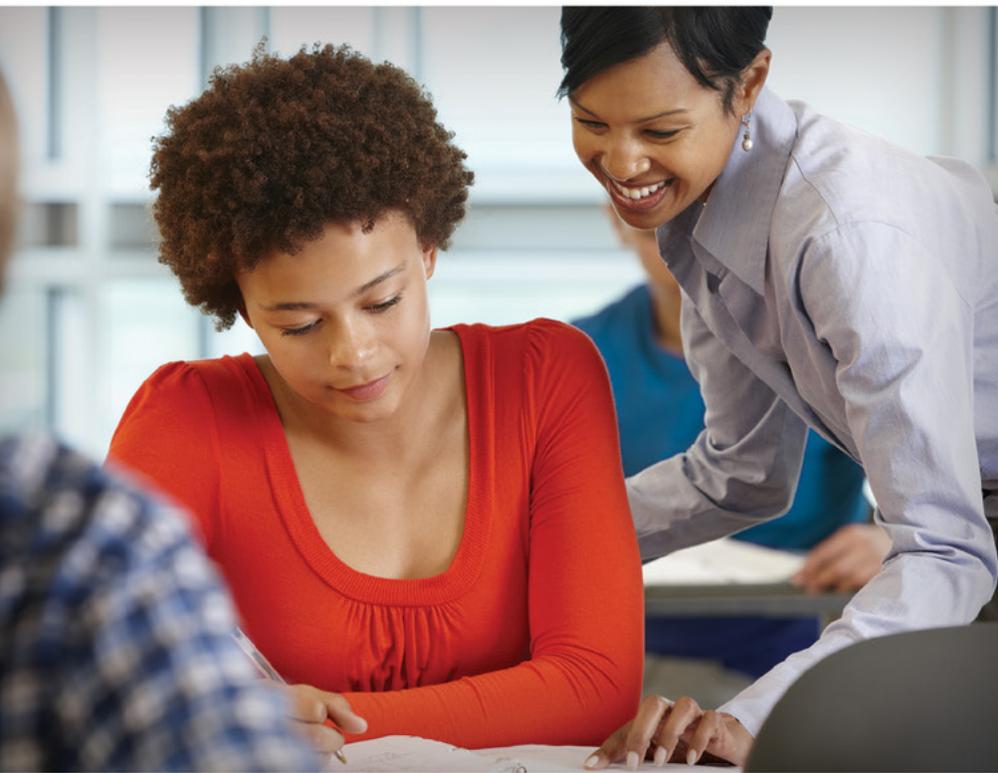


# ACT 101 PROGRAM

## 2015-16 ANNUAL REPORT

PENNSYLVANIA HIGHER EDUCATION EQUAL OPPORTUNITY ACT OF 1971



# Helping disadvantaged students succeed in higher education

“

“The Act 101 Program has been a big help to me. During this past year, I have had a lot of struggles. The advisors have always been there for me. Whenever I meet with my advisor, she is always concerned about both my academic and personal well-being and growth.”

2015-16 Act 101 Participant



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# PROGRAM OVERVIEW

Through its passage of the Higher Education Equal Opportunity Act of 1971, the Pennsylvania General Assembly established the Higher Education of the Disadvantaged (Act 101) Program with the vision of enhancing the educational opportunities and achievements of undergraduate students with economic and educational disadvantages. Act 101 – administered by the Pennsylvania Higher Education Assistance Agency (PHEAA) – continues to realize that vision by enabling schools to provide valuable educational support services that allow students to reach their full potential.

This annual report highlights how Act 101 helped at-risk students reach their potential during the 2015-16 program year. The report includes an overview of the institutions and students who participated in the program, with details on funding, financial aid, and demographics. It also focuses on program effectiveness, measured by student retention rates, course completion rates, and grade point averages.

## Funding & Participation

To ensure an equitable and transparent process, PHEAA distributes funds through a per capita awarding system. The per capita award is determined by dividing the total available resources for the year by the total number of Act 101 students served. Every year, each program must serve a minimum number of students, which was 50 students for 2015-16. Allocations are provided for each student served up to a maximum of 300 students although schools may opt to serve additional students.

With a Commonwealth appropriation of \$2,246,000, PHEAA disbursed funds to 32 Act 101 programs at 30 institutions in 2015-16. The total number of students served for 2015-16 was 3,613.

Institutions are required to provide a minimum “match” of 15 percent of their total Act 101 program budget during their first year of participation and a minimum “match” of 25 percent of their total Act 101 program budget during continuing years of participation. These financial contributions supplement the allocation to foster program innovation and ensure that Act 101 students can take advantage of high-demand services.

It is important to note that the Act 101 appropriation in recent years has been significantly below historical levels, as depicted in Chart 3 at the end of this report. Consequently, several institutions have ceased their participation in Act 101 because it has become more efficient for them to run their own programs to provide services similar to those provided by Act 101 but without the administrative overhead and reporting requirements.

## Act 101 Services

While participating schools are able to tailor the services they provide, each Act 101 program must provide academic advising, tutoring, and counseling services. Other types of funded services and supports include:

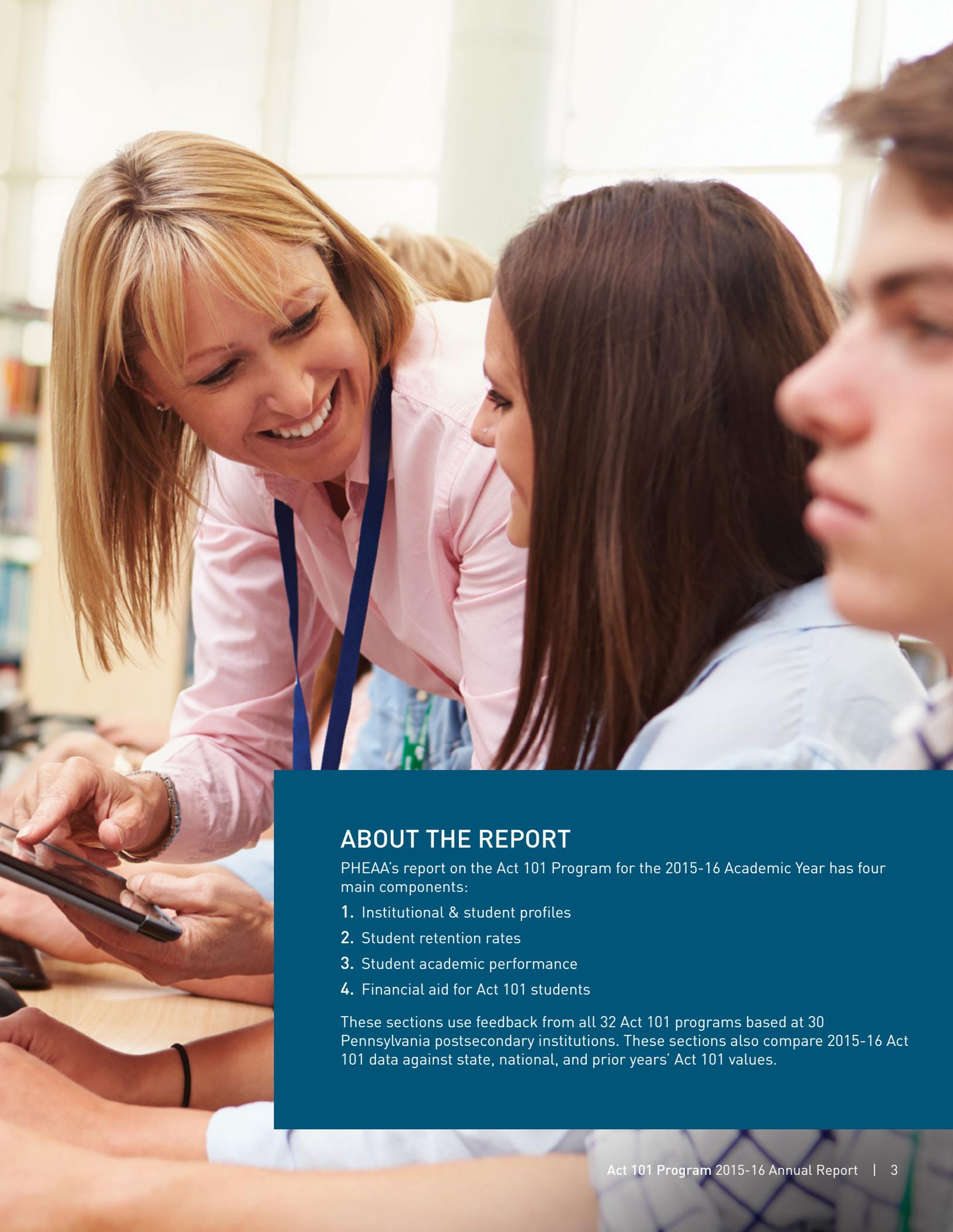
- Summer Bridge programs that help students adjust to college life, build study skills, and possibly earn academic credits.
- Free lending libraries that provide access to textbooks, laptops, and other educational equipment.
- Student educational travel, campus events, and cultural enrichment activities.
- Student orientations, peer mentoring programs, honor societies, and career and academic exploration workshops.

To provide program guidance, each Act 101 program must have an advisory board comprised of institutional staff, students, and community representatives.

## Eligibility

The Act 101 Program serves both full-time and part-time students who meet initial eligibility standards. Students must be:

- Academically at risk – predicted to have a first-year grade point average (GPA) of 2.0 or less on a 4.0 scale. The participating institutions are responsible for predicting a student’s GPA.
- Economically disadvantaged – those with an annual family income equal to or less than 200 percent of the federal poverty income guidelines as established by the U.S. Department of Health and Human Services. For 2015, the federal poverty guideline for a family of four was \$24,250.
- Pennsylvania residents enrolled in a program leading to an undergraduate credential.



## ABOUT THE REPORT

PHEAA's report on the Act 101 Program for the 2015-16 Academic Year has four main components:

1. Institutional & student profiles
2. Student retention rates
3. Student academic performance
4. Financial aid for Act 101 students

These sections use feedback from all 32 Act 101 programs based at 30 Pennsylvania postsecondary institutions. These sections also compare 2015-16 Act 101 data against state, national, and prior years' Act 101 values.

# INSTITUTIONAL & STUDENT PROFILES

During the 2015-16 Academic Year, the Act 101 Program provided services to 3,613 credential-seeking undergraduates throughout the 32 active programs. In comparison, the 33 active programs in 2014-15 served 3,838 students. This section includes institutional characteristics for the 2015-16 programs and a brief socioeconomic profile of their 3,540 participating students who had accessible student-level information (Tables 1 & 2 and Chart 1).

## CHARACTERISTICS OF INSTITUTIONS SERVING ACT 101 STUDENTS 2015-16 ACADEMIC YEAR

TABLE 1

Institutional Sector	Programs	Enrolled Act 101 Students	% of Total Act 101 Population
<b>Four-Year</b>	22	2,467	68.28%
Private Colleges and Universities	15	1,233	34.13%
PASSHE Universities	6	1,181	32.69%
State-Related Universities	1	53	1.46%
<b>Two-Year</b>	10	1,146	31.72%
Private/Public Colleges*	1	280	7.75%
Community Colleges	7	731	20.23%
Business, Trade, and Technical Schools	2	135	3.74%
<b>TOTAL</b>	32	3,613	100.00%

\* Thaddeus Stevens College of Technology, which is owned by the Commonwealth of Pennsylvania, is classified as a two-year public school in this report.



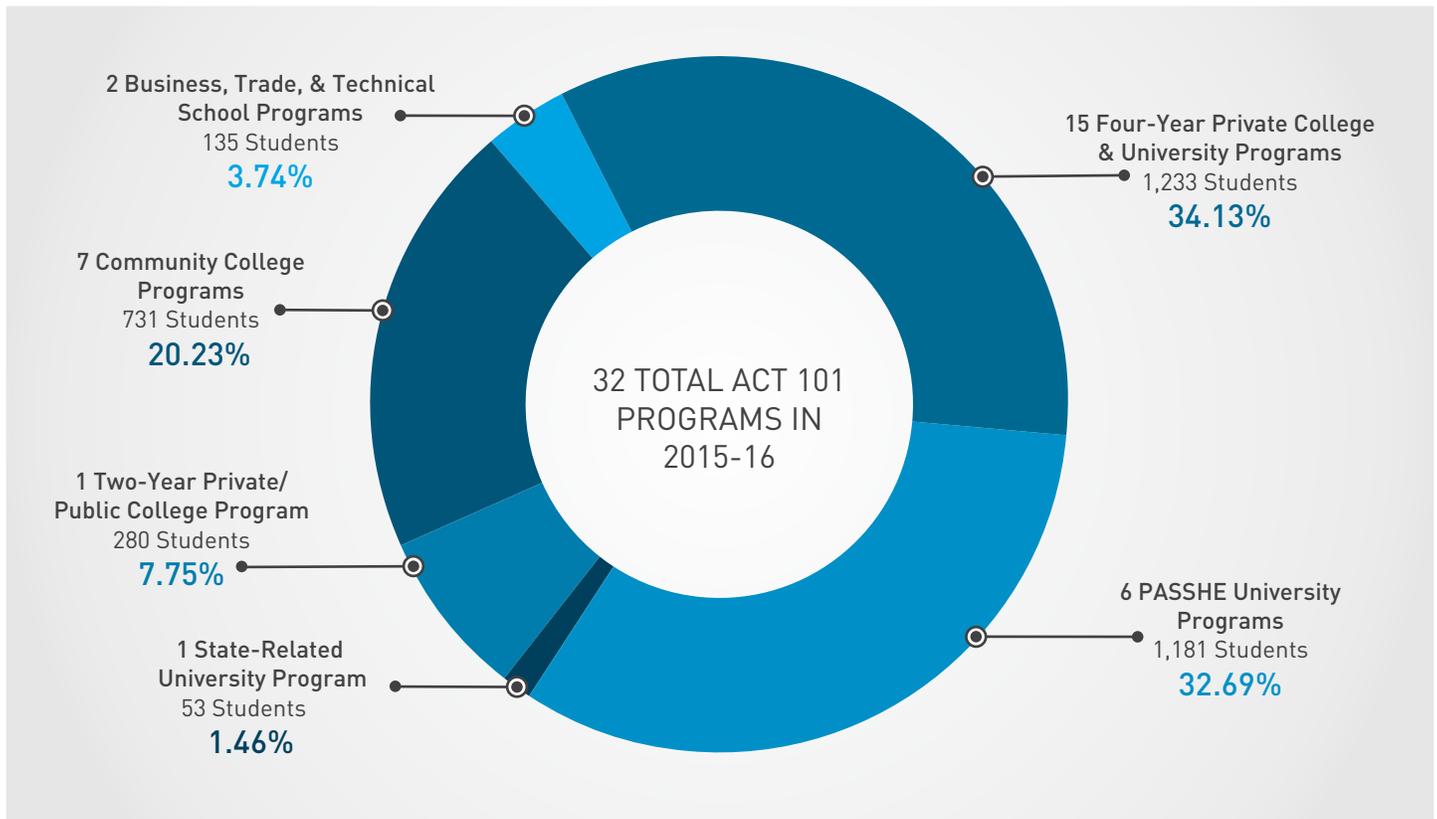
“

“I felt supported and cared for during my time as an Act 101 student. This experience was just what I needed to help me reach my full potential.”

2015-16 Act 101 Participant

## ACT 101 STUDENTS BY INSTITUTIONAL SECTOR 2015-16 ACADEMIC YEAR

CHART 1



### Act 101 Institutions At-a-Glance

- At the 22 programs at four-year institutions:
  - » The programs served 2,467 participants (68.28 percent of the total).
  - » The programs served an average of 112 students. Pennsylvania State System of Higher Education (PASSHE) universities had the highest average at 197, and the single State-Related university had the lowest at 53.
- At the 10 programs at two-year institutions:
  - » The programs served 1,146 participants (31.72 percent of the total).
  - » The programs served an average of 115 students. The single Two-Year Private/Public college had the highest average at 280, and Business, Trade, and Technical schools had the lowest at 68.
- The 32 programs, overall, served an average of 113 students.

The Act 101 Program served 3,613  
students in 2015-16.

The median family income for Act 101 students was less than one-third of the Pennsylvania and U.S. median family incomes.



## Act 101 Students At-a-Glance

- The median family income for Act 101 students was \$19,809, significantly less than the Pennsylvania and U.S. values of \$70,194 and \$68,260, respectively.
- About one-fourth of Act 101 students (24.18 percent - data not shown) are from households that participate in one of the following federal means-tested benefits programs: Supplemental Nutrition Assistance Program, National School Lunch Program, Supplemental Security Income, Temporary Assistance for Needy Families, and Special Supplemental Nutrition Program for Women, Infants, and Children.
- By SAT<sup>®</sup> total score, the approximately 250-point difference between average scores for Act 101 and other Pennsylvania or U.S. undergraduates is an expected reflection of their academically at-risk status.
- By urban/rural living status and by gender, Act 101 students are similar to overall Pennsylvania and national undergraduates.

### CHARACTERISTICS OF ACT 101 STUDENTS 2015-16 ACADEMIC YEAR

TABLE 2

Characteristic	Act 101	Pennsylvania	United States
Median Family Income*	\$ 19,809	\$ 70,194	\$ 68,260
Average SAT <sup>®</sup> Total Score <sup>†</sup> (Range - 600 to 2400)	1237	1485	1490
Home Address - % Urban <sup>‡</sup>	84.21%	78.66%	80.73%
Gender - % Female <sup>§</sup>	59.35%	54.86%	56.36%

\* 2015 Pennsylvania and U.S. median family incomes are from the U.S. Census Bureau's 2015 American Community Survey.

<sup>†</sup> SAT<sup>®</sup> scores for Pennsylvania and the United States are from the College Board's 2015 SAT Report on College & Career Readiness.

<sup>‡</sup> Urban county designations and population percentages were derived using U.S. Census Bureau's 2010 data, the most recent available for urban/rural status.

<sup>§</sup> For Act 101, gender is not reported for all students. Data for Pennsylvania and the United States are from the Fall 2014 files from the Integrated Postsecondary Education Data System (IPEDS). Fall 2014 remains the most recent year available for these characteristics.

## Act 101 Student Family Finances

As previously mentioned, one criterion for initial Act 101 eligibility is that students have an annual family income less than or equal to 200 percent of the federal poverty income guidelines. However, after the first year, student finances are not an eligibility criterion unless a student transfers schools, as improved family finances do not alter a student's academic at-risk status within his or her entering cohort.

Still, participating Act 101 students must submit a Free Application for Federal Student Aid (FAFSA<sup>®</sup>) each year. The U.S. Department of Education uses the applicant-provided FAFSA<sup>®</sup> information to produce an Expected Family Contribution (EFC). This value is an index of a family's ability to contribute to the student's education from family financial resources, and it is used to determine Federal Pell Grant Program eligibility. For the 2015-16 Academic Year, Federal Pell Grant eligibility ended at an EFC of 5198. Among the population of Act 101 students, 90.45 percent received a Federal Pell Grant. Because the Federal Pell Grant Program targets students with very high financial need, using Federal Pell Grant eligibility as a reference clearly indicates that the Act 101 Program participants are at economic risk.

Based on the most recent annual report for the Federal Pell Grant Program for the 2014-15 award year, 65.9 percent of all Federal Pell Grant award recipients had an EFC of 0, and 77.3 percent had an EFC no greater than 1000. In comparison, 69.68 percent of 2015-16 Act 101 participants had an EFC of 0, and 82.96 percent had an EFC no greater than 1000.

# STUDENT RETENTION RATES

Retention of full-time undergraduate students in postsecondary programs of study of at least two years' duration from one fall term to another is a key indicator of institutional effectiveness at supporting credential completion. Students in these programs are at the greatest risk of stopping out before the start of the second academic year, and students who stop out early are less likely to graduate. For students enrolled in four-year degree programs, stopping out after the second year also reduces the probability of credential completion.

Table 3.1 provides the first-year retention rates for the Fall 2014, Fall 2013, Fall 2012, and Fall 2011 Act 101 cohorts of full-time, first-time students. The retention rate for the Fall 2014 cohort improved to 81.18 percent compared to a low of 70.54 percent for the Fall 2013 cohort. The value for the Fall 2014 cohort exceeded the national first-year retention rate for the same time period. According to a May 2016 National Student Clearinghouse report on first-year retention rates, the national average retention rate among full-time college students at two-year and four-year postsecondary institutions from Fall 2014 to Fall 2015 was 73.0 percent.

The Integrated Postsecondary Education Data System (IPEDS) reports the most recent state-level data on first-year retention rates at two-year and four-year postsecondary institutions. According to IPEDS, the Fall 2013 to Fall 2014 Pennsylvania full-time, first-year retention rate was 78.47 percent. The Fall 2013 Act 101 cohort was below the Pennsylvania average with a first-year retention rate of 70.54 percent. Considering the economic and educational status of the entering Act 101 students, this rate might be expected to be much lower without the support services that the Act 101 Program provides.

Student retention is most commonly measured from the first year of enrollment to the second year. However, two-year retention rates provide an additional measure of institutional effectiveness at helping students toward degree attainment. Table 3.2 shows the two-year retention rates for the Fall 2013, Fall 2012, and Fall 2011 Act 101 cohorts.

Please note that several institutions restated some of their prior years' retention data. Additionally, all years' retention figures exclude institutions that are no longer participating in the Act 101 Program. For these reasons, the historical retention figures in this year's report differ from what was reported in last year's annual report.

## FIRST-YEAR RETENTION RATES FOR ACT 101 FULL-TIME STUDENTS

TABLE 3.1

Population	Initial Count	Number Still Enrolled	Valid Departures		First-Year Retention Rate*
			Confirmed Transfers	Credential Received	
Fall 2014 Cohort to Fall 2015	1,249	917	59	38	81.18%
Fall 2013 Cohort to Fall 2014	1,531	995	52	33	70.54%
Fall 2012 Cohort to Fall 2013	1,304	896	86	18	76.69%
Fall 2011 Cohort to Fall 2012	913	613	127	7	81.82%

\* Still enrolled plus valid departures compared to initial count

## TWO-YEAR RETENTION RATES FOR ACT 101 FULL-TIME STUDENTS

TABLE 3.2

Population	Initial Count	Number Still Enrolled	Valid Departures		Second-Year Retention Rate*
			Confirmed Transfers	Credential Received	
Fall 2013 Cohort to Fall 2015	1,531	731	90	100	60.16%
Fall 2012 Cohort to Fall 2014	1,304	656	135	72	66.18%
Fall 2011 Cohort to Fall 2013	913	415	161	66	70.32%

\* Still enrolled plus valid departures compared to initial count



The 81.18% first-year retention rate for Act 101 students from Fall 2014 to Fall 2015 exceeded the national average retention rate of 73.0%.

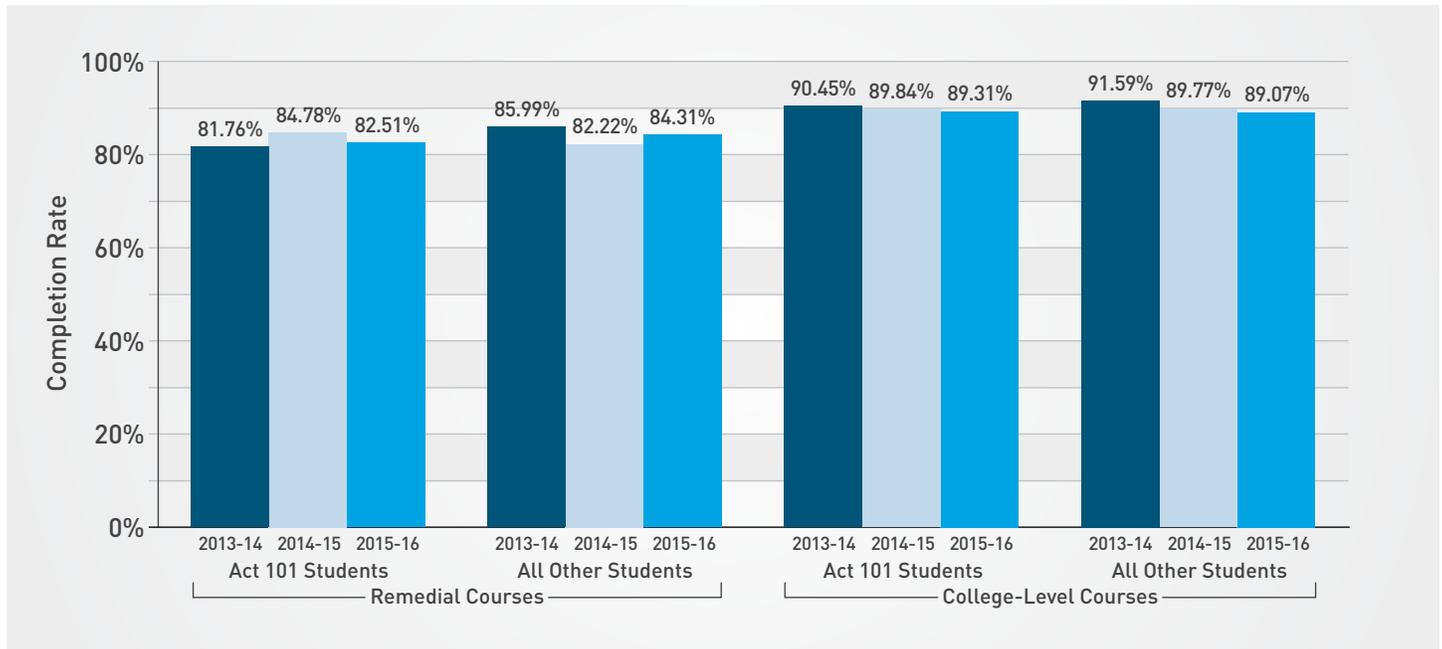


# STUDENT ACADEMIC PERFORMANCE

The Act 101 schools reported data on two aspects of academic performance: success in remedial courses and success in college-level courses. Charts 2.1 and 2.2 compare the academic performance between Act 101 students and all other Pennsylvania-resident, credential-seeking undergraduates at the Act 101 schools for the 2013-14, 2014-15, and 2015-16 Academic Years.

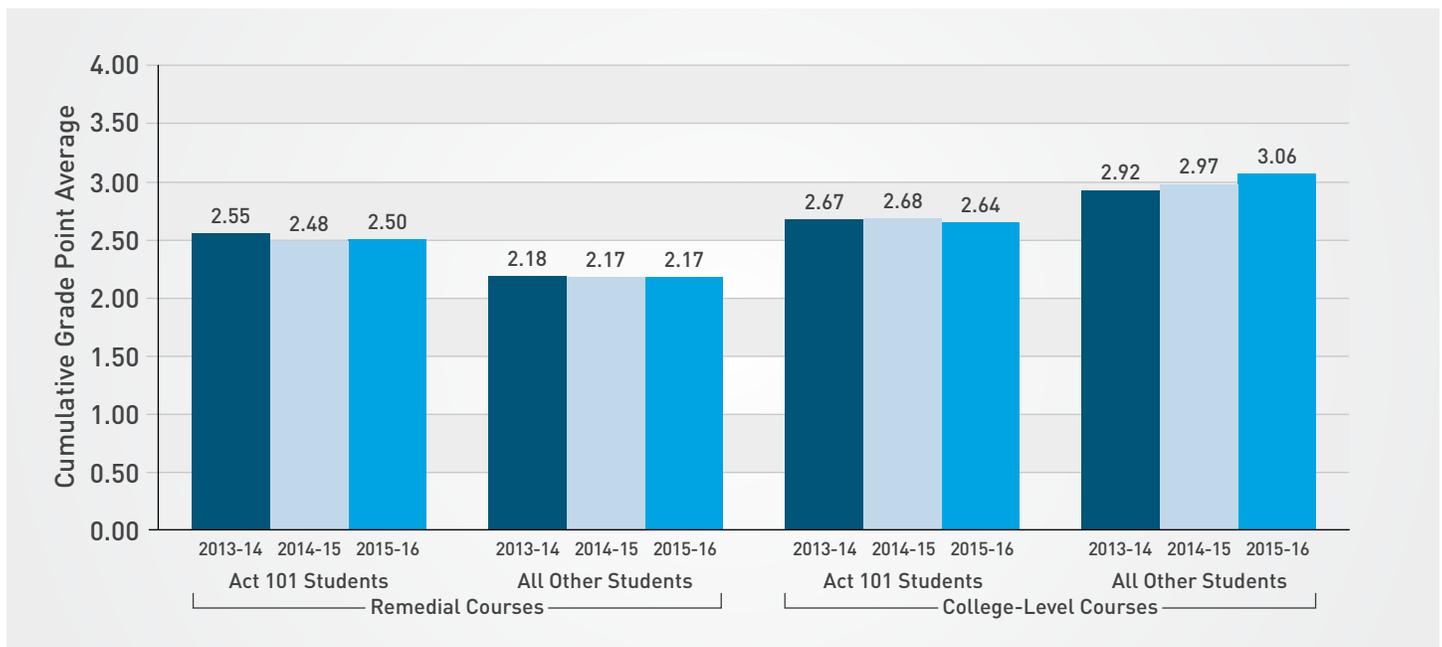
## ACADEMIC PERFORMANCE - COURSE COMPLETION RATES 2013-14, 2014-15, & 2015-16 ACADEMIC YEARS

CHART 2.1



## ACADEMIC PERFORMANCE - CUMULATIVE GRADE POINT AVERAGES 2013-14, 2014-15, & 2015-16 ACADEMIC YEARS

CHART 2.2



**ACADEMIC PERFORMANCE OF ACT 101 AND PENNSYLVANIA-RESIDENT, CREDENTIAL-SEEKING UNDERGRADUATES AT ACT 101 INSTITUTIONS  
2015-16 ACADEMIC YEAR**

TABLE 4

Population	Headcount	Courses Attempted	Percent of Courses Attempted	Courses Completed	Course Completion Rate	Cumulative Grade Point Average
<b>Remedial Course Taking and Performance - Students Taking at Least One Remedial Course During the Academic Year</b>						
Act 101	1,040	2,179	6.60%	1,798	82.51%	2.50
All Other	17,396	30,830	93.40%	25,992	84.31%	2.17
<b>Total</b>	<b>18,436</b>	<b>33,009</b>	<b>100.00%</b>	<b>27,790</b>	<b>84.19%</b>	<b>2.33</b>
<b>College-Level Course Taking and Performance During the Academic Year</b>						
Act 101	3,613	29,908	3.07%	26,710	89.31%	2.64
All Other	n/a	943,189	96.93%	840,119	89.07%	3.06
<b>Total</b>	<b>n/a</b>	<b>973,097</b>	<b>100.00%</b>	<b>866,829</b>	<b>89.08%</b>	<b>2.98</b>

### Remedial Courses

- In 2015-16, a total of 1,040 Act 101 students attempted 2,179 remedial courses. They completed 1,798 of these courses (82.51 percent), earning a 2.50 cumulative grade point average (GPA).
  - » Among Act 101 students in 2014-15, the cumulative GPA for remedial courses was lower at 2.48, but the remedial course completion rate was higher at 84.78 percent.
  - » All other Pennsylvania-resident, credential-seeking undergraduates at the Act 101 schools in 2015-16 had an 84.31 percent remedial course completion rate, with a 2.17 cumulative GPA for this coursework.

### College-Level Courses

- In 2015-16, the 3,613 Act 101 students attempted 29,908 college-level courses. They completed 26,710 of these courses (89.31 percent), earning a 2.64 cumulative GPA.
  - » Among Act 101 participants in 2014-15, the college-level course completion rate was higher at 89.84 percent, and the cumulative GPA for college-level courses was higher at 2.68.
  - » All other Pennsylvania-resident, credential-seeking undergraduates at the Act 101 schools in 2015-16 had an 89.07 percent college-level course completion rate, with a 3.06 cumulative GPA for this coursework.

Act 101 students earned a higher cumulative GPA in remedial courses (2.50) compared to the general undergraduate population (2.17).

# FINANCIAL AID FOR ACT 101 STUDENTS

Research has demonstrated that need-based grants and other types of financial aid play a role in reducing the economic barriers that affect initial postsecondary enrollment and continuation beyond the first year for those students with limited resources.

During the 2015-16 Academic Year, Act 101 participants benefited from financial aid awards in three broad categories: grants, waivers, and scholarships; student employment; and student loans. Act 101 participants received nearly \$83 million from these combined sources in 2015-16, with an average of \$22,967 per individual student. This average aid amount is an increase of more than \$1,800 compared to the 2014-15 average of \$21,137.

Table 5 summarizes the financial aid information:

**FINANCIAL AID FOR ACT 101 STUDENTS  
2015-16 ACADEMIC YEAR**

TABLE 5

Type	Number of Awards/Loans*	Total Value	Average Award/Loan	% Aid Value
<b>Grants, Waivers, &amp; Scholarships</b>	<b>9,817</b>	<b>\$ 57,077,823</b>	<b>\$ 5,814</b>	<b>68.78%</b>
Federal Pell Grant	3,268	\$ 15,573,210	\$ 4,765	18.77%
Pennsylvania State Grant	2,231	\$ 7,799,368	\$ 3,496	9.40%
Federal Supplemental Education Opportunity Grants	1,236	\$ 968,873	\$ 784	1.16%
Institutional Awards	1,904	\$ 27,995,494	\$ 14,704	33.74%
Other Awards	1,178	\$ 4,740,878	\$ 4,025	5.71%
<b>Student Employment</b>	<b>715</b>	<b>\$ 945,985</b>	<b>\$ 1,323</b>	<b>1.14%</b>
Federal Work-Study	512	\$ 624,136	\$ 1,219	0.75%
State Work-Study	25	\$ 40,402	\$ 1,616	0.05%
Other On-Campus/Institution-Funded Employment	178	\$ 281,447	\$ 1,581	0.34%
<b>Educational Loans</b>	<b>4,241</b>	<b>\$ 24,956,316</b>	<b>\$ 5,885</b>	<b>30.08%</b>
Federal Direct Loans	2,836	\$ 17,190,186	\$ 6,061	20.72%
Federal Direct Parent PLUS Loans	579	\$ 4,793,360	\$ 8,279	5.78%
Federal Perkins & Other Federal Loans	610	\$ 908,631	\$ 1,490	1.09%
Alternative (Private) Student Loans	216	\$ 2,064,139	\$ 9,556	2.49%
<b>TOTAL AID</b>	<b>14,773</b>	<b>\$ 82,980,124</b>	<b>\$ 5,617</b>	<b>100.00%</b>

\* Counts are duplicated since Act 101 students can receive more than one type of financial aid.

The financial aid received by students through the Federal Pell Grant Program, Pennsylvania State Grant Program, and Federal Direct Loan Program varied by institutional sector.

## Federal Pell Grants

- Award Recipients
  - » PASSHE students had the highest rate of award recipients at 92.38 percent (1,091 of 1,181), followed by Four-Year Private college and university students at 91.73 percent (1,131 of 1,233).
  - » Business, Trade, and Technical school students had the lowest rate at 68.15 percent (92 of 135).
- Award Averages
  - » State-Related university students received the largest average award at \$5,259.
  - » Business, Trade, and Technical school students received the smallest at \$3,396.
  - » The overall average of all Act 101 award recipients was \$4,765; the overall average of all award recipients during the 2014-15 Academic Year (the most recent available) was \$3,448 at Pennsylvania institutions and \$3,683 nationally. For the 2015-16 award year, Federal Pell Grants ranged from a minimum of \$588 for full-time students with an EFC of 5198 to a maximum of \$5,775 for full-time students with an EFC of 0.

## Pennsylvania State Grants

- Award Recipients
  - » Four-Year Private college and university students had the highest percentage of award recipients at 80.45 percent (992 of 1,233 State Grant applicants).
  - » Business, Trade, and Technical school students had the lowest percentage at 4.44 percent (6 of 135 State Grant applicants).
- Award Averages
  - » Community College students received the smallest average award at \$1,802, a reflection of low cost of attendance.
  - » Four-Year Private college and university students received the largest at \$4,015, a reflection of high cost of attendance.
  - » The overall average to all Act 101 award recipients was \$3,496; the overall average award to all recipients attending Act 101 institutions was \$2,915. For the 2015-16 award year, Pennsylvania State Grants ranged from a minimum of \$500 to a maximum of \$4,340.

## Federal Direct Loans

- Borrowers
  - » Business, Trade, and Technical school students had the lowest rate of borrowing at 39.26 percent (53 of 135).
  - » Four-Year Private college and university students had the highest rate at 91.73 percent (1,131 of 1,233), followed by PASSHE students at 90.60 percent (1,070 of 1,181).
- Annual Loan Averages
  - » Two-Year Private/Public college students who borrowed had the smallest average annual loan amount at \$1,616.
  - » State-Related university students who borrowed had the highest at \$7,232.

# PARTICIPATING INSTITUTIONS & APPROPRIATIONS HISTORY

## ACT 101 INSTITUTIONS 2015-16 PROGRAM YEAR

TABLE 6

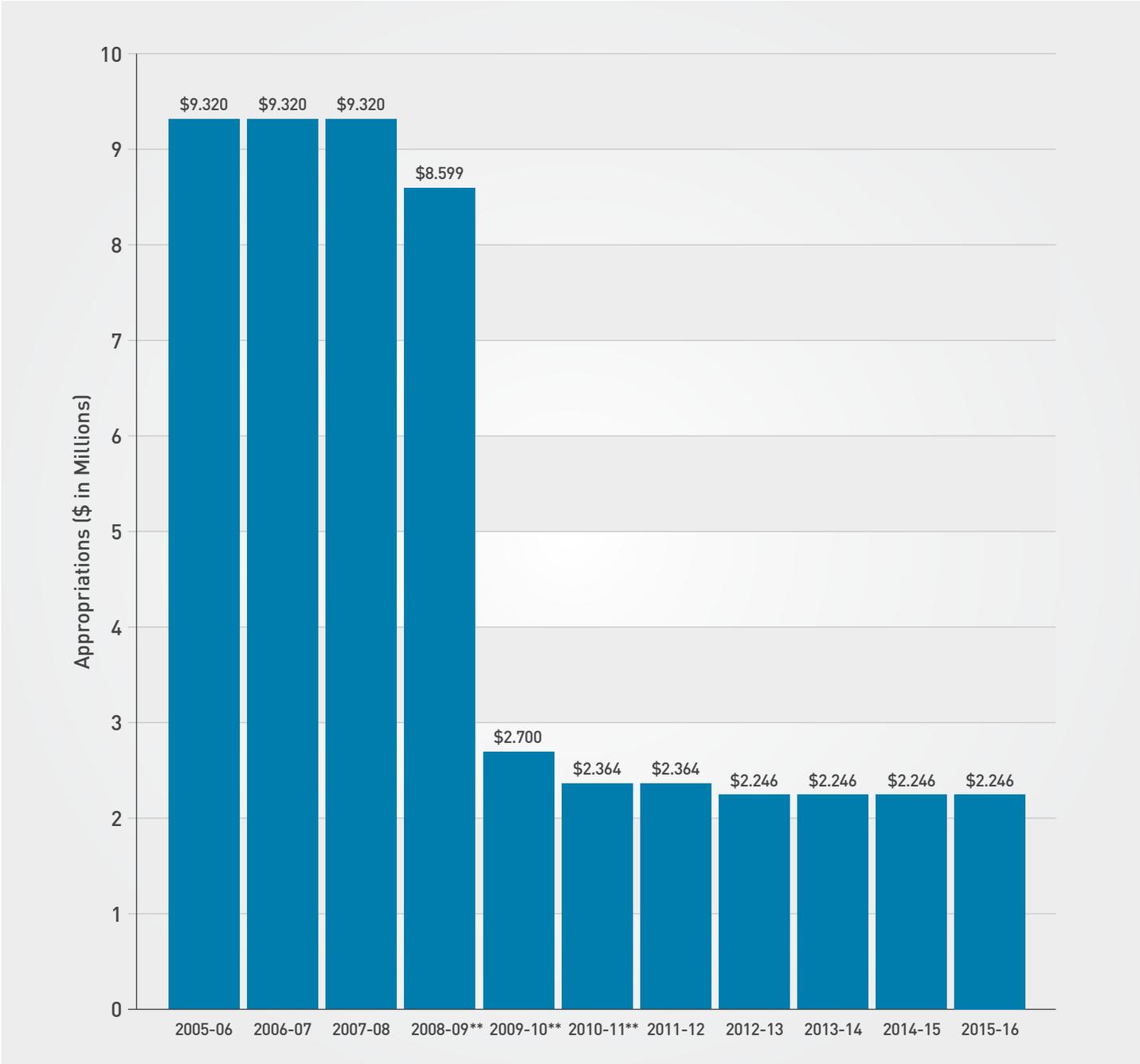
Institution	Final Allocation*	Students Served**
Arcadia University	\$ 36,025	56
Bloomsburg University of Pennsylvania	\$ 196,500	437
Cedar Crest College	\$ 31,440	48
Commonwealth Technical Institute	\$ 34,715	53
Community College of Allegheny County	\$ 34,715	53
Community College of Beaver County	\$ 98,250	150
Delaware County Community College	\$ 81,875	125
Drexel University	\$ 45,850	70
Duquesne University	\$ 118,555	200
Eastern University	\$ 37,335	58
Indiana University of Pennsylvania	\$ 144,100	222
Indiana University of Pennsylvania - Punxsutawney	\$ 46,505	71
Keystone College	\$ 32,750	50
King's College	\$ 74,015	113
La Salle University	\$ 81,875	125
Lincoln University	\$ 34,715	53
Lock Haven University of Pennsylvania	\$ 50,435	77
Luzerne County Community College	\$ 49,125	75
Montgomery County Community College	\$ 95,630	146
Montgomery County Community College - West Campus	\$ 62,880	96
Orleans Technical College	\$ 52,400	82
Robert Morris University	\$ 98,250	152
Rosemont College	\$ 34,060	52
Saint Francis University	\$ 32,750	50
Saint Vincent College	\$ 32,750	50
Shippensburg University of Pennsylvania	\$ 83,185	127
Thaddeus Stevens College of Technology	\$ 183,400	280
Thiel College	\$ 34,715	53
Waynesburg University	\$ 41,920	74
West Chester University of Pennsylvania	\$ 161,785	247
Westmoreland County Community College	\$ 56,330	86
Wilkes University	\$ 49,780	82

\* Final Allocation includes carry forward from the prior year.

\*\* Students Served reflects the total headcount served for the Act 101 Program during the 2015-16 Academic Year, as reported by each institution for the annual report.

### ACT 101 APPROPRIATIONS HISTORY\*

CHART 3



\* In June 2011, Act 26 transferred the administration of the Act 101 Program from the Pennsylvania Department of Education to PHEAA.

\*\* During these fiscal years, state appropriations were decreased mid-year with the reduced amounts indicated.

# PHEAA BOARD OF DIRECTORS



Representative William F. Adolph, Jr.  
Chairman, Springfield



Senator Wayne D. Fontana  
Vice Chairman, Pittsburgh



Senator Ryan Aument  
Landisville



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Worcester



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PA Secretary of Education  
Mr. Pedro A. Rivera



“The Act 101 advisors reach out to each student and seek to meet his/her individual needs. They helped me to keep the finish line in sight.”

2015-16 Act 101 Participant

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 activities nationally as FedLoan Servicing and American Education Services (AES). For more information, visit [PHEAA.org](http://PHEAA.org).

[PHEAA.org](http://PHEAA.org)

800.692.7392



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